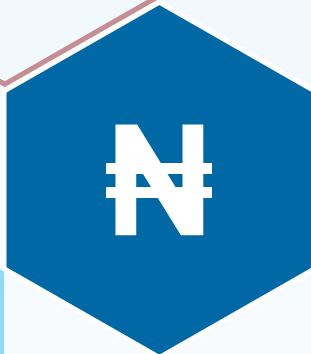


Doing Business in Nigeria 2018



Comparing Business Regulation for
Domestic Firms in **36 States and
FCT Abuja** with 189 Other Economies

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Doing Business in Nigeria 2018



Comparing *Business Regulation for Domestic Firms*
in **36 States and FCT Abuja** with 189 Other Economies

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Doing Business in Nigeria 2018

AT A GLANCE

The fourth subnational report of the *Doing Business in Nigeria* series

Full report: www.doingbusiness.org/nigeria

Doing Business in Nigeria 2018 focuses on business regulations and their enforcement in four *Doing Business* areas. It goes beyond Lagos and Kano to benchmark 34 additional states and FCT Abuja.

This report contains data current as of March 2018 and includes comparisons with other economies based on data from *Doing Business 2018: Reforming to Create Jobs*.

Doing Business measures aspects of regulation that enable or hinder entrepreneurs in starting, operating or expanding a business—and provides recommendations and good practices for improving the business environment.

Four *Doing Business* indicator sets covering areas of local jurisdiction or practice



Starting a business

Records the procedures, time, cost and paid-in minimum capital required for a small or medium-size domestic limited liability company to formally operate; includes a gender dimension to account for any gender discriminatory practices.



Registering property

Records the procedures, time and cost required to transfer a property title from one domestic firm to another so that the buyer can use the property to expand its business, use it as collateral or, if necessary, sell it; assesses the quality of the land administration system; includes a gender dimension to account for any gender discriminatory practices.



Dealing with construction permits

Records the procedures, time and cost required for a small or medium-size domestic business to obtain the approvals needed to build a commercial warehouse and connect it to water and sewerage; assesses the quality control and safety mechanisms in the construction permitting system.



Enforcing contracts

Records the time and cost for resolving a commercial dispute through a local first-instance court, which hears arguments on the merits of the case and appoints an expert to provide an opinion on the quality of the goods in dispute; assesses the existence of good practices in the court system.

36 states
and FCT
Abuja

Abia, Adamawa, Akwa Ibom, Anambra, Bauchi, Bayelsa, Benue, Borno, Cross River, Delta, Ebonyi, Edo, Ekiti, Enugu, FCT Abuja, Gombe, Imo, Jigawa, Kaduna, Kano, Katsina, Kebbi, Kogi, Kwara, Lagos, Nasarawa, Niger, Ogun, Ondo, Osun, Oyo, Plateau, Rivers, Sokoto, Taraba, Yobe and Zamfara

Advantages and limitations of the *Doing Business* methodology

Focus on the law and practice

Makes the indicators “actionable” because the law is what policy makers can change.

Use of standardized case scenarios

Enables comparability across locations, but reduces the scope of the data.

Reliance on expert respondents

Reflects knowledge of those with most experience.

Focus on domestic and formal sector

Keeps attention on the formal sector, where firms are most productive, but does not reflect the informal sector or foreign firms.

Doing Business does not cover:

- ✗ Security
- ✗ Market size
- ✗ Macroeconomic stability
- ✗ State of the financial system
- ✗ Prevalence of bribery and corruption
- ✗ Level of training and skills of the labor force

A collaboration of the World Bank Group with the Enabling Business Environment Secretariat (EBES) and the Federal Ministry of Industry, Trade and Investment (FMITI). Primarily funded with UK aid from the UK government and partially funded by the Competitive Industries and Innovation Program (CIIP) and the Growth and Employment (GEM) Project.

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Foreword

Nigeria continues to face the challenge of diversifying its economy and making the country more business-friendly across all sectors. Improving the business environment is key for private sector led growth and has therefore become a top priority for the federal government. The establishment two years ago of the Presidential Enabling Business Environment Council (PEBEC)—tasked with removing bureaucratic impediments to doing business in the country—shows how seriously the current administration is taking this goal.

A burdensome investment climate creates unnecessary hurdles. Where regulations are restrictive and procedural requirements too time-consuming or costly, entrepreneurs are less likely to start businesses or to abide by legal requirements and formally register their firms. Furthermore, governments lose out on potential revenues when levels of informality are high.

