

A World Bank Group Flagship Report

16TH EDITION

DOING BUSINESS 2019

Training for Reform

Economy Profile

Tunisia



Comparing Business Regulation for Domestic Firms in 190 Economies

Economy Profile of Tunisia

*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.

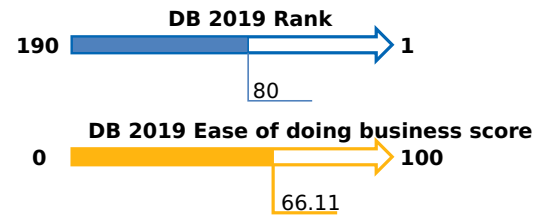
The first *Doing Business* report, published in 2003, covered 5 indicator sets and 133 economies. This year's report covers 11 indicator sets and 190 economies. Most indicator sets refer to a case scenario in the largest business city of each economy, except for 11 economies that have a population of 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)

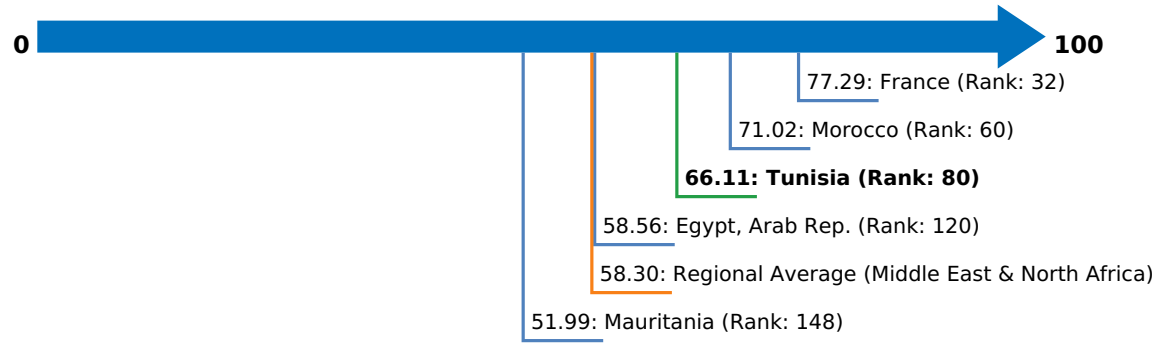
Ease of Doing Business in Tunisia



Region	Middle East & North Africa
Income Category	Lower middle income
Population	11,532,127
City Covered	Tunis

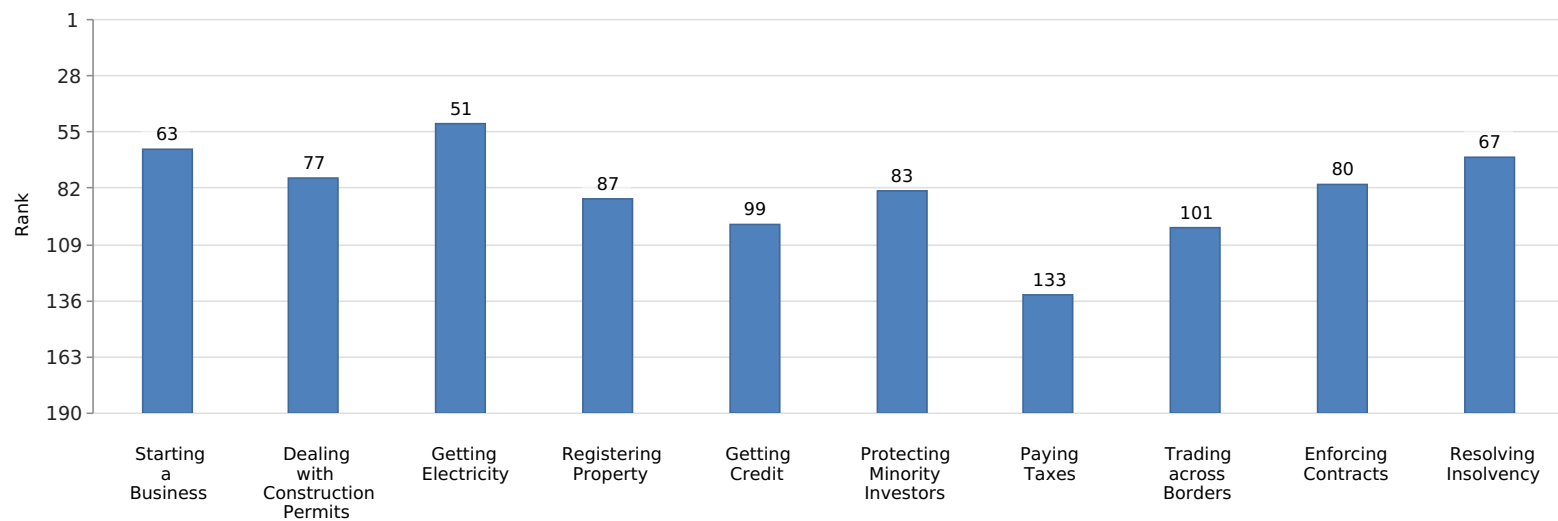


DB 2019 Ease of Doing Business Score

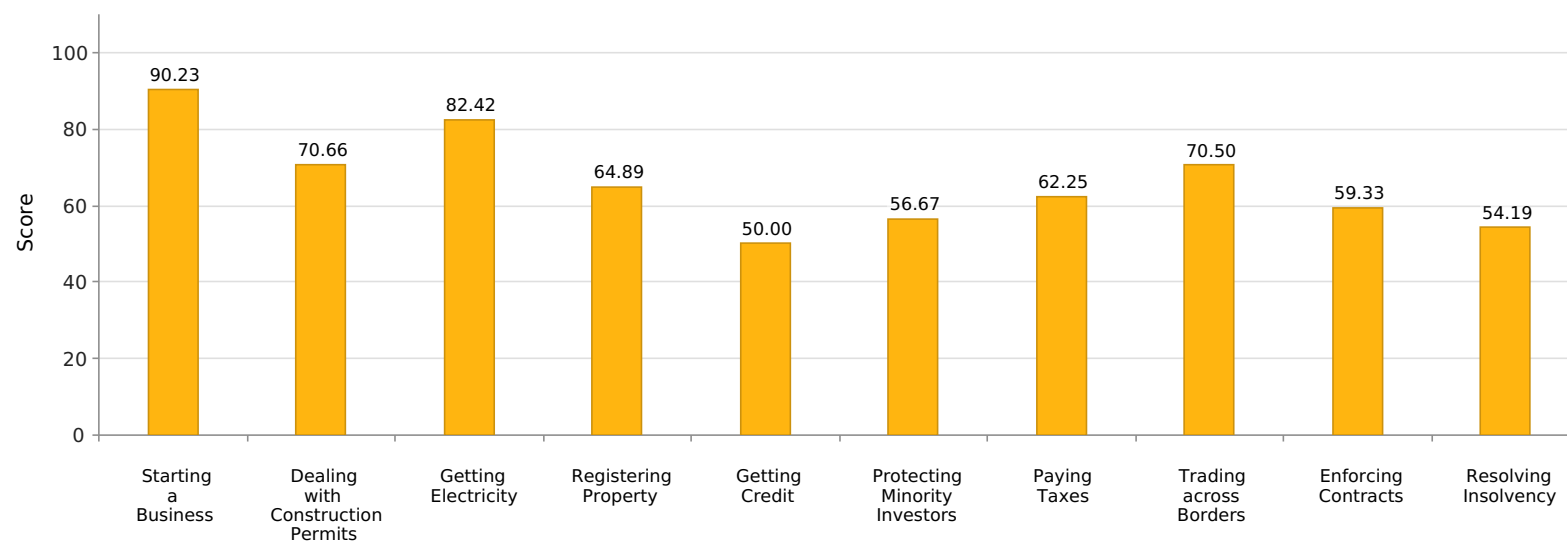


Note: The ease of doing business score captures the gap of each economy from the best regulatory performance observed on each of the indicators across all economies in the *Doing Business* sample since 2005. An economy's ease of doing business score is reflected on a scale from 0 to 100, where 0 represents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

Rankings on Doing Business topics - Tunisia



Ease of Doing Business Score on Doing Business topics - Tunisia



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	Case study assumptions
<p>Procedures to legally start and formally operate a company (number)</p> <ul style="list-style-type: none"> • 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 <p>Time required to complete each procedure (calendar days)</p> <ul style="list-style-type: none"> • 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 <p>Cost required to complete each procedure (% of income per capita)</p> <ul style="list-style-type: none"> • Official costs only, no bribes • No professional fees unless services required by law or commonly used in practice <p>Paid-in minimum capital (% of income per capita)</p> <ul style="list-style-type: none"> • Funds deposited in a bank or with third party before registration or up to 3 months after incorporation 	<p>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.</p> <p>The business:</p> <ul style="list-style-type: none"> - 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. <p>The owners:</p> <ul style="list-style-type: none"> - 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.

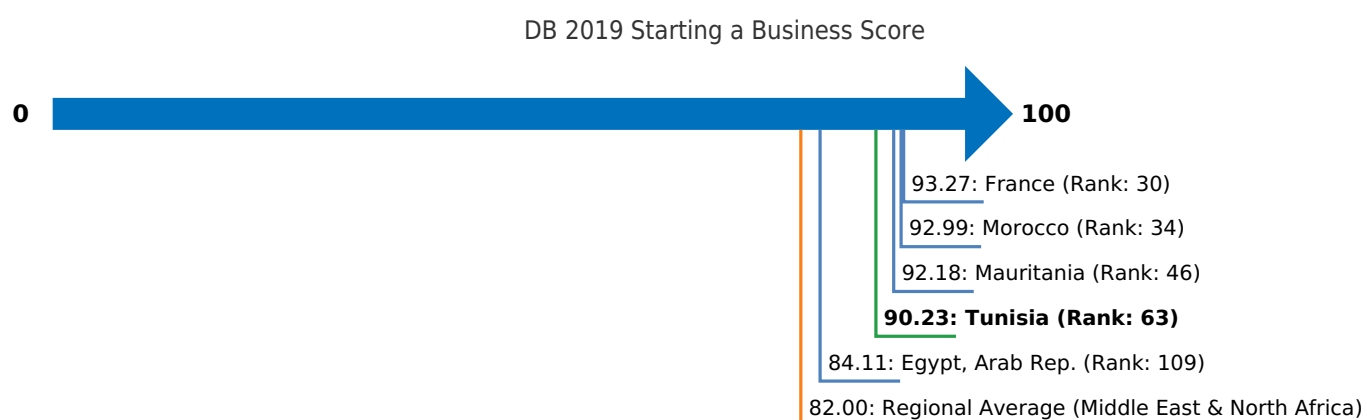
Starting a Business - Tunisia

Standardized Company

Legal form	Société à Responsabilité Limitée (SARL) - Limited Liability Company
Paid-in minimum capital requirement	TND 0
City Covered	Tunis

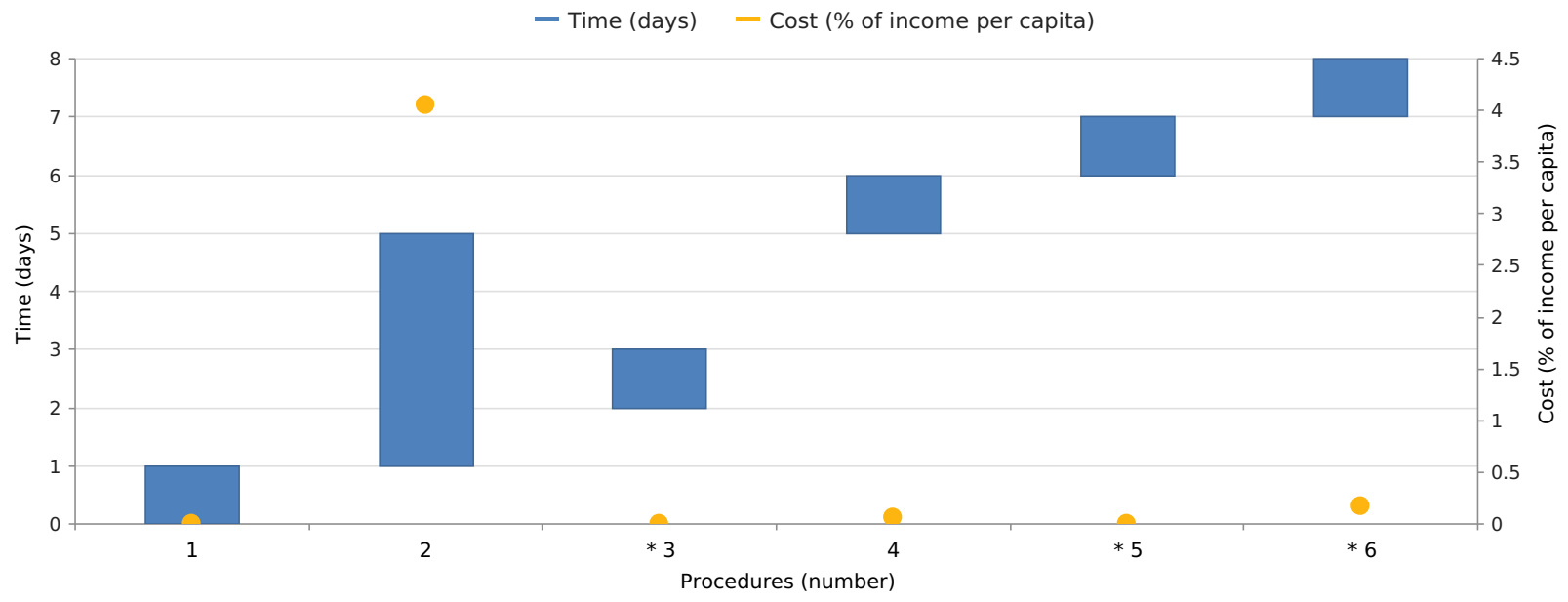
Indicator	Tunisia	Middle East & North Africa	OECD high income	Best Regulatory Performance
Procedure - Men (number)	6	7.2	4.9	1 (New Zealand)
Time - Men (days)	8	20.5	9.3	0.5 (New Zealand)
Cost - Men (% of income per capita)	4.3	22.6	3.1	0.0 (Slovenia)
Procedure - Women (number)	6	7.9	4.9	1 (New Zealand)
Time - Women (days)	8	21.2	9.3	0.5 (New Zealand)
Cost - Women (% of income per capita)	4.3	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 Tunisia and comparator economies - Ranking and 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 Tunisia - 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 Tunisia - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Deposit the capital in a bank account opened in the name of the company to be incorporated</p> <p><i>Agency</i> : Bank</p> <p>The company's capital must be deposited in a special bank account ("compte bloqué"), with the single purpose to deposit the capital. Once the business is created, the capital is reverted to a regular bank account.</p>	1 day	no charge
2	<p>Apply for company registration at the One-Stop Shop (APII) to obtain a tax ID and registration with the Commercial Registry, Tax Authority, Court and publication of a notice of incorporation</p> <p><i>Agency</i> : Industry Promotion Agency (Agence Nationale de la Promotion de l'Industrie et de l'Innovation, APII)</p> <p>To register a company, business founders must submit an application to the One-Stop Shop at the Industry Promotion Agency (interlocuteur unique de l'Agence Nationale de la Promotion de l'Industrie et de l'Innovation, APII). The following documents must be presented:</p> <ul style="list-style-type: none"> - Ten original copies of the articles of association - Ten declarations of the manager nomination - 5 reports from the Registrar (commissaire aux apports) if the capital is partially not paid-in in cash - 3 copies of the proof of company domicile - 4 copies of the owners' IDs - 2 copies of the bank statement for the capital deposit - 5 copies of a declaration of investment (at APII or APIA, CEPEX, ONTT) - 1 registration form (déclaration d'existence) - 2 Commercial Registry forms (Registre du commerce) - 1 publication request form (IORT) <p>Upon review at the One-Stop Shop, the application is transferred to the relevant agencies and the company obtains the following registrations: with the Tax Authority and the tax ID (carte d'identification fiscale); with the Commercial Registry (Registre de Commerce); with the Court (Greffé du Tribunal). A notice of company incorporation will also be announced in the Official Gazette by the One-Stop Shop.</p>	4 days	TND150 (tax registration); TND50 (Court fees); TND100 (publication); TND30 (Registry fees)
⇒ 3	<p>Pay the registration fees</p> <p><i>Agency</i> : Post Office at the Industry Promotion Agency (Agence Nationale de la Promotion de l'Industrie et de l'Innovation, APII)</p> <p>Business registration fees can be paid at a counter of the Post Office located at the Industry Promotion Agency (Agence Nationale de la Promotion de l'Industrie et de l'Innovation, APII)</p>	1 day (simultaneous with previous procedure)	included in procedure 2
4	<p>Register for Social Security</p> <p><i>Agency</i> : National Social Security Fund (Caisse Nationale de Sécurité Sociale)</p> <p>The employer and the company's employees must be registered with the National Social Security Fund (CNSS).</p>	1 day	TND 5
⇒ 5	<p>File a declaration with the Labor Inspectorate</p> <p><i>Agency</i> : Labor inspectorate office</p> <p>Company founders must file (to be sent by registered mail) with the Labor Inspectorate three dated and signed copies of a labor declaration, which specifies:</p> <ul style="list-style-type: none"> - The company name, business purpose, and headquarters addresses. - The company manager's name, age, nationality, and address. - The social security affiliation number. - The number of permanent seasonal positions at the time of the declaration, and the name, age, nationality, and professional skills of the employees. - The number, date of issuance, and validity of the residence card for foreign workers. 	1 day (simultaneous with previous procedure)	no charge
⇒ 6	<p>Make a company seal</p> <p><i>Agency</i> : Seal maker</p> <p>A company seal is normally used for the company's official documents and to carry out transactions with government agencies and other counterparts. This can be done at a private seal provider.</p>	1 day (simultaneous with previous procedure)	TND 14