The World Bank's global *Doing Business* report has been assessing the business environment in Lagos since 2004—and Kano since 2014. But beyond these two states, how can other states know how their business environment is faring or how they can improve? Subnational *Doing Business* studies, which take a more comprehensive view of the country, have been assessing all 36 states and FCT Abuja since 2010. The studies have delved deep into four important processes covered by business regulations—incorporating a company, obtaining a construction permit, transferring a property title and resolving a commercial dispute in court. While there are other important areas that can shape the business environment, these four areas were selected for benchmarking in

collaboration with the federal and state governments. And for the first time, this report is looking not only at regulatory efficiency but at measures of regulatory quality.

The results are encouraging: almost all states have improved since 2014, when the last study was conducted. While some have improved more than others, no state shines across the board nor does any state always rank at the bottom. The lesson? All states have something to showcase and something to learn.

And even more encouraging is that the gap between the lagging states and the better-performing states is getting narrower on regulatory efficiency. To put it simply, lagging states are catching up with their better-performing peers.

Yet challenges remain. Most Nigerian states are still far from the frontier of global good practices in all areas. All states have plenty of room for reform moving forward. The good news is that many solutions can be found within Nigeria. States often need not look further than to their neighboring peers to emulate successful reforms.

Take Kaduna, for example, the most improved state in this year's report. The state authorities adopted a four-year development plan in 2016. One of the plan's four areas of focus is on promoting economic development and boosting private investment. The state has been actively reforming its business environment, and the results have shown. From making its company incorporation process electronic to digitizing its land registry to

streamlining its construction permitting system, Kaduna's efforts set a good example that other states could follow.

I hope this report will continue to serve as an important tool for policy makers across Nigerian states. Armed with detailed data, they can identify some of the main bottlenecks and legal barriers within their state administrations and use those findings as opportunities for reform. The report can also allow the states to learn more about what their peers have been doing to address the same challenges they themselves might be facing.

Rachid Benmessaoud
Country Director
World Bank



Overview

MAIN FINDINGS

- This fourth report of the *Doing Business in Nigeria* series updates the data for 36 states and FCT Abuja and measures progress since 2014 in four regulatory areas: starting a business, dealing with construction permits, registering property and enforcing contracts. It also incorporates measures of regulatory quality in the latter three indicators.
- No single Nigerian state dominates the indicator rankings across all areas benchmarked. The results show that most states, if not all, have something to showcase and something to learn.
- The states that lagged behind in 2010 have been improving and narrowing the gap in regulatory efficiency with the better-performing states.
- In the past four years, 29 Nigerian states implemented 43 reforms across the four areas benchmarked, with Kaduna, Enugu, Abia, Lagos and Anambra showing the largest advance toward the global good practice frontier.
- Most reforms were federally driven in the area of starting a business, and most were focused on the efficiency of processes rather than the quality of regulations.
- A proactive approach where state governments implement federal reform initiatives in centrally regulated areas, but also design and implement their own reforms in areas under state authority, will be key to improving Nigeria's business environment.

For local entrepreneurs wanting to start and operate a small business in Nigeria, location matters. Large differences exist throughout the country in the business regulatory environment. Incorporating a small or medium-size enterprise and getting all permits to start operations could take more than six weeks in Adamawa but just 10 days in FCT Abuja and Lagos. The gap, however, is starting to shrink. Over the past eight years, states that had a more difficult business environment, as measured by *Doing Business*, have been gradually catching up with their better-performing peers.

Improving the business regulatory environment across Nigeria will be key for the country's economic growth. Nigeria's heavy dependence on oil has posed structural challenges that have made it difficult to achieve sustained growth, create jobs and reduce poverty. Africa's largest economy and most populous country faced an economic recession in 2016 that posed significant challenges.¹ And yet with such challenges came great opportunities to improve. What became apparent to the government after the recession was the need to introduce changes to boost economic diversification. To leverage reform efforts, an inclusive approach is needed—one that empowers and encourages not only the federal government but also the state governments to design and implement reforms. In the past four years, the business regulatory reform agenda has been driven largely at the federal level. But there are initiatives that aim to change that.

To promote diversification, the government adopted its Economic Recovery and Growth Plan for 2017–2020 (ERGP) in February 2017. Its strategic objectives—restoring growth, investing in the Nigerian people and building a globally competitive economy—require leveraging the private sector and removing obstacles that are hindering the competitiveness of Nigerian businesses.² The Presidential Enabling Business Environment Council (PEBEC) and the Enabling Business Environment

Secretariat (EBES), established in 2016, play a key role, as their mandate is to improve Nigeria's business environment at a national and subnational level.³

Subnational coordination is essential to the success of the Economic Recovery and Growth Plan; engagement at the subnational level has been growing and the results have shown. However, recent trends indicate that despite an increase in the number of business reforms in the states, these reforms have been mostly in areas where the federal government has pushed for them. Areas where it is up to the states to improve, such as property registration or construction permitting, have not moved as fast. But ample opportunities remain for states to set their own reform agenda, learn from each other's experiences and adopt their good practices. And if the country succeeds in diversifying its economy, the long-term prospects are positive. According to PwC's projections, Nigeria has the potential to become the world's 14th largest economy by 2050 and enjoy an average annual growth rate of more than 4% in the long run.⁴

Doing Business in Nigeria 2018 is the fourth report in the *Doing Business in Nigeria* series, which since 2008 has been documenting reforms that states have undertaken making it easier to do business. Since the last round of benchmarking in Nigeria in 2014, the *Doing Business* methodology has gone through significant changes that are reflected in this report (box 1.1).

WHAT ARE THE MAIN FINDINGS?

It is easier to start a business in FCT Abuja and Lagos, deal with construction permits in Niger and Kano, register a property in Kaduna and Zamfara, and enforce a contract in Kaduna and Bauchi (table 1.1). A more detailed look at the indicator rankings reveals several observations. Although the average distance to frontier score worsened in a handful

of cases, it improved by an average of 3 percentage points across most states since 2014 (table 1.1). This indicates that many states are adopting good practices, which translates into a less burdensome business climate for local entrepreneurs.

No single state dominates in all areas benchmarked. In fact, all but three states rank in the top half in at least one indicator. Similarly, all but five states rank in the bottom half in at least one indicator. A few states stand out, though. Kaduna and Jigawa are the only two states that rank among the top five in three of the four indicators. On the other end of the spectrum, Cross River, Ebonyi and Imo rank below the 30th spot in three of the four indicators. From a public policy viewpoint, these results show that most states, if not all, have something to learn and something to showcase.

There continues to be substantial variation in business regulations and their implementation across Nigerian states, with significant gaps between the best and worst performing states across all four indicators (figure 1.1). A good way to illustrate the differences across states is to analyze their performance in an international context. Differences in dealing with construction permits and enforcing contracts stand out. Niger, Kano and Jigawa—having a distance to frontier score of almost 80 percentage points on dealing with construction permits—would rank in the top 25 of the 190 economies measured globally by *Doing Business*. On the other hand, Lagos would rank in the bottom quartile of economies. Dealing with construction permits is in fact the only indicator measured in this report where multiple Nigerian states would place in the top quartile of the rankings globally.⁵ Niger, Kano and Jigawa surpass even the average performance of OECD high-income economies, due to the fewer number of procedures required and the speedier time with which approvals are issued. In enforcing contracts, Kaduna, closely followed by Bauchi and Jigawa, lead in the distance to frontier score for the indicator and are

BOX 1.1 What does *Doing Business in Nigeria 2018* measure and what has changed since 2014?

Doing Business in Nigeria 2018 studies regulations from the perspective of small and medium-size firms. It focuses on whether an economy has in place the rules and processes that can lead to good outcomes for entrepreneurs and, in turn, increased economic activity. Recognizing the important role governments play in bolstering private-sector development, *Doing Business* promotes smart regulation. The key premise is that well-framed laws and regulations—designed to be efficient, transparent, accessible to all, enforceable in court and easily implemented—can empower entrepreneurs to devote their time to productive activities and grow their businesses. However, *Doing Business* does not measure the full range of factors, policies and institutions that affect the quality of an economy's business environment or its national competitiveness, such as aspects of market size, macroeconomic stability, lack of security or the quality of the labor force.