⇒ Takes place simultaneously with previous procedure.

Dealing with Construction Permits

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

What the indicators measure	Case study assumptions
<p>Procedures to legally build a warehouse (number)</p> <ul style="list-style-type: none"> • 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 	<p>To make the data comparable across economies, several assumptions about the construction company, the warehouse project and the utility connections are used.</p>
<p>Time required to complete each procedure (calendar days)</p> <ul style="list-style-type: none"> • 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 	<p>The construction company (BuildCo):</p> <ul style="list-style-type: none"> - 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.
<p>Cost required to complete each procedure (% of income per capita)</p> <ul style="list-style-type: none"> • Official costs only, no bribes 	<p>The warehouse:</p> <ul style="list-style-type: none"> - 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).
<p>Building quality control index (0-15)</p> <ul style="list-style-type: none"> • 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) 	<p>The water and sewerage connections:</p> <ul style="list-style-type: none"> - 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.

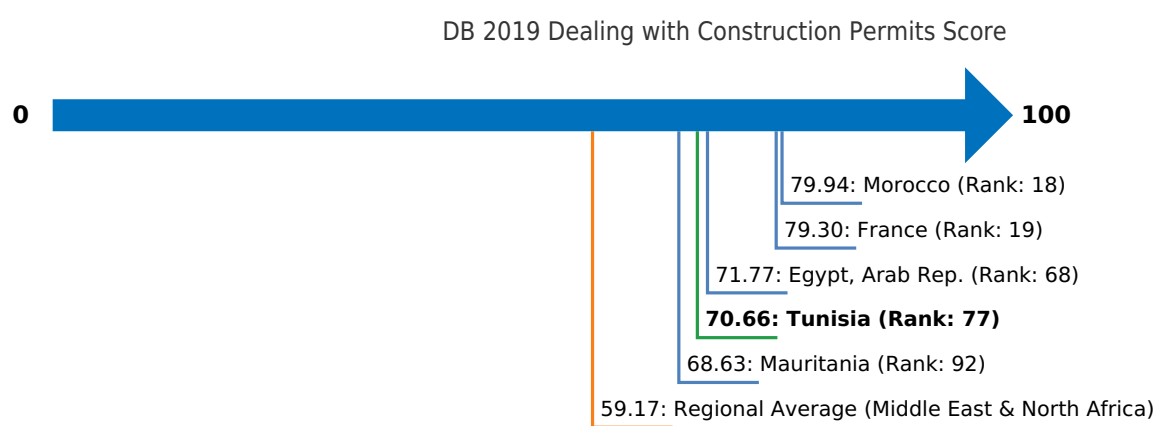
Dealing with Construction Permits - Tunisia

Standardized Warehouse

Estimated value of warehouse	TND 407,631.40
City Covered	Tunis

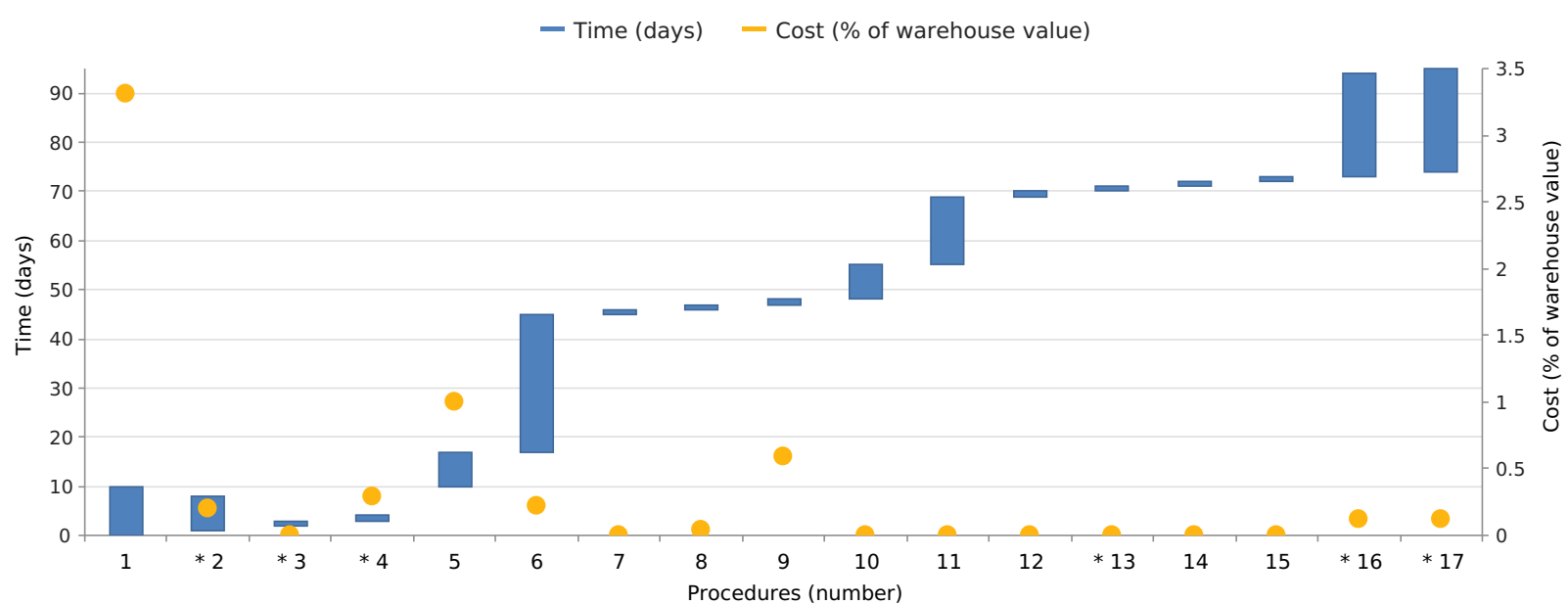
Indicator	Tunisia	Middle East & North Africa	OECD high income	Best Regulatory Performance
Procedures (number)	17	16.6	12.7	None in 2017/18
Time (days)	95	137.4	153.1	None in 2017/18
Cost (% of warehouse value)	5.9	4.7	1.5	None in 2017/18
Building quality control index (0-15)	12.0	12.1	11.5	15.0 (3 Economies)

Figure - Dealing with Construction Permits in Tunisia 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.

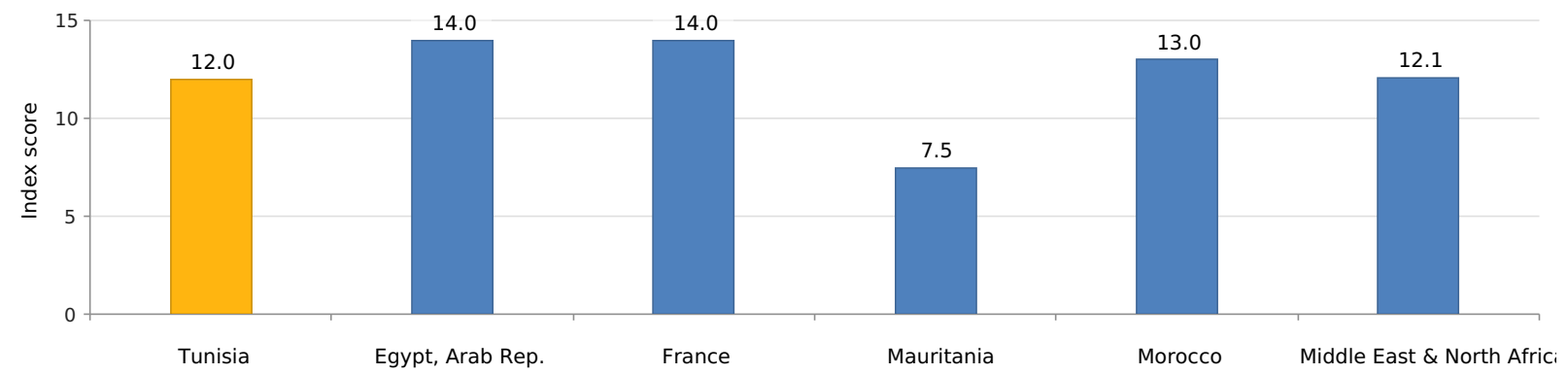
Figure - Dealing with Construction Permits in Tunisia - Procedure, Time and Cost



*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 Tunisia and comparator economies - Measure of Quality



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

No.	Procedures	Time to Complete	Associated Costs
1	<p>Obtain a soil test report for technical control <i>Agency</i> : Private firm According to Art. 6 of Law 94-9 of January 31, 1994 on technical control during construction (Loi n°94-9 du 31.01.94 relative à la Responsabilité et au Contrôle Technique dans le Domaine de la Construction et Loi n°94-10 du 31.01.94 relative au Régime d'Assurance de cette Responsabilité), it is mandatory to have a soil test.</p>	10 days	TND 13,500
⇒ 2	<p>Obtain topographical study of the construction site <i>Agency</i> : Topographical Service (Service Topographique) BuildCo must obtain a topographical survey prepared by the qualified topographic services, or by an approved topographer.</p>	7 days	TND 800
⇒ 3	<p>Obtain tax clearance certificate <i>Agency</i> : Recette des Finances BuildCo must provide proof of payment of property tax for the land where the warehouse will be built.</p>	1 day	no charge
⇒ 4	<p>Submit project brief to the National Agency for Environmental Protection <i>Agency</i> : National Agency for Environmental Protection (l'Agence Nationale de Protection de l'Environnement) In the case of the Doing Business case study warehouse used for the storage of non-perishable items, non-hazardous and non-polluting products, there is no need to obtain an environmental impact assessment. However, the owner must submit a succinct summary (1-2 pages) describing the project to the National Agency for Environmental Protection (for informational purposes only).</p>	1 day	TND 1,200
5	<p>Submit building plans for review by the Inspection Bureau <i>Agency</i> : Inspection Bureau (Bureau de Contrôle) Consulting engineers are licensed by the Ministry of Equipment and Habitat. The company receives certification that plans conform to the building standards.</p>	7 days	TND 4,076

6	Obtain building permit	28 days	TND 900
<p><i>Agency</i> : Municipality</p> <p>A building commission composed of the following persons is responsible for reviewing and approving all building permit requests: head and deputy head of the Buildings Department, deputy head of the buildings department, chief engineer, representative of the Ministry of Housing and Equipment, representative from the Ministry of Development, and representatives from each of the main utility companies (STEG, ONAS, and SONEDE).</p> <p>The building commission meets at least once a week or more often depending on the demand. If the building commission finds minor issues with the designs, it will correct the plans accordingly and issue the building permit on a conditional basis. The permit applicant will be granted the building permit as long as the suggested changes to the plans are accepted and carried out. The building permit is valid for 3 years. After these 3 years have elapsed, an applicant can renew the permit at the Municipality for a fee of TND 250.00.</p> <p>The construction license file must include the following:</p> <ul style="list-style-type: none"> • An application • Architectural plans approved by an architect and consistent with local building code requirements and land development regulations • A safety file approved by an engineer registered with the Tunisian Association of Engineers. • Proof of property rights • Tax discharge • A topographical survey prepared by the qualified topographic services or an approved topographer • Work design documents (dossier de coffrage) <p>Once license documents are approved by the Construction Licensing Commission, BuildCo must submit the structural design documents to the Commission signed by an engineer registered with the Tunisian Association of Engineers.</p> <ul style="list-style-type: none"> • An order of alignment delivered by the Ministry of Equipment, if the building is located on a classified road or an urban avenue <p>After 21 days, and in the absence of a response from the municipal authority, the construction license is automatically granted. Though the time limit is 21 days, permits are issued on average in 4 weeks (between 4 and 6 weeks). However, according to regulations, municipal services reserve the right of demolition if the construction takes place without authorization. The license is valid for 3 years. Renewal is not required if construction has started but is not completed before the expiration of the license. A Ministry of Housing and Equipment decree issued in April 2007 introduced two changes affecting the submission of building permits.</p> <p>First, the architect responsible for the building works must be present to submit the application and explain the project to the building authorities in the municipality.</p> <p>Second, a "fiche technique" signed and stamped by an architect admitted to the Ordre des Architectes de Tunisie is now required with all building permit applications. Both of these requirements were introduced to avoid forgery of architect stamps on building plans.</p>			
7	Receive random inspection from the Municipality	1 day	no charge
<p><i>Agency</i> : Municipality</p>			
8	Request and receive inspection from the Inspections Bureau during construction work	1 day	TND 150
<p><i>Agency</i> : Inspections Bureau (Bureau de Contrôle)</p> <p>The accredited engineer supervises the construction work as well as the Inspections Bureau, which will make various visits to the site.</p>			
9	Request and receive final inspection upon completion of construction	1 day	TND 2,400
<p><i>Agency</i> : The Engineering and Design Department (Bureau d'Etudes) and Inspections Bureau (Bureau de Contrôle)</p>			
10	Request and receive final inspection and approval from the Civil Protection Services	7 days	no charge
<p><i>Agency</i> : Civil Protection Services (Protection Civile)</p> <p>About 7 days after the notification of construction completion, the Civil Protection Services performs an inspection of the completed building. After the final inspection, BuildCo receives a certificate of approval.</p>			

11	Request and receive final inspection and approval (“permis de récolement”) from the Municipality and from the Civil Protection Services <i>Agency</i> : Municipality/Civil Protection Services Upon completion of the construction, BuildCo must immediately submit the final building plans to the municipal authorities. A joint team from the municipality and the Civil Protection Services perform an inspection of the completed building. After the final inspection, BuildCo receives a certificate of approval.	14 days	no charge
12	Apply for water connection <i>Agency</i> : Société Nationale d’Exploitation et de Distribution des Eaux (SONEDE) BuildCo must submit the following documents along with the application for a water connection to SONEDE: proof of ownership of the land, location plan, and the building permit issued by the local municipality.	1 day	no charge
⇒ 13	Apply for sewage connection <i>Agency</i> : Office National de l’Assainissement (ONAS)/Société Nationale d’Exploitation et de Distribution des Eaux (SONEDE)/Municipality (one-stop shop)	1 day	no charge
14	Receive inspection from SONEDE (water) and ONAS (sewage) <i>Agency</i> : Société Nationale d’Exploitation et de Distribution des Eaux (SONEDE) / Office National de l’Assainissement (ONAS)	1 day	no charge
15	Receive inspection from ONAS (sewage) <i>Agency</i> : Office National de l’Assainissement (ONAS)	1 day	no charge
⇒ 16	Obtain water connection <i>Agency</i> : Société Nationale d’Exploitation et de Distribution des Eaux (SONEDE) The duration and cost can vary based on the distance to the existing water mains.	21 days	TND 500
⇒ 17	Obtain sewage connection <i>Agency</i> : Office National de l’Assainissement (ONAS) The duration and cost can vary based on the distance to existing sewer mains.	21 days	TND 500

⇒ Takes place simultaneously with previous procedure.

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

	Answer	Score
Building quality control index (0-15)		12.0
Quality of building regulations index (0-2)		1.0
How accessible are building laws and regulations in your economy? (0-1)	Available online; Free of charge; In official gazette.	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.	0.0
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; Private firm.	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; Unscheduled inspections; Inspections at various phases.	1.0
Do legally mandated inspections occur in practice during construction? (0-1)	Mandatory inspections are always done in practice.	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.	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)		2.0
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)	Architect or engineer; Professional in charge of the supervision; Construction company.	1.0
Professional certifications index (0-4)		3.0
What are the qualification requirements for the professional responsible for verifying that the architectural plans or drawings are in compliance with existing building regulations? (0-2)	University degree in architecture or engineering; Being a registered architect or engineer.	1.0

What are the qualification requirements for the professional who supervises the construction on the ground? (0-2)

Minimum number of years of experience; 2.0
University degree in engineering, construction or construction management;
Being a registered architect or engineer.

⚡ 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)

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

Time required to complete each procedure (calendar days)

- Is at least 1 calendar day
- Each procedure starts on a separate day
- Does not include time spent gathering information
- Reflects the time spent in practice, with little follow-up and no prior contact with officials

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

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

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

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

Price of electricity (cents per kilowatt-hour)*

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

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

Case study assumptions

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

The warehouse:

- Is owned by a local entrepreneur and is used for storage of goods.
- Is located in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Is located in an area where similar warehouses are typically located and is in an area with no physical constraints. For example, the property is not near a railway.
- Is a new construction and is being connected to electricity for the first time.
- Has two stories with a total surface area of approximately 1,300.6 square meters (14,000 square feet). The plot of land on which it is built is 929 square meters (10,000 square feet).

The electricity connection:

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

The monthly consumption:

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

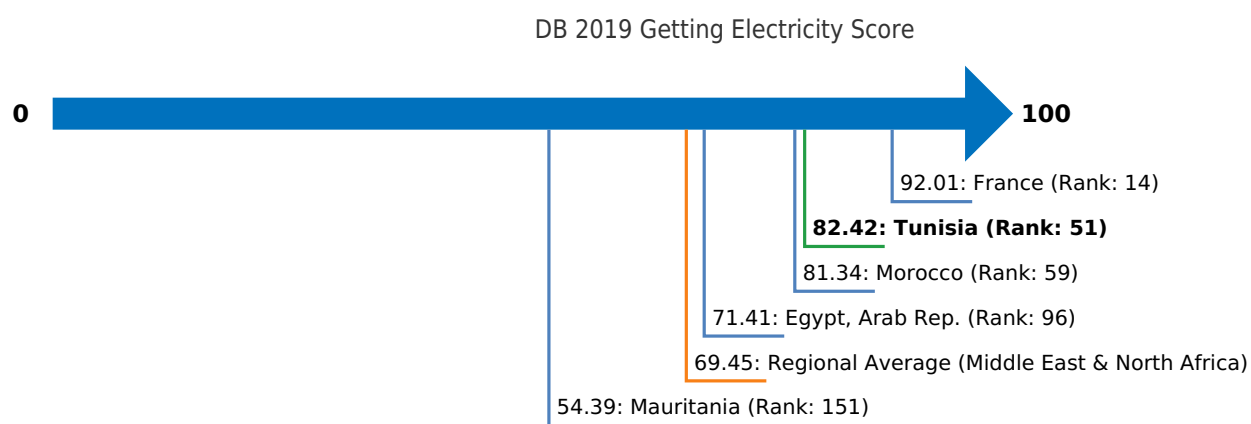
Getting Electricity - Tunisia

Standardized Connection

Price of electricity (US cents per kWh)	9.7
Name of utility	Societe Tunisienne de l'Electricite et du Gaz (STEG)
City Covered	Tunis

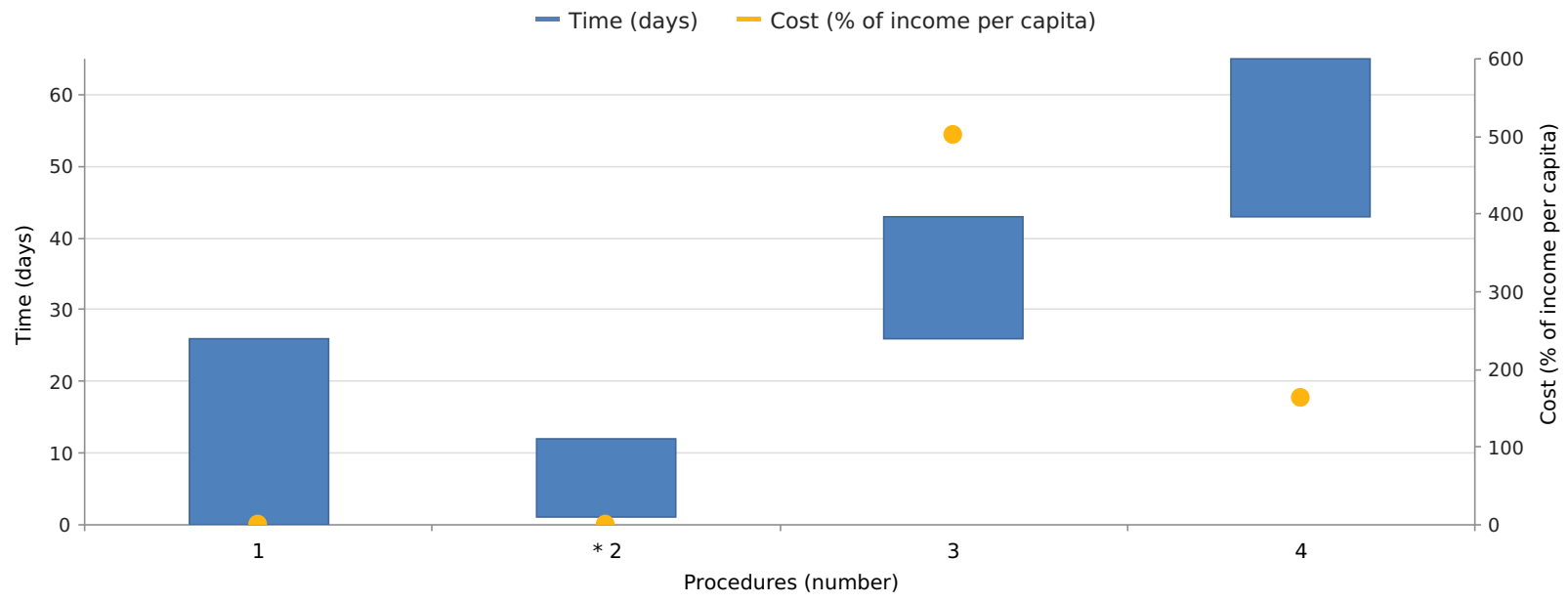
Indicator	Tunisia	Middle East & North Africa	OECD high income	Best Regulatory Performance
Procedures (number)	4	4.7	4.5	3 (25 Economies)
Time (days)	65	72.4	77.2	18 (3 Economies)
Cost (% of income per capita)	664.8	479.9	64.2	0.0 (3 Economies)
Reliability of supply and transparency of tariff index (0-8)	6	4.2	7.5	8.0 (27 Economies)

Figure - Getting Electricity in Tunisia 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.

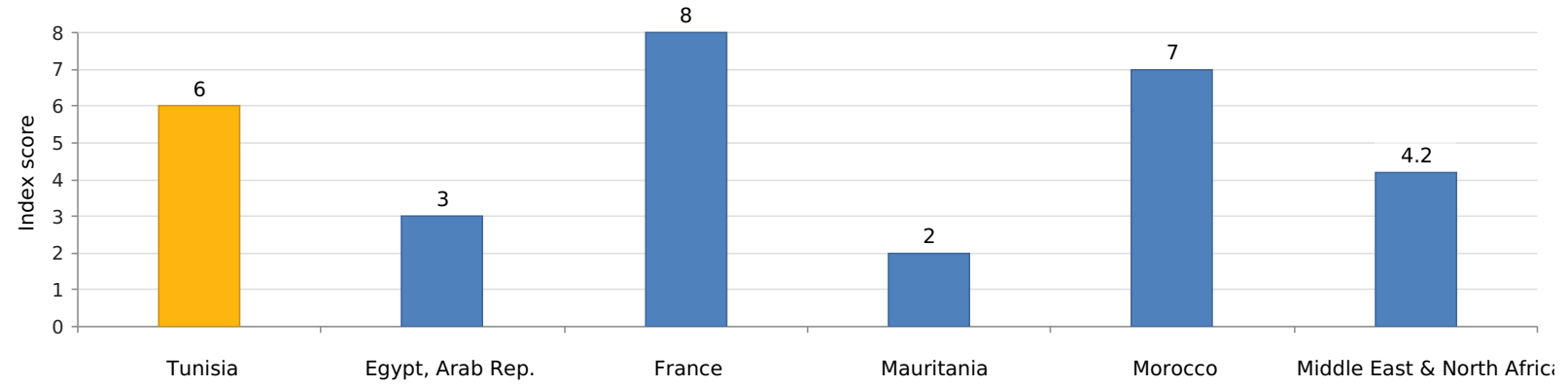
Figure - Getting Electricity in Tunisia - Procedure, Time and Cost



*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 - Getting Electricity in Tunisia and comparator economies - Measure of Quality



Details - Getting Electricity in Tunisia - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Submit application to STEG and await estimate <i>Agency</i> : Societe Tunisienne de l'Electricite et du Gaz (STEG) The request can be made online to start the process, however it is not a real online application. After submitting the application, the customer has to return to the utility to receive the estimate and pay it. An inspection for the preparation of the estimate for the connection fee is not required if the connection is in a zone where electricity is readily available. However, a visit is done for the technical aspects of the connection.</p>	26 calendar days	TND 0
⇒ 2	<p>Receive technical inspection by STEG <i>Agency</i> : Societe Tunisienne de l'Electricite et du Gaz (STEG) STEG will inspect the site once it has processed the application documents. There is no need to request it. The process of preparing the estimate is distinct and independent from the technical control process (preparation de dossier technique). While there is no inspection for the estimate preparation, there will likely be an inspection related to the technical file. One the visit of the site is done, the technical data are entered into a software in order to calculate automatically the quote.</p>	11 calendar days	TND 0
3	<p>Hire registered electrical contractor, purchase material and install transformer <i>Agency</i> : Electrical Contractor The customer hires an electrical contractor that is registered with the utility. The electrical contractor purchases the transformer station and constructs the beton structure (the room) for the transformer and installs the transformer. Most of the material including the transformer is readily available on the local market. After the signature of the contract, the utility provides the meter and the meter is installed by the electrical contractor.</p>	17 calendar days	TND 40,900
4	<p>Receive inspection of installed transformer and final connection from STEG <i>Agency</i> : Societe Tunisienne de l'Electricite et du Gaz (STEG) The connection from the transformer to the grid is made by the utility. Before the final external connection works, the utility inspects the installation of the transformer. The final connection is done. Everything is done by the same department. A clearance for the underground connection has to be obtained from the municipality. However, the clearance for the underground connection is an internal procedure between utility and municipality without the intervention of the customer.</p>	22 calendar days	TND 13,300

⇒ Takes place simultaneously with previous procedure.