Compared with four years ago, this report introduces three important methodological changes adopted by *Doing Business*. The first one affects three out of the four areas measured. In the areas of dealing with construction permits, registering property and enforcing contracts, new measures of regulatory quality have been added to complement those related to efficiency. The reasoning is that it is not enough to improve the efficiency of procedures if the institutions function poorly and provide a low quality of service. In terms of dealing with construction permits, this study now considers, among other things, the professional qualifications of those

in charge of examining projects, approving construction licenses and inspecting projects, along with the liability and insurance regimes that apply to construction activity. The registering property indicator evaluates access to registry information—how the land registries and mapping systems (cadastre) operate and how much they cover—and dispute resolution mechanisms related to property rights. Finally, the enforcing contracts indicator was expanded to cover aspects of the quality of judicial processes, focusing on well-established good practices that promote quality and efficiency in the court system across four main areas: court structure and proceedings, case management, court automation and alternative dispute resolution.

What *Doing Business in Nigeria* continues to cover and what is new

What the *Doing Business in Nigeria* series continues to measure

- Procedures, time, cost and paid-in minimum capital to start a business
- Procedures, time and cost to complete all the formalities to build a warehouse
- Procedures, time and cost to transfer a property
- Time and cost to resolve a commercial dispute

What this report adds

- Quality of building regulation and its implementation
- Quality of the land administration system
- Quality of judicial processes

Note: See the chapter "About *Doing Business* and *Doing Business in Nigeria 2018*" for more information on the quality indices, as well as the chapters on dealing with construction permits, registering property and enforcing contracts, which include a box discussing the quality component of each indicator.

The second methodological change affects how the indicator rankings are calculated. In *Doing Business in Nigeria 2018* the ranking is based on a distance to frontier score rather than on a percentile rank. The distance to frontier score benchmarks economies with respect to a measure of regulatory best practice—showing the gap between each economy's performance and the best performance on each indicator as recorded by *Doing Business*. This measure uses a 0 to 100 scale—where 100 represents the best practice identified globally and 0 the worst—to show how far a given economy is from "the frontier," which is the best performance observed for each of the indicators at an international level. Each state's indicator ranking enables it to be compared with the other states and with 189 other economies around the world.^a

Lastly, two updates were made to the assumptions on the dealing with construction permits indicator. The cost of building a warehouse is now set at 50 times income per capita (before, it was assessed by the *Doing Business* respondents). As such, the cost is now recorded as a percentage of the warehouse value rather than as a percentage of income per capita. In addition, this indicator set no longer includes the procedures for obtaining a landline telephone connection. For the enforcing contracts indicator, the value of the claim is now set at twice the income per capita or \$5,000, whichever is greater.

The data in the report are based on the relevant laws, regulations, decrees and fee schedules, as well as on correspondence and interactions with private- and public-sector contributors—including lawyers, architects, building engineers, government officials and other professionals routinely administering or advising on legal and regulatory requirements.^b The results are up to date as of March 31, 2018.

a. For more information on the distance to frontier, see the chapter "About *Doing Business* and *Doing Business in Nigeria 2018*."

b. See the "About *Doing Business* and *Doing Business in Nigeria 2018*" chapter, the data notes and the list of contributors in the acknowledgments.

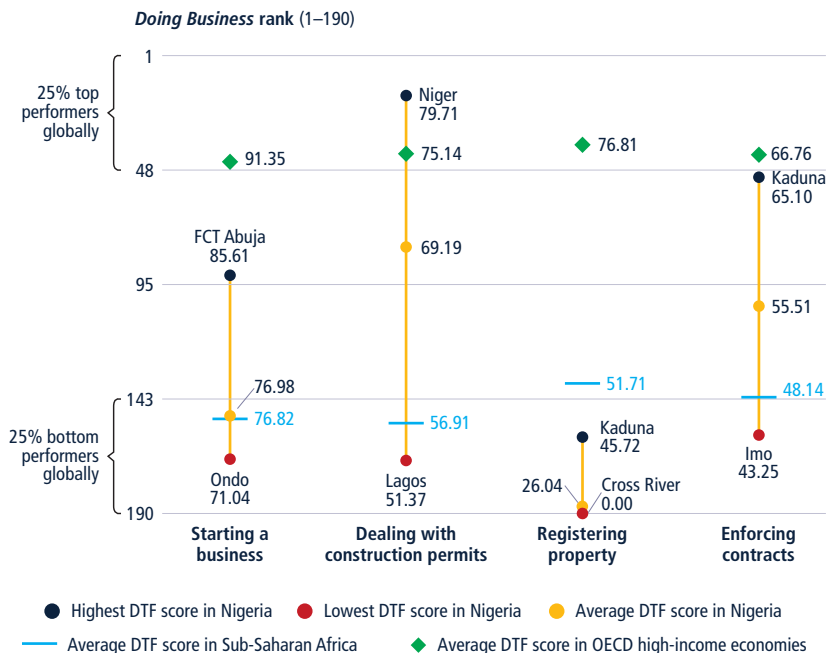
TABLE 1.1 How do Nigerian states compare among themselves and with good regulatory practices?

State	Average DTF score, 2018 (4 indicators)	Average DTF score, 2014 (4 indicators)	Starting a business		Dealing with construction permits		Registering property		Enforcing contracts	
			Rank	DTF score	Rank	DTF score	Rank	DTF score	Rank	DTF score
Abia	53.90 ↑	48.24	16	77.10	13	72.72	34	17.67	32	48.11
Adamawa	54.34 ↑	52.83	36	71.96	9	73.63	23	23.93	33	47.84
Akwa Ibom	55.66 ↑	53.41	21	76.17	18	71.31	26	21.46	24	53.70
Anambra	53.50 ↑	48.60	19	76.69	21	70.18	32	19.33	34	47.80
Bauchi	60.60 ↑	56.85	22	76.06	5	74.10	15	28.26	2	63.99
Bayelsa	57.76 ↑	54.55	27	75.35	12	72.93	21	24.31	12	58.46
Benue	58.21 ↑	55.78	23	75.91	19	71.03	12	30.62	21	55.26
Borno	60.55 ↑	56.96	13	77.66	16	71.81	13	29.73	4	62.97
Cross River	49.02 ↓	52.67	31	74.45	6	73.96	37	0.00	35	47.69
Delta	54.97 ↑	51.73	14	77.46	32	63.14	20	25.09	23	54.18
Ebonyi	51.16 ↑	50.19	32	74.36	31	63.44	24	22.56	36	44.28
Edo	55.19 ↑	52.91	30	74.69	29	64.07	29	21.15	8	60.83
Ekiti	56.81 ↑	53.89	24	75.58	4	74.76	19	25.62	28	51.29
Enugu	56.82 ↑	48.79	3	81.70	28	65.32	9	31.63	31	48.62
FCT Abuja	59.85 ↑	56.57	1	85.61	27	65.83	4	36.45	27	51.49
Gombe	59.58 ↓	59.87	26	75.37	15	72.27	6	33.86	17	56.82
Imo	51.21 ↑	48.84	34	73.16	23	69.12	33	19.32	37	43.25
Jigawa	64.36 ↑	62.20	9	78.43	3	79.06	3	36.79	3	63.14
Kaduna	65.97 ↑	54.76	5	81.43	17	71.63	1	45.72	1	65.10
Kano	63.01 ↑	58.78	7	79.73	2	79.38	7	32.73	10	60.20
Katsina	62.68 ↑	59.31	6	80.14	10	73.52	5	34.10	5	62.94
Kebbi	57.06 ↑	55.50	20	76.38	14	72.37	35	17.09	6	62.40
Kogi	57.72 ↑	55.07	28	75.21	22	69.84	14	29.27	18	56.56
Kwara	54.68 ↑	52.73	29	74.84	26	67.60	18	25.73	30	50.54
Lagos	54.90 ↑	49.52	2	83.67	37	51.37	16	27.73	16	56.84
Nasarawa	55.40 ↓	55.58	10	78.35	34	61.12	22	24.04	14	58.09
Niger	60.87 ↑	58.65	17	76.94	1	79.71	11	30.65	19	56.16
Ogun	57.97 ↑	55.01	4	81.69	11	73.11	28	21.21	20	55.89
Ondo	56.74 ↑	54.59	37	71.04	8	73.89	27	21.28	9	60.74
Osun	55.07 ↑	54.50	35	72.48	24	68.56	31	19.77	11	59.46
Oyo	53.41 ↑	52.64	18	76.76	33	61.35	25	22.11	25	53.41
Plateau	55.07 ↑	54.29	25	75.48	30	63.71	17	26.57	22	54.51
Rivers	50.58 ↑	48.14	8	79.47	36	53.21	36	16.31	26	53.34
Sokoto	56.35 ↑	54.66	33	73.80	7	73.95	30	20.37	15	57.27
Taraba	57.70 ↑	55.14	12	77.91	20	70.55	10	31.23	29	51.10
Yobe	60.02 ↑	58.26	11	78.05	25	68.34	8	32.42	7	61.27
Zamfara	57.78 ↓	59.12	15	77.11	35	58.26	2	37.39	13	58.37

Source: *Doing Business* database.