Details - Getting Electricity in Tunisia - 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)	2
System average interruption duration index (SAIDI)	3.4
System average interruption frequency index (SAIFI)	2.5
What is the minimum outage time (in minutes) that the utility considers for the calculation of SAIDI/SAIFI	2.0
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)	1
Does a regulator—that is, an entity separate from the utility—monitor the utility's performance on reliability of supply?	Yes
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	https://www.steg.com.tn/fr/clients_res/tarif_electricite.html
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

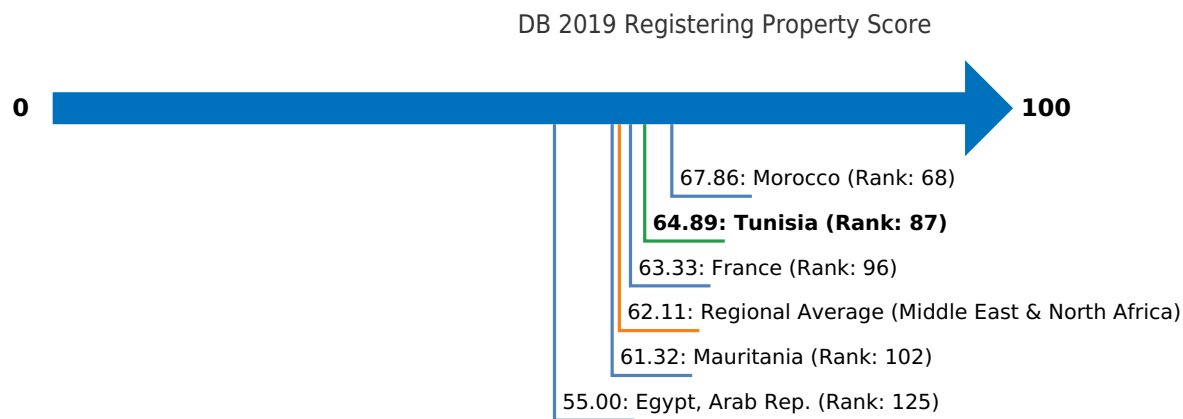
This topic examines the steps, time and cost involved in registering property, assuming a standardized case of an entrepreneur who wants to purchase land and a building that is already registered and free of title dispute. In addition, the topic also measures the quality of the land administration system 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	Case study assumptions
<p>Procedures to legally transfer title on immovable property (number)</p> <ul style="list-style-type: none"> • 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) 	<p>To make the data comparable across economies, several assumptions about the parties to the transaction, the property and the procedures are used.</p>
<p>Time required to complete each procedure (calendar days)</p> <ul style="list-style-type: none"> • 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 	<p>The parties (buyer and seller):</p> <ul style="list-style-type: none"> - 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.
<p>Cost required to complete each procedure (% of property value)</p> <ul style="list-style-type: none"> • Official costs only (such as administrative fees, duties and taxes). • Value Added Tax, Capital Gains Tax and illicit payments are excluded 	<p>The property (fully owned by the seller):</p> <ul style="list-style-type: none"> - Has a value of 50 times income per capita, which equals the sale price. - Is fully owned by the seller. - Has no mortgages attached and has been under the same ownership for the past 10 years. - Is registered in the land registry or cadastre, or both, and is free of title disputes. - Is located in a periurban commercial zone, and no rezoning is required. - Consists of land and a building. The land area is 557.4 square meters (6,000 square feet). A two-story warehouse of 929 square meters (10,000 square feet) is located on the land. The warehouse is 10 years old, is in good condition, has no heating system and complies with all safety standards, building codes and legal requirements. The property, consisting of land and building, will be transferred in its entirety. - Will not be subject to renovations or additional construction following the purchase. - Has no trees, natural water sources, natural reserves or historical monuments of any kind. - Will not be used for special purposes, and no special permits, such as for residential use, industrial plants, waste storage or certain types of agricultural activities, are required. - Has no occupants, and no other party holds a legal interest in it.
<p>Quality of land administration index (0-30)</p> <ul style="list-style-type: none"> • 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) 	

Registering Property - Tunisia

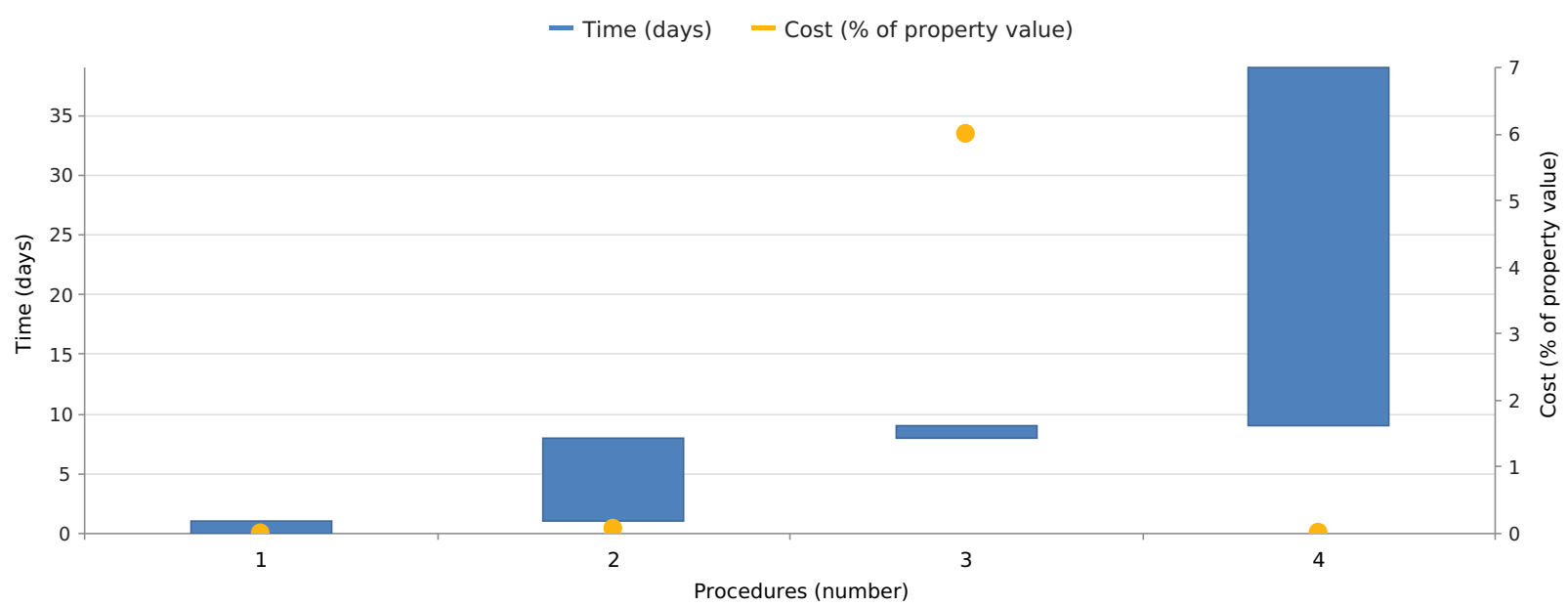
Indicator	Tunisia	Middle East & North Africa	OECD high income	Best Regulatory Performance
Procedures (number)	4	5.6	4.7	1 (4 Economies)
Time (days)	39	29.7	20.1	1 (New Zealand)
Cost (% of property value)	6.1	5.7	4.2	0.0 (Saudi Arabia)
Quality of the land administration index (0-30)	13.0	14.2	23.0	None in 2017/18

Figure - Registering Property in Tunisia 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.

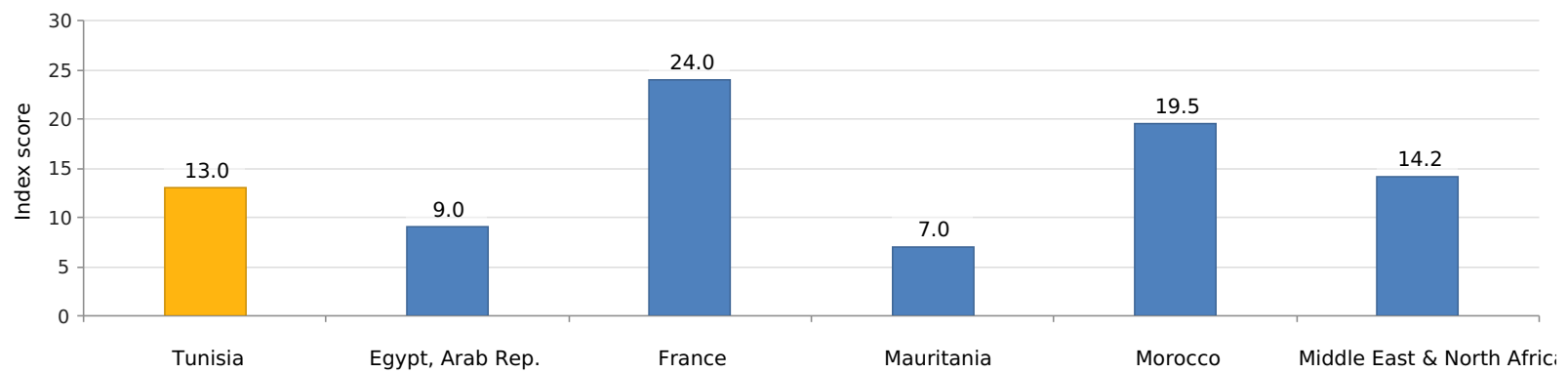
Figure - Registering Property in Tunisia - Procedure, Time and Cost



*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 - Registering Property in Tunisia and comparator economies - Measure of Quality



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

No.	Procedures	Time to Complete	Associated Costs
1	<p>Consultation of pending encumbrances on the property at the Regional Land Registry</p> <p><i>Agency</i> : Land Registry (Conservation de la Propriété Foncière)</p> <p>The parties generally conduct a search for pending encumbrances of the property prior to the notarization of the contract. They can do this by going to the property registry and looking up the property on the computers there, where titles are kept electronically. The property registry delivers to the parties (requesting it) a certificate showing the legal situation of the land (or the building).</p>	1 day	TND 20
2	<p>Preparation and notarization of the contract</p> <p><i>Agency</i> : Lawyer, notary or redacteur of the Land Registry (CPF)</p> <p>The contract agreement is prepared by a lawyer, notary public, or redacteur (CPF employee) at the Conservation de la Propriété Foncière after consultation with the property registry services. Both parties are summoned to sign it. Then the contract is notarized by a public notary or redacteur. Costs for this procedure vary according to who prepares the contract agreement. Businesses considered in the Doing Business case are likely to consult a lawyer even if fees are slightly higher. The lawyer fees are set freely between the parts while the notary fees vary from 1% to 5% of the property value. It is useful to note that redacteurs charge a minimum of TND 30 and a maximum of TND 300 for their service depending on the property and type of contract. In the case study 300TND would be the applicable fee for the preparation. The fees charged by the redacteurs are based on the decree N° 92-2114 of November 30, 1992.</p>	7 days	TND 300.5; (TND 300 (contract) + TND 0.5 per signature (notarization))
3	<p>Pay the transfer tax and the registration fee at the Local Tax Office</p> <p><i>Agency</i> : Local Tax Office</p> <p>Fees and taxes should be paid during the application for registration at the local tax office.</p>	1 day	TND 24,457.88; (5% of property value (transfer tax) + 1% of property value (registration fee))
4	<p>The buyer files for a title deed at the Land Property Administration</p> <p><i>Agency</i> : Land Registry (Conservation de la Propriété Foncière)</p> <p>The Land Registry studies the application. If accepted, the operation is deposited and transcribed onto the Regional Land Registry.</p> <p>The documentation shall include:</p> <ul style="list-style-type: none"> Power of attorneys. Identification of representatives to the parties. Certificate of Company Registration Topographic plans of the property provided by the seller. Notarized contract (obtained in Procedure 2) Payment receipts for transfer tax and registration fees (obtained in Procedure 3) 	30 days	TND 45

→ Takes place simultaneously with previous procedure.

Details - Registering Property in Tunisia - Measure of Quality

	Answer	Score
Reliability of infrastructure index (0-8)		4.0
What is the institution in charge of immovable property registration?	Conservation de la Propriété Foncière and Tribunal Immobilier	
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/Scanned	1.0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)?	Yes	1.0
Institution in charge of the plans showing legal boundaries in the largest business city:	Office de la Topographie et du Cadastre	
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)?	Paper	0.0
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?	Different databases but linked	1.0
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)		4.0
Who is able to obtain information on land ownership at the agency in charge of immovable property registration in the largest business city?	Anyone who pays the official fee	1.0
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:	http://www.cpf.gov.tn	
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, on public boards	0.5
Link for online access:		
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?	Yes, online	0.5
Link for online access:	http://www.cpf.gov.tn	
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?	No	0.0
Number of property transfers in the largest business city in 2017:		
Who is able to consult maps of land plots in the largest business city?	Anyone who pays the official fee	0.5
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how?	Yes, online	0.5

Link for online access:	http://www.otc.nat.tn/index.php/produits-et-services/tarifs-et-delaix-d-execution	
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?	Yes, online	0.5
Link for online access:	http://www.otc.nat.tn/index.php/produits-et-services/tarifs-et-delaix-d-execution	
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)		0.0
Are all privately held land plots in the economy formally registered at the immovable property registry?	No	0.0
Are all privately held land plots in the largest business city formally registered at the immovable property registry?	No	0.0
Are all privately held land plots in the economy mapped?	No	0.0
Are all privately held land plots in the largest business city mapped?	No	0.0
Land dispute resolution index (0-8)		5.0
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?	Yes	0.5
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; Lawyer;	
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; Lawyer;	
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.

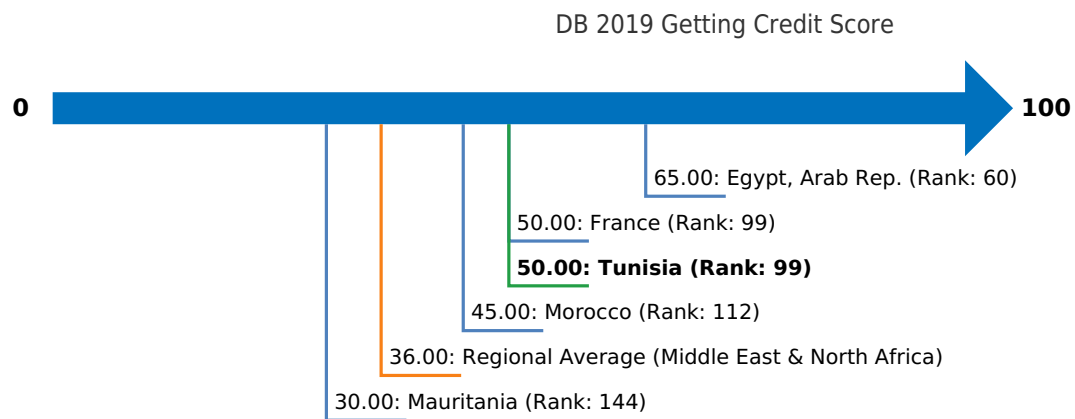
The case scenarios also involve assumptions. In case A, as collateral for the loan, ABC grants BizBank a nonpossessory security interest in one category of movable assets, for example, its machinery or its inventory. ABC wants to keep both possession and ownership of the collateral. In economies where 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 - Tunisia

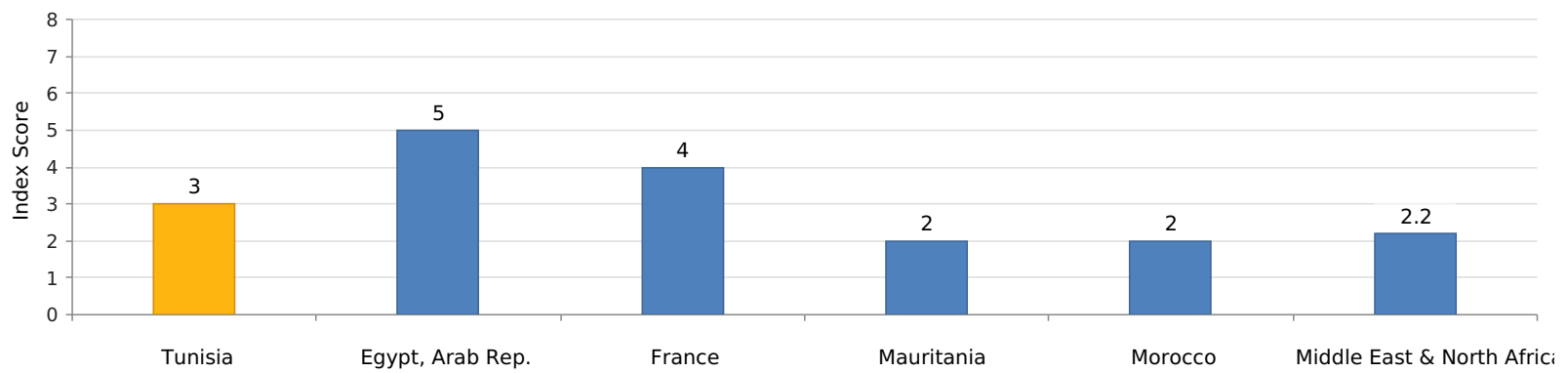
Indicator	Tunisia	Middle East & North Africa	OECD high income	Best Regulatory Performance
Strength of legal rights index (0-12)	3	2.2	6.1	12 (5 Economies)
Depth of credit information index (0-8)	7	5.1	6.7	8 (42 Economies)
Credit registry coverage (% of adults)	28.8	14.7	21.8	100.0 (4 Economies)
Credit bureau coverage (% of adults)	0	15.5	65.3	100.0 (25 Economies)

Figure - Getting Credit in Tunisia 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.

Figure - Legal Rights in Tunisia and comparator economies



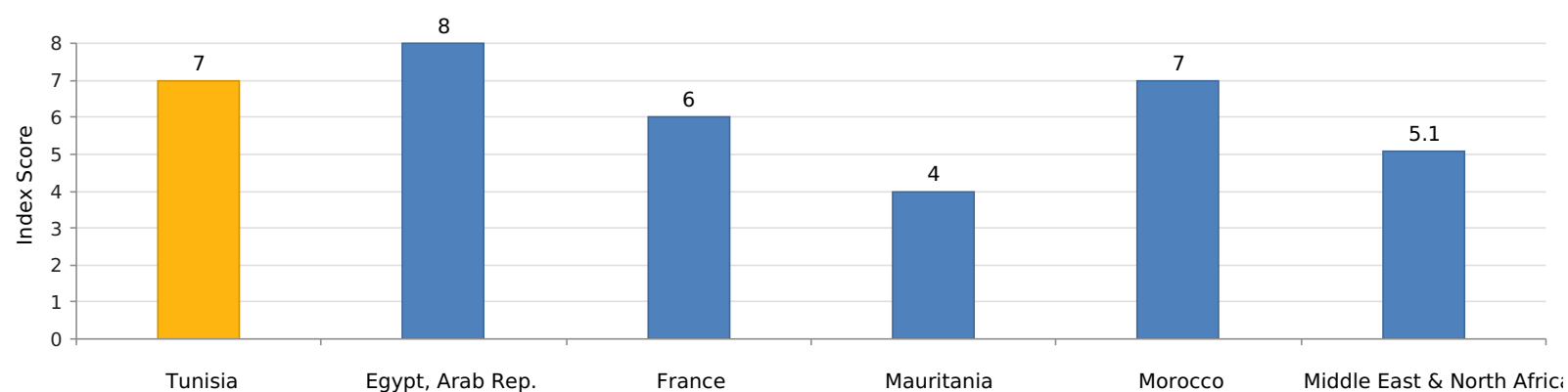
Details - Legal Rights in Tunisia

Strength of legal rights index (0-12)

3

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?	Yes
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?	Yes
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

Figure - Credit Information in Tunisia and comparator economies



Details - Credit Information in Tunisia

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?	No	Yes	1
Are data from retailers or utility companies - in addition to data from banks and financial institutions - distributed?	No	Yes	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.)	No	Yes	1
Are data on loan amounts below 1% of income per capita distributed?	No	Yes	1
By law, do borrowers have the right to access their data in the credit bureau or credit registry?	No	Yes	1
Can banks and financial institutions access borrowers' credit information online (for example, through an online platform, a system-to-system connection or both)?	No	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)			7

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	0	1,694,417
Number of firms	0	562,006
Total	0	2,256,423
Percentage of adult population	0	28.8

Protecting Minority Investors

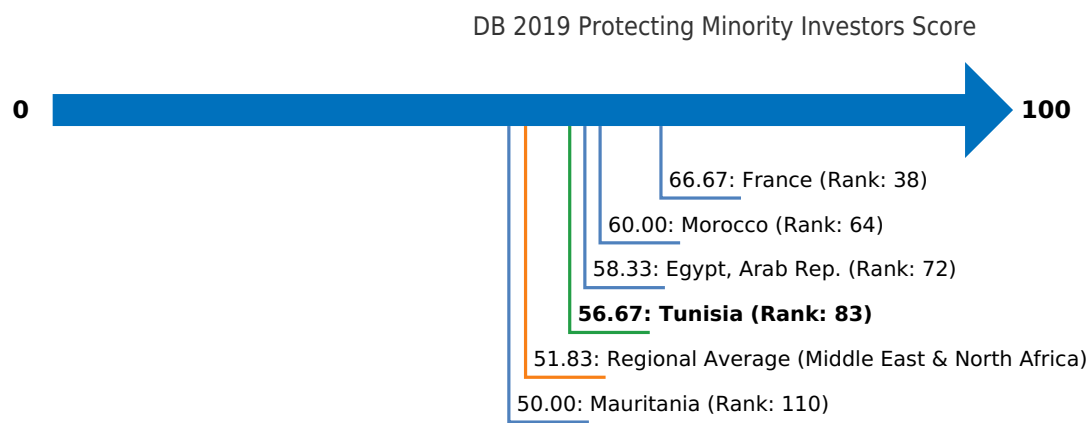
This topic measures the strength of minority shareholder protections against misuse of corporate assets by directors for their personal gain as well as shareholder rights, governance safeguards and corporate transparency requirements that reduce the risk of abuse. The most recent round of data collection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

What the indicators measure	Case study assumptions
<ul style="list-style-type: none"> • Extent of disclosure index (0-10): Review and approval requirements for related-party transactions; Disclosure requirements for related-party transactions • Extent of director liability index (0-10): Ability of minority shareholders to sue and hold interested directors liable for prejudicial related-party transactions; Available legal remedies (damages, disgorgement of profits, fines, imprisonment, rescission of the transaction) • Ease of shareholder suits index (0-10): Access to internal corporate documents; Evidence obtainable during trial and allocation of legal expenses • Extent of conflict of interest regulation index (0-10): Simple average of the extent of disclosure, extent of director liability and ease of shareholder indices • Extent of shareholder rights index (0-10): Shareholders' rights and role in major corporate decisions • Extent of ownership and control index (0-10): Governance safeguards protecting shareholders from undue board control and entrenchment • Extent of corporate transparency index (0-10): Corporate transparency on ownership stakes, compensation, audits and financial prospects • Extent of shareholder governance index (0-10): Simple average of the extent of shareholders rights, extent of ownership and control and extent of corporate transparency indices • Strength of minority investor protection index (0-10): Simple average of the extent of conflict of interest regulation and extent of shareholder governance indices 	<p>To make the data comparable across economies, a case study uses several assumptions about the business and the transaction.</p> <p>The business (Buyer):</p> <ul style="list-style-type: none"> - 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. <p>The transaction involves the following details:</p> <ul style="list-style-type: none"> - 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 - Tunisia

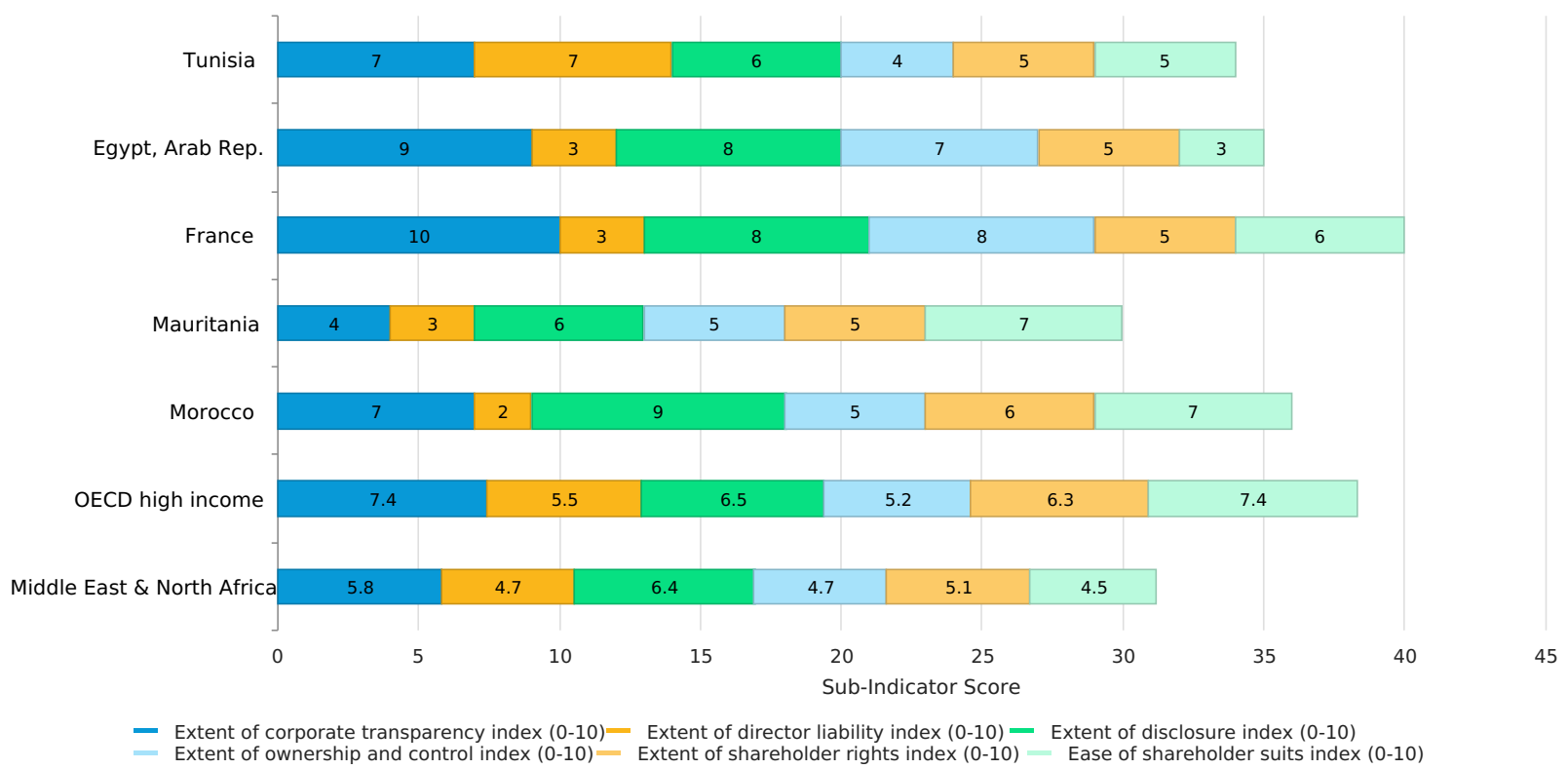
Indicator	Tunisia	Middle East & North Africa	OECD high income	Best Regulatory Performance
Extent of disclosure index (0-10)	6.0	6.4	6.5	10 (13 Economies)
Extent of director liability index (0-10)	7.0	4.7	5.3	10 (Cambodia)
Ease of shareholder suits index (0-10)	5.0	4.5	7.3	10 (Djibouti)
Extent of shareholder rights index (0-10)	5.0	5.1	6.4	10 (Kazakhstan)
Extent of ownership and control index (0-10)	4.0	4.7	5.4	None in 2017/18
Extent of corporate transparency index (0-10)	7.0	5.8	7.6	10 (6 Economies)

Figure - Protecting Minority Investors in Tunisia 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.