Note: The average distance to frontier score (DTF) is the average DTF score for the four indicators measured in this report. The DTF score for each indicator shows how far a location is from the best performance achieved by any economy on each *Doing Business* indicator. The DTF score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). The scores for both 2014 and 2018 are based on the most recent *Doing Business* methodology. For more details, see the chapter "About *Doing Business* and *Doing Business in Nigeria 2018*." A green arrow indicates an improvement in the score between 2014 and 2018, while a red arrow indicates a deterioration in the score. The data for Lagos and Kano have been revised since the publication of *Doing Business 2018*. The complete data set can be found on the *Doing Business* website at <http://www.doingbusiness.org>.

FIGURE 1.1 On the global scale, the gap between the best and worst performers puts Nigerian states worlds apart in dealing with construction permits and enforcing contracts



Source: *Doing Business* database.

Note: The distance to frontier score (DTF) for each indicator shows how far a location is from the best performance achieved by any economy on each *Doing Business* indicator. The DTF score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in Nigeria 2018*." The averages for Sub-Saharan Africa (SSA) are based on economy-level data for the 48 SSA economies. The averages for OECD high-income economies are based on economy-level data for the 33 OECD high-income economies.

near the top quartile of the global rankings. Imo, on the other hand, is in the bottom 40 ranked economies. FCT Abuja stands out in terms of starting a business; it has the highest distance to frontier score for the country in this indicator and places in the top half of economies globally. Most of the rest of the states would place in the bottom quartile of the global rankings. Lastly, registering property is an area where, despite variations, no state stands out. There is no single state that surpasses even the regional Sub-Saharan African average—all of them placing in the bottom quartile of the global rankings.

For the most part, there is no relationship between the size of a state's economy in terms of GDP and the average distance to frontier score. The results are similar relative to the size of the population of the state's urban areas. Looking more closely at indicator-level results, there are

a couple of exceptions. More populous cities (over half a million people), as well as states with a larger economy as measured by GDP, tend to perform worse on the dealing with construction permits indicator: obtaining construction permits tends to be more costly and take longer (figure 1.2).⁶ In the starting a business indicator, the results show the opposite: performance tends to be better in larger cities.⁷ This may not be surprising since most of the recent improvements in business start-up have been implemented in larger cities first, starting with FCT Abuja, Lagos and Kano.

WHAT HAS IMPROVED?

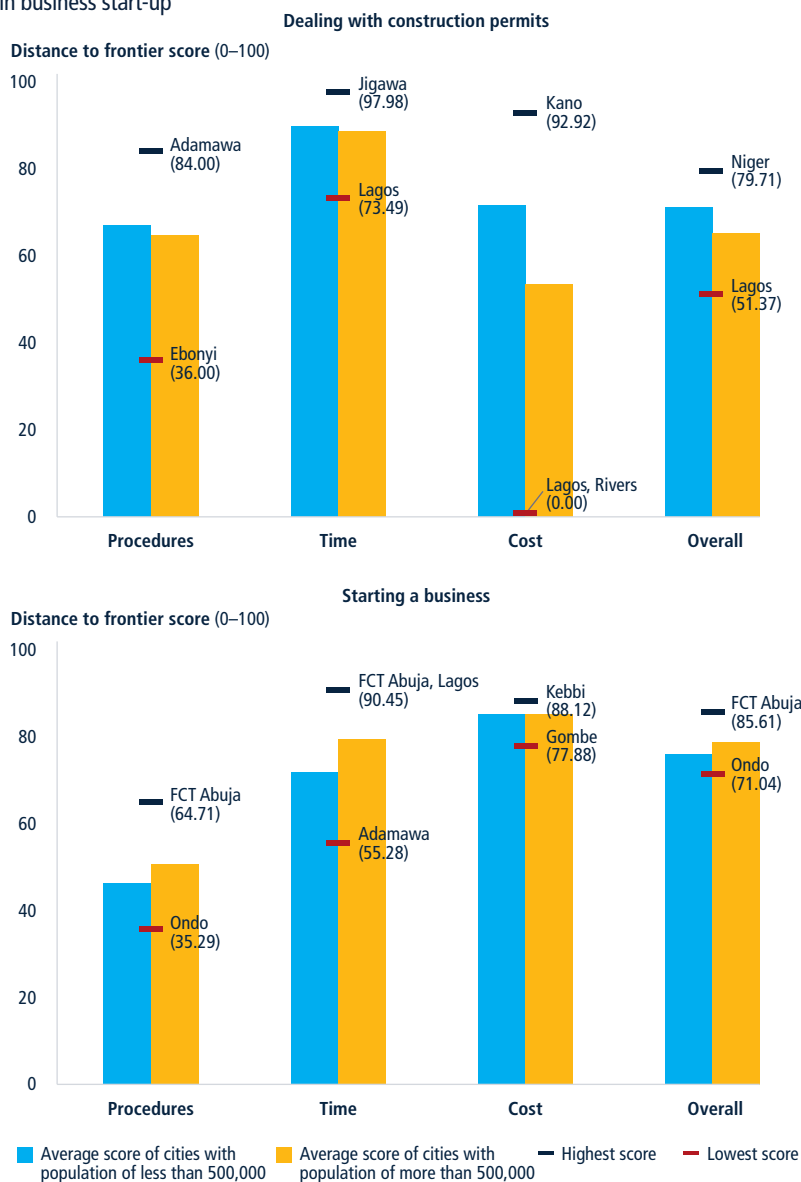
Over the past four years, 29 Nigerian states have implemented 43 reforms across the four regulatory areas benchmarked. But Nigerian states began actively

reforming even earlier. In fact, since the *Doing Business in Nigeria 2010* study, 32 states have implemented 77 reforms across the four regulatory areas benchmarked (table 1.2). Ekiti, Enugu and Ogun have been the most consistently active states since 2010, implementing five reforms each during the eight-year span.

The pace of reforms has accelerated in recent years, although this is largely due to reforms implemented at the federal level for business registration. Kaduna, Enugu, Abia, Lagos and Anambra were the five states that made the biggest strides toward the frontier of good practices (figure 1.3).

Kaduna stood out by implementing reforms in starting a business, dealing with construction permits and registering property. As a result, the state improved its average distance to frontier score by 11.21 percentage points, from 54.76 to 65.97, and is now the top-ranked state in registering property and enforcing contracts. In addition to the federal reforms in starting a business, which included adopting the use of an electronic portal for name search, incorporation and payment of stamp duty, Kaduna authorities also reformed state-level requirements, such as business premises inspections. In the area of dealing with construction permits, the Urban Planning and Development Authority set a time limit of one month to issue a building permit. This deadline is now achieved in practice (as opposed to the two months it was taking previously) thanks to a surge in the number of architects and engineers working for the state, which eliminated the need to send building designs for review to the Ministry of Works. Second, internal project management has improved: an officer now checks to see whether a file is complete as soon as it is submitted by the developer. As a result, Kaduna authorities no longer face a high number of incomplete applications that used to cause delays. In registering property—where Kaduna made the biggest jump

FIGURE 1.2 Larger cities tend to be more burdensome in construction permits, but less so in business start-up



Source: *Doing Business* database.

Note: The distance to frontier score (DTF) for each indicator shows how far a location is from the best performance achieved by any economy on each *Doing Business* indicator. The score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in Nigeria 2018*."

in its distance to frontier score—the state restructured its land registry, now called the Kaduna Geographic Information Service (KADGIS); replaced percentage-based registration fees with flat fees; and made the issuance of the governor's consent much more efficient. This overhaul resulted in one of the most significant improvements recorded in

the *Doing Business in Nigeria* series since 2008. It made one-third of procedural requirements redundant, reduced the time to register property by more than two months and cut the cost by almost one-third. KADGIS also improved the quality of infrastructure by scanning all land titles as well as property maps; the digitization process is underway.

The business reforms in Kaduna are the result of a comprehensive state effort to improve the business environment in the state. The Kaduna State Development Plan (2016–2020) has been the cornerstone of the initiative. Governance is one of the four major pillars of the plan. The reform efforts are ongoing and cut across sectors. The state authorities have been working closely with the donor community and other development partners to ensure that already existing reform toolkits applied elsewhere are used effectively.

The past four years have seen a huge leap in the number of reforms in starting a business; these comprised the majority of the 43 total reforms implemented, with 28 states recording an improvement in this area. Combined with the reforms adopted between 2010 and 2014, the average time to register a business has dropped by almost a quarter since 2010, from an average of 34 to 26 days. Most of the reforms were a result of three major efforts introduced by the Corporate Affairs Commission (CAC) at the federal level. First, the consolidated