Figure - Protecting Minority Investors in Tunisia and comparator economies - Measure of Quality



Details - Protecting Minority Investors in Tunisia - Measure of Quality

	Answer	Score
Extent of conflict of interest regulation index (0-10)		6
Extent of disclosure index (0-10)		6.0
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)	No	0.0
Must Mr. James disclose his conflict of interest to the board of directors? (0-2)	Existence of a conflict without any specifics	1.0
Must Buyer disclose the transaction in periodic filings (e.g. annual reports)? (0-2)	No disclosure obligation	0.0
Must Buyer immediately disclose the transaction to the public? (0-2)	Disclosure on the transaction and on the conflict of interest	2.0
Extent of director liability index (0-10)		7.0
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 negligent	1.0
Can shareholders hold the other directors liable for the damage the transaction caused to Buyer (0-2)	Not liable	0.0
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)	Yes	1.0
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)		5.0
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)	Any relevant document	3.0
Can the plaintiff request categories of documents from the defendant without identifying specific ones? (0-1)	Yes	1.0
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)	No	0.0
Can shareholder plaintiffs recover their legal expenses from the company? (0-2)	At the discretion of the court	0.0
Extent of shareholder governance index (0-10)		5.3
Extent of shareholder rights index (0-10)		5.0
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?	Yes	1.0
Must Buyer obtain its shareholders' approval every time it issues new shares?	Yes	1.0

Do shareholders automatically receive preemption rights every time Buyer issues new shares?	Yes	1.0
Must shareholders approve the election and dismissal of the external auditor?	Yes	1.0
Are changes to the rights of a class of shares only possible if the holders of the affected shares approve?	No	0.0
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)		4.0
Is it forbidden to appoint the same individual as CEO and chairperson of the board of directors?	No	0.0
Must the board of directors include independent and nonexecutive board members?	No	0.0
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?	No	0.0
Is a subsidiary prohibited from acquiring shares issued by its parent company?	Yes	1.0
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)		7.0
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?	No	0.0
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.

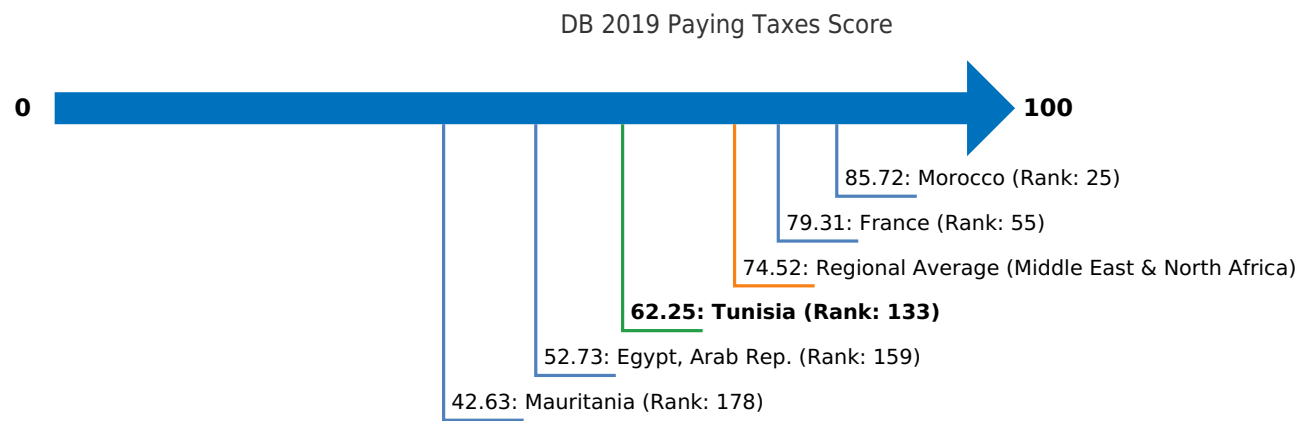
The corporate income tax audit process:

- 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 - Tunisia

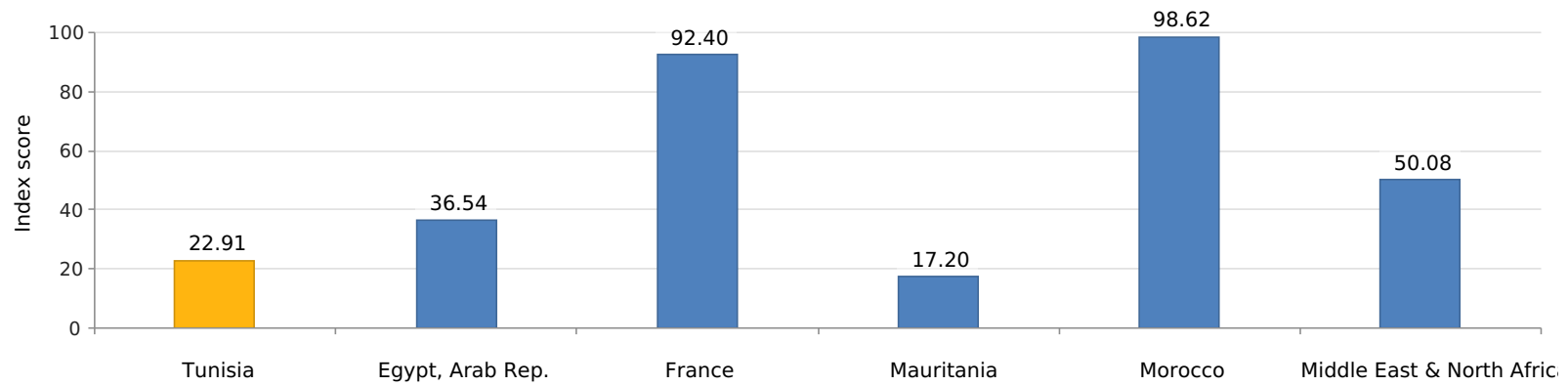
Indicator	Tunisia	Middle East & North Africa	OECD high income	Best Regulatory Performance
Payments (number per year)	8	17.7	11.2	3 (Hong Kong SAR, China)
Time (hours per year)	144	196.7	159.4	49 (Singapore)
Total tax and contribution rate (% of profit)	60.2	32.7	39.8	26.1% (32 Economies)
Postfiling index (0-100)	22.91	50.08	84.41	None in 2017/18

Figure - Paying Taxes in Tunisia 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.

Figure - Paying Taxes in Tunisia and comparator economies - Measure of Quality



Details - Paying Taxes in Tunisia

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
Social Security contributions	4.0		30.0	16.57%	gross salaries	18.69	
FODEC (Development of industrial competitiveness tax)	0.0	jointly		1%	turnover excluding VAT	17.68	
Corporate income tax	1.0	online	64.0	25%	taxable income	13.10	
Social Security contributions paid by employee	0.0	jointly		9.18%	gross salaries	10.35	not included
Work accident insurance contributions	0.0	jointly		3.8%	gross salaries	4.29	
TCL (Local municipality tax)	0.0	jointly		0.2%	turnover including VAT	4.17	
TFP (Professional Training Tax)	0.0	jointly		1%	gross salaries	1.14	
FOPROLOS (social lodging tax)	0.0	jointly		1%	gross salaries	1.14	
Fuel tax	1.0			0.19/liter	fuel consumption	0.00	small amount
Stamp duty	0.0	jointly		fixed fee (0.400 TND)		0.00	small amount
Value added tax (VAT)	1.0	online	50.0	18%	value added	0.00	not included
Vehicle tax	1.0			various rates		0.00	small amount
Totals	8		144			60.2	

Details - Paying Taxes in Tunisia - Tax by Type

Taxes by type	Answer
Profit tax (% of profit)	13.1
Labor tax and contributions (% of profit)	25.3
Other taxes (% of profit)	21.8

Details - Paying Taxes in Tunisia - Measure of Quality

	Answer	Score
Postfiling index (0-100)		22.91
VAT refunds		
Does VAT exist?	Yes	
Does a VAT refund process exist per the case study?	Yes	
Restrictions on VAT refund process	Carry forward for 6 months	
Percentage of cases exposed to a VAT audit (%)	75% - 100%	
Is there a mandatory carry forward period?	Yes	
Time to comply with VAT refund (hours)	45.0	10
Time to obtain a VAT refund (weeks)	62.2	0
Corporate income tax audits		
Does corporate income tax exist?	Yes	
Percentage of cases exposed to a corporate income tax audit (%)	25% - 49%	
Time to comply with a corporate income tax correction (hours)	11.5	81.65
Time to complete a corporate income tax correction (weeks)	75.4	0

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

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

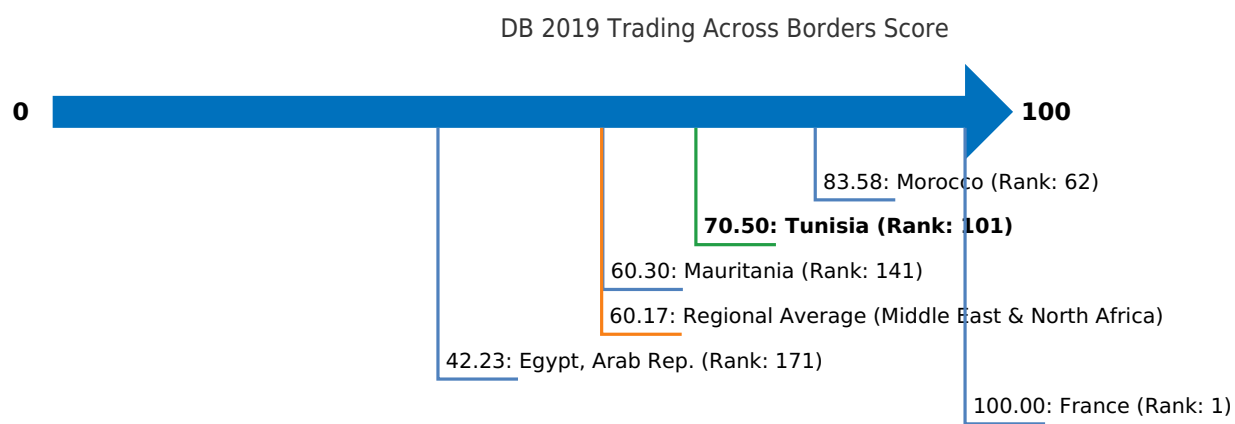
Assumptions of the case study:

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

Trading across Borders - Tunisia

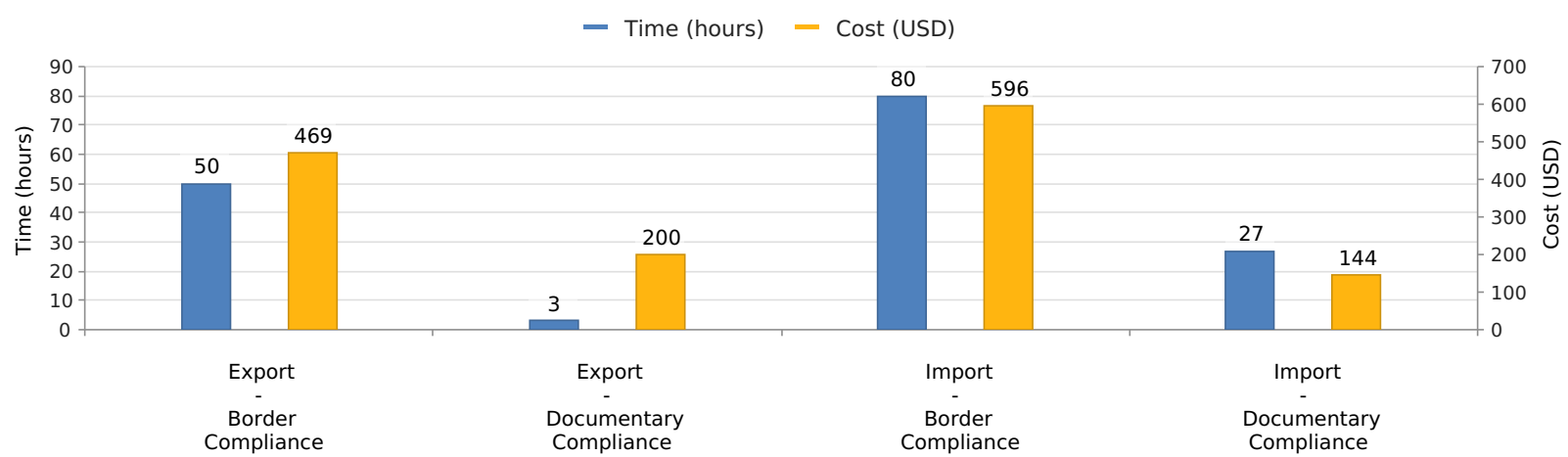
Indicator	Tunisia	Middle East & North Africa	OECD high income	Best Regulatory Performance
Time to export: Border compliance (hours)	50	58.0	12.5	1 (19 Economies)
Cost to export: Border compliance (USD)	469	442.4	139.1	0 (19 Economies)
Time to export: Documentary compliance (hours)	3	67.9	2.4	1 (26 Economies)
Cost to export: Documentary compliance (USD)	200	244.6	35.2	0 (20 Economies)
Time to import: Border compliance (hours)	80	105.4	8.5	0 (25 Economies)
Cost to import: Border compliance (USD)	596	536.0	100.2	0 (28 Economies)
Time to import: Documentary compliance (hours)	27	75.5	3.4	1 (30 Economies)
Cost to import: Documentary compliance (USD)	144	269.0	24.9	0 (30 Economies)

Figure - Trading across Borders in Tunisia 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.

Figure - Trading across Borders in Tunisia - Time and Cost



Details - Trading across Borders in Tunisia

Characteristics	Export	Import
Product	HS 85 : Electrical machinery and equipment and parts thereof; sound recorders and reproducers, television image and sound recorders and reproducers, and parts and accessories of such articles	HS 8708: Parts and accessories of motor vehicles
Trade partner	France	France
Border	Rades port	Rades port
Distance (km)	13	13
Domestic transport time (hours)	3	2
Domestic transport cost (USD)	124	105

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

	Time to Complete (hours)	Associated Costs (USD)
Export: Clearance and inspections required by customs authorities	4.7	299.8
Export: Clearance and inspections required by agencies other than customs	0.0	0.0
Export: Port or border handling	50.5	169.2
Import: Clearance and inspections required by customs authorities	74.5	392.3
Import: Clearance and inspections required by agencies other than customs	0.0	0.0
Import: Port or border handling	80.0	203.8

Details - Trading across Borders in Tunisia - Trade Documents

Export	Import
Commercial invoice	Commercial invoice
Customs export declaration	Certificate EUR1
EUR 1 - Certificate of origin	Bill of Lading
Bill of Lading	Import certificate
Export certificate	Customs import declaration
SOLAS certificate	Exit certificate
	Insurance certificate
	SOLAS certificate

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	Case study assumptions
<p>Time required to enforce a contract through the courts (calendar days)</p> <ul style="list-style-type: none"> • Time to file and serve the case • Time for trial and to obtain the judgment • Time to enforce the judgment <p>Cost required to enforce a contract through the courts (% of claim)</p> <ul style="list-style-type: none"> • Attorney fees • Court fees • Enforcement fees <p>Quality of judicial processes index (0-18)</p> <ul style="list-style-type: none"> • Court structure and proceedings (-1-5) • Case management (0-6) • Court automation (0-4) • Alternative dispute resolution (0-3) 	<p>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.</p> <p>To make the data comparable across economies, <i>Doing Business</i> uses several assumptions about the case:</p> <ul style="list-style-type: none"> - 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.

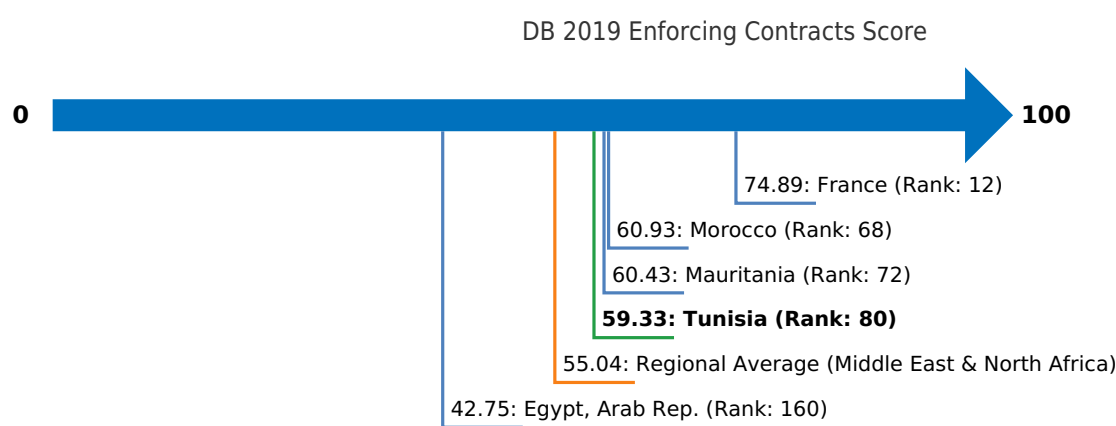
Enforcing Contracts - Tunisia

Standardized Case

Claim value	TND 15,222
Court name	Tunis First Instance Tribunal
City Covered	Tunis

Indicator	Tunisia	Middle East & North Africa	OECD high income	Best Regulatory Performance
Time (days)	565	622.0	582.4	None in 2017/18
Cost (% of claim value)	21.8	24.7	21.2	None in 2017/18
Quality of judicial processes index (0-18)	7.0	6.1	11.5	None in 2017/18

Figure - Enforcing Contracts in Tunisia 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 Tunisia - Time and Cost

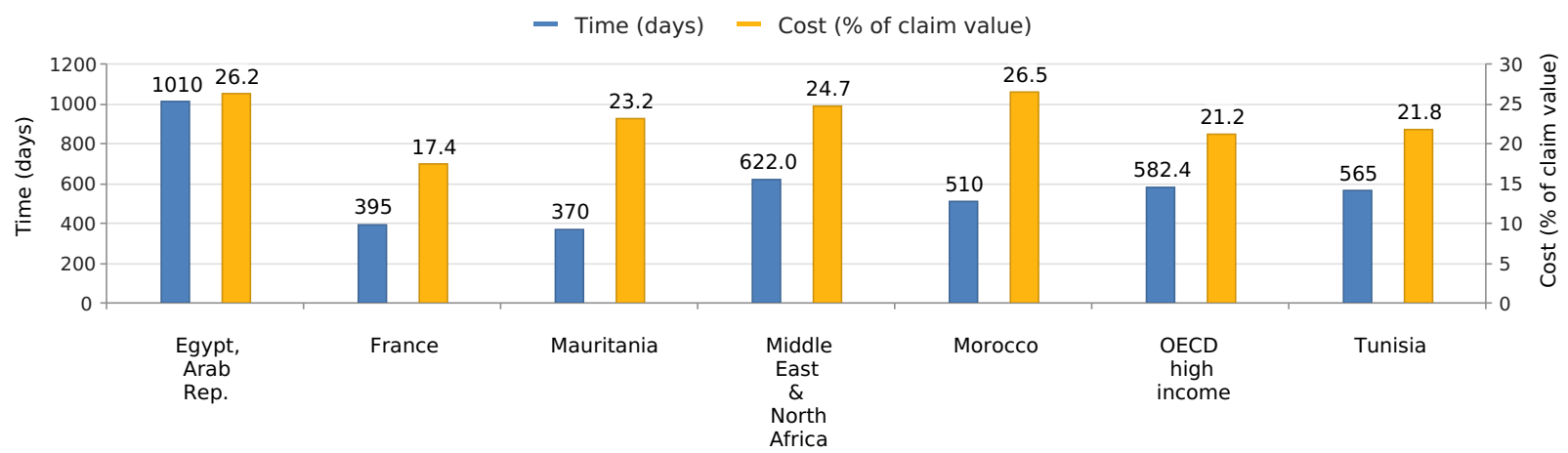
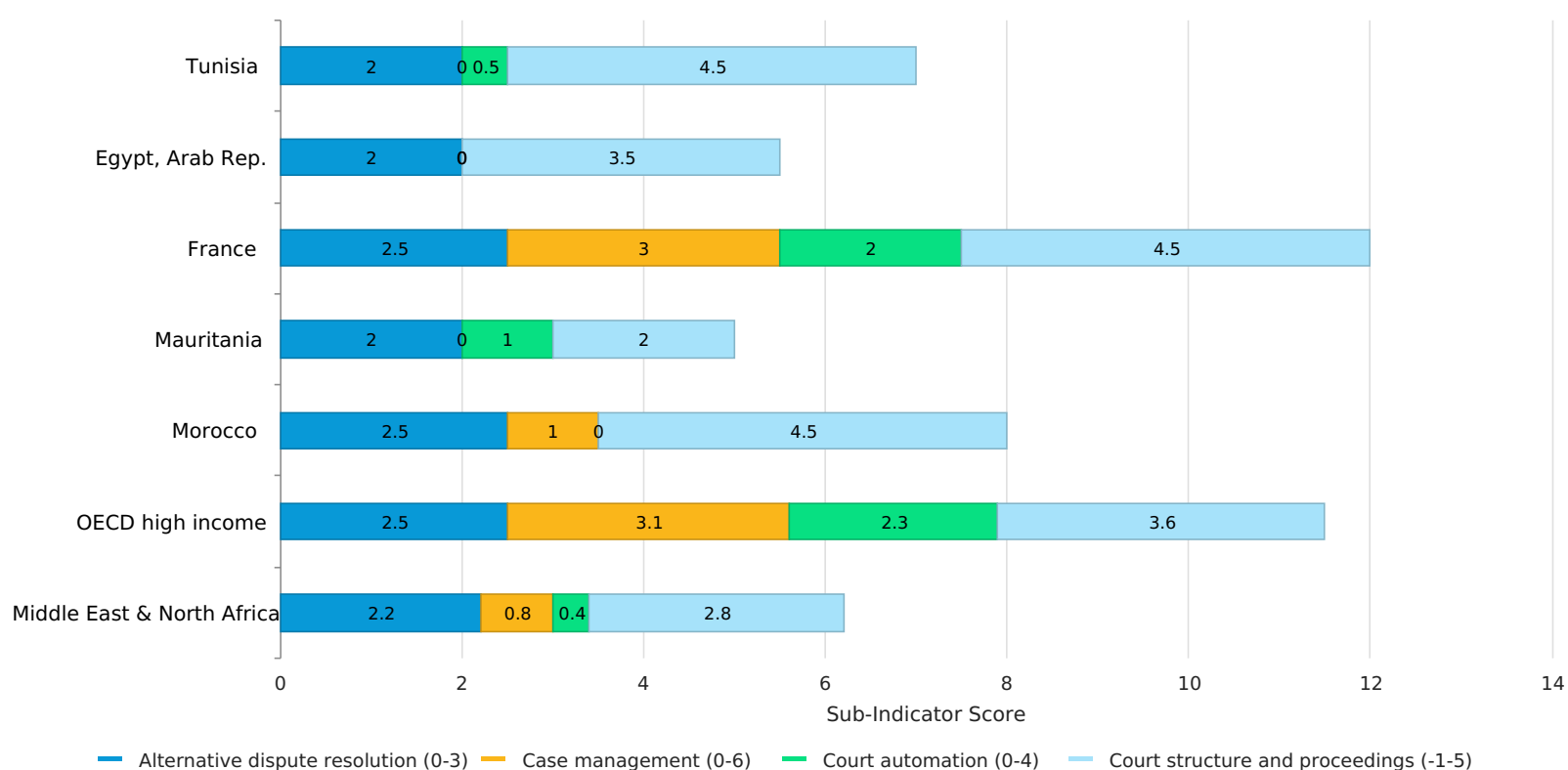


Figure - Enforcing Contracts in Tunisia and comparator economies - Measure of Quality



Details - Enforcing Contracts in Tunisia

	Indicator
Time (days)	565
Filing and service	55
Trial and judgment	300
Enforcement of judgment	210
Cost (% of claim value)	21.8
Attorney fees	13.8
Court fees	5
Enforcement fees	3
Quality of judicial processes index (0-18)	7.0
Court structure and proceedings (-1-5)	4.5
Case management (0-6)	0.0
Court automation (0-4)	0.5
Alternative dispute resolution (0-3)	2.0

Details - Enforcing Contracts in Tunisia - Measure of Quality

	Answer	Score
Quality of judicial processes index (0-18)		7.0
Court structure and proceedings (-1-5)		4.5
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, but manual	0.5
5. Does a woman's testimony carry the same evidentiary weight in court as a man's?	Yes	0.0
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)		0.5
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		0.5
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?	Yes	
Alternative dispute resolution (0-3)		2.0
1. Arbitration		1.5

1.a. Is domestic commercial arbitration governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all its aspects?	Yes	
1.b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
1.c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
2. Mediation/Conciliation		0.5
2.a. Is voluntary mediation or conciliation available?	Yes	
2.b. Are mediation, conciliation or both governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all their aspects?	No	
2.c. Are there financial incentives for parties to attempt mediation or conciliation (i.e., if mediation or conciliation is successful, a refund of court filing fees, income tax credits or the like)?	No	

Resolving Insolvency

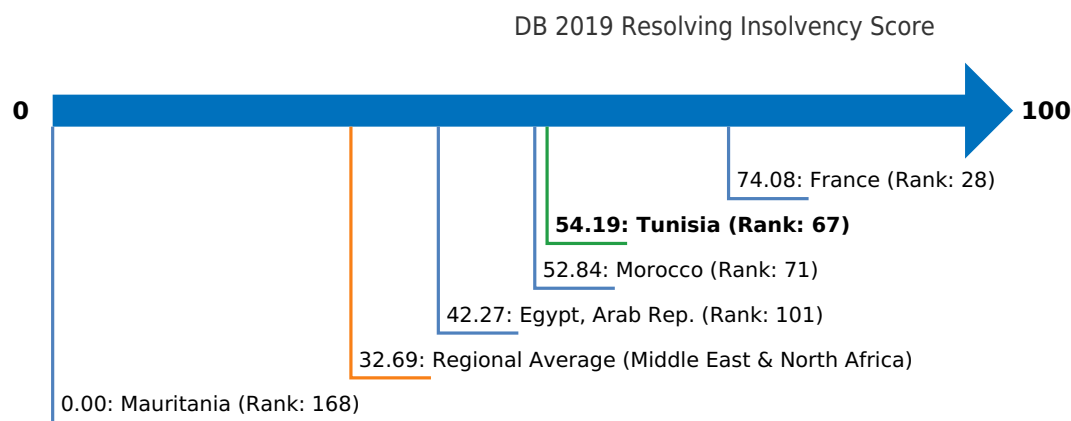
Doing Business studies the time, cost and outcome of insolvency proceedings involving domestic legal entities. These variables are used to calculate the recovery rate, which is recorded as cents on the dollar recovered by secured creditors through reorganization, liquidation or debt enforcement (foreclosure 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	Case study assumptions
Time required to recover debt (years)	To make the data on the time, cost and outcome comparable across economies, several assumptions about the business and the case are used:
<ul style="list-style-type: none"> • Measured in calendar years • Appeals and requests for extension are included 	<ul style="list-style-type: none"> - A hotel located in the largest city (or cities) has 201 employees and 50 suppliers. The hotel experiences financial difficulties.
Cost required to recover debt (% of debtor's estate)	<ul style="list-style-type: none"> - 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.
<ul style="list-style-type: none"> • Measured as percentage of estate value • Court fees • Fees of insolvency administrators • Lawyers' fees • Assessors' and auctioneers' fees • Other related fees 	<ul style="list-style-type: none"> - 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.
Outcome	In addition, <i>Doing Business</i> 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.
<ul style="list-style-type: none"> • Whether business continues operating as a going concern or business assets are sold piecemeal 	
Recovery rate for creditors	
<ul style="list-style-type: none"> • 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)	
<ul style="list-style-type: none"> • 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) 	

Resolving Insolvency - Tunisia

Indicator	Tunisia	Middle East & North Africa	OECD high income	Best Regulatory Performance
Recovery rate (cents on the dollar)	51.3	26.3	70.5	None in 2017/18
Time (years)	1.3	2.8	1.7	0.4 (Ireland)
Cost (% of estate)	7.0	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)	8.5	5.9	11.9	None in 2017/18

Figure - Resolving Insolvency in Tunisia 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 Tunisia - Time and Cost

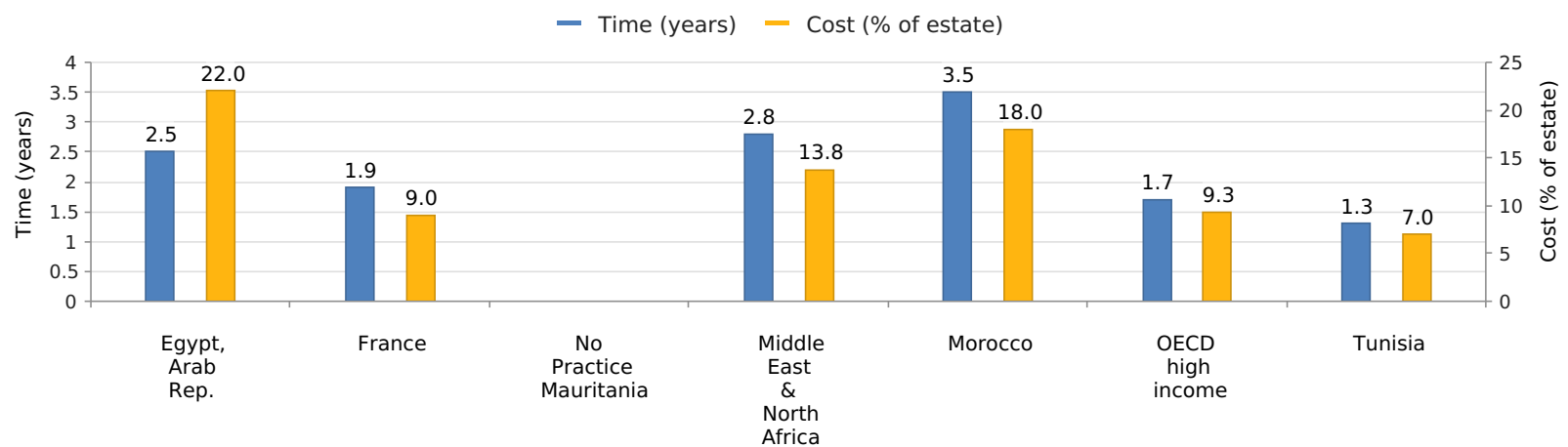
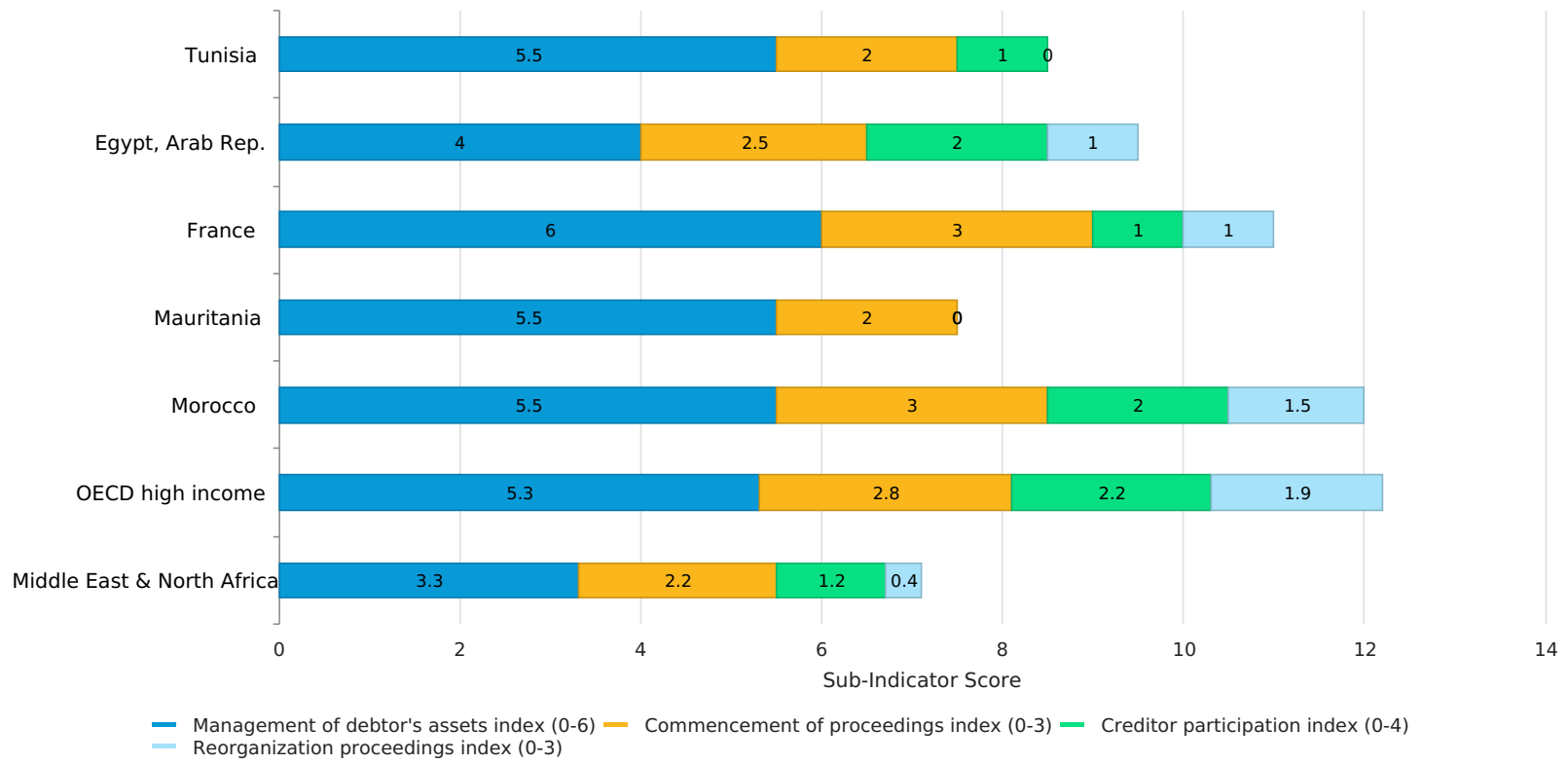
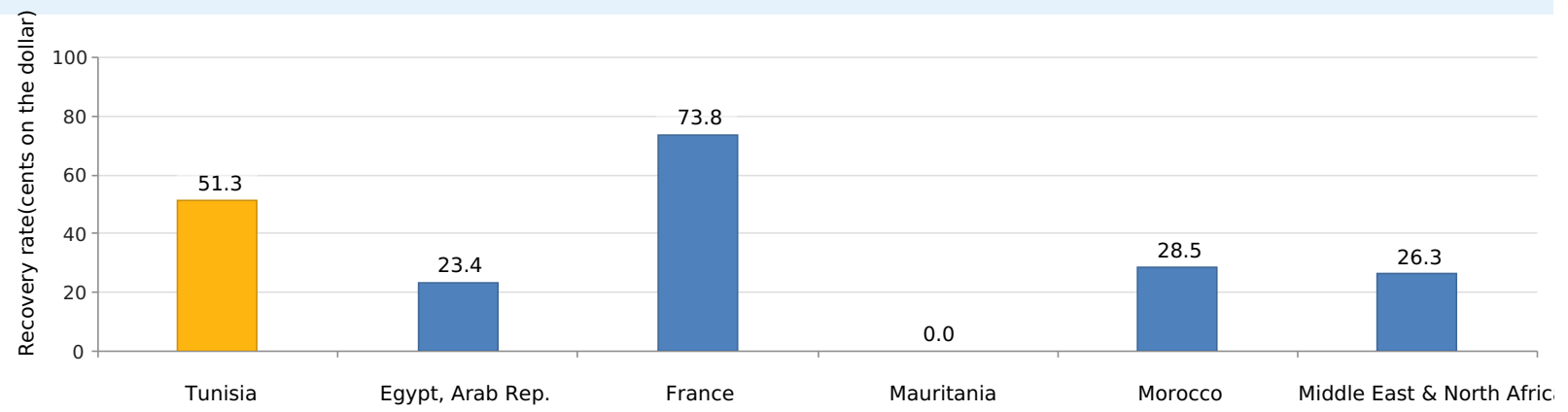


Figure - Resolving Insolvency in Tunisia and comparator economies - Measure of Quality



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."

Figure - Resolving Insolvency in Tunisia and comparator economies - Recovery Rate



Details - Resolving Insolvency in Tunisia

Indicator	Answer	Score
Proceeding	liquidation (after an attempt at reorganization)	As Mirage will not be able to settle its current liabilities with its available assets, it will declare itself in cessation of payments. To be able to continue activities, Mirage will ask the opening of reorganization proceedings at the Court of First Instance. According to our information, the court will note the failure of the reorganization attempt and will start liquidation proceedings. This (liquidation after an attempt at reorganization) would be the most likely procedure in Tunisia.
Outcome	piecemeal sale	According to our estimations, the reorganization attempt will fail and the proceedings will probably be converted to liquidation. The hotel will stop operating and will be dismantled, and the assets of the debtor will be sold separately.
Time (in years)	1.3	According to our estimations, a reorganization attempt that is later converted to liquidation takes approximately 15 months.
Cost (% of estate)	7.0	According to our estimations, a reorganization attempt that is later converted into liquidation costs approximately 7% of the value of the estate. Lawyer fees (5%), fees of the administrator and bailiff are the main cost components.
Recovery rate (cents on the dollar)		51.3

Details - Resolving Insolvency in Tunisia - Measure of Quality

	Answer	Score
Strength of insolvency framework index (0-16)		8.5
Commencement of proceedings index (0-3)		2.0
What procedures are available to a DEBTOR when commencing insolvency proceedings?	(c) Debtor may file for reorganization only	0.5
Does the insolvency framework allow a CREDITOR to file for insolvency of the debtor?	(c) Yes, but a creditor may file for reorganization only	0.5
What basis for commencement of the insolvency proceedings is allowed under the insolvency framework?	(c) Both (a) and (b) options are available, but only one of them needs to be complied with	1.0
Management of debtor's assets index (0-6)		5.5
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?	Yes	1.0
Does the insolvency framework assign priority to post-commencement credit?	(a) Yes over all pre-commencement creditors, secured or unsecured	0.5
Reorganization proceedings index (0-3)		0.0
Which creditors vote on the proposed reorganization plan?	(c) Other	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 - Tunisia

Details - Labor Market Regulation in Tunisia

	Answer
Hiring	
Fixed-term contracts prohibited for permanent tasks?	No
Maximum length of a single fixed-term contract (months)	48.0
Maximum length of fixed-term contracts, including renewals (months)	48.0
Minimum wage applicable to the worker assumed in the case study (US\$/month)	239.8
Ratio of minimum wage to value added per worker	0.6
Maximum length of probationary period (months)	6.0
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)	100.0
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?	No
Restrictions on overtime work?	No
Paid annual leave for a worker with 1 year of tenure (working days)	18.0
Paid annual leave for a worker with 5 years of tenure (working days)	19.0
Paid annual leave for a worker with 10 years of tenure (working days)	20.0
Paid annual leave (average for workers with 1, 5 and 10 years of tenure, in working days)	19.0
Redundancy rules	
Dismissal due to redundancy allowed by law?	Yes
Third-party notification if one worker is dismissed?	Yes
Third-party approval if one worker is dismissed?	Yes
Third-party notification if nine workers are dismissed?	Yes
Third-party approval if nine workers are dismissed?	Yes
Retraining or reassignment obligation before redundancy?	Yes
Priority rules for redundancies?	Yes
Priority rules for reemployment?	Yes
Redundancy cost	
Notice period for redundancy dismissal for a worker with 1 year of tenure	4.3
Notice period for redundancy dismissal for a worker with 5 years of tenure	4.3
Notice period for redundancy dismissal for a worker with 10 years of tenure	4.3
Notice period for redundancy dismissal (average for workers with 1, 5 and 10 years of tenure)	4.3
Severance pay for redundancy dismissal for a worker with 1 year of tenure	4.3

Severance pay for redundancy dismissal for a worker with 5 years of tenure	21.4
Severance pay for redundancy dismissal for a worker with 10 years of tenure	26.0
Severance pay for redundancy dismissal (average for workers with 1, 5 and 10 years of tenure)	17.2
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)?	30.0
Receive 100% of wages on maternity leave?	No
Five fully paid days of sick leave a year?	Yes
Unemployment protection after one year of employment?	No
Minimum contribution period for unemployment protection (months)?	n.a.

Business Reforms in Tunisia

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.

✓ = *Doing Business* reform making it easier to do business. ✗ = Change making it more difficult to do business.

DB2019

- ✓ **Starting a Business:** Tunisia made starting a business easier by combining different registrations at the one-stop shop.
- ✓ **Registering Property:** Tunisia made registering property easier by increasing the transparency of the cadaster.
- ✓ **Protecting Minority Investors:** Tunisia strengthened minority investor protections by improving disclosure requirements of related-party transactions to the public and by requiring disclosure of directorships and primary employment.
- ✓ **Paying Taxes:** Tunisia made paying taxes easier by not extending the exceptional corporate income tax contribution introduced in 2016.

DB2018

- ✗ **Paying Taxes:** Tunisia made paying taxes costlier by introducing a new exceptional corporate income tax contribution.

DB2017

- ✓ **Getting Credit:** Tunisia strengthened credit reporting by starting to distribute historical credit information and credit information from a telecommunications company.

DB2016

- ✓ **Paying Taxes:** Tunisia made paying taxes less costly for companies by reducing the corporate income tax rate.
- ✓ **Trading across Borders:** Tunisia reduced border compliance time for both exporting and importing by improving the efficiency of its state-owned port handling company and investing in port infrastructure at the port of Rades.

DB2015

- ✓ **Paying Taxes:** Tunisia made paying taxes less costly for companies by reducing the corporate income tax rate.
- ✗ **Trading across Borders:** In Tunisia trading across borders became more difficult because of a deterioration in port infrastructure (for example, in loading and unloading equipment) and inadequate terminal space.

DB2014

- ✗ **Starting a Business:** Tunisia made starting a business more difficult by increasing the cost of company registration.

DB2011

- ✓ **Paying Taxes:** Tunisia introduced the use of electronic systems for payment of corporate income tax and value added tax.
- ✓ **Trading across Borders:** Tunisia upgraded its electronic data interchange system for imports and exports, speeding up the assembly of import documents.

DB2010

- ✓ **Protecting Minority Investors:** Tunisia strengthened investor protections by enhancing approval and disclosure requirements for related-party transactions.
- ✗ **Paying Taxes:** Tunisia made paying taxes more costly for companies by increasing employers' social security contribution rate.
- ✓ **Trading across Borders:** Tunisia reduced the time required for trading across borders by enabling traders to electronically submit most documents required to clear cargo through the TradeNet single-window system—though traders must still bring the original copies to customs for verification.

DB2009

- ✓ **Starting a Business:** Tunisia made starting a business easier by eliminating the paid-in minimum capital requirement.
- ✓ **Getting Credit:** Tunisia improved access to credit information by beginning to collect and distribute more detailed credit information from banks (including both positive and negative information) and guaranteeing by law the right of individuals and firms to inspect their credit data in all central bank offices.
- ✓ **Protecting Minority Investors:** Tunisia strengthened investor protections by allowing minority investors to request in court the rescission of related-party transactions that harm the company.
- ✓ **Paying Taxes:** Tunisia made paying taxes easier for companies by introducing the option of téléliquidation, in which companies complete an online declaration of taxes while paying the taxes at a tax office.
- ✗ **Trading across Borders:** Tunisia increased the time for importing by introducing a requirement for freight arriving at the port to be accompanied by a unit of the customs authority.

DB2008

- ✓ **Registering Property:** Tunisia reduced the time needed to register property by computerizing property registry files.
- ✓ **Getting Credit:** Tunisia's public credit registry eliminated the minimum threshold for loans included in its database, improving access to credit information.
- ✓ **Paying Taxes:** Tunisia made paying taxes less costly for companies by reducing the corporate income tax rate.

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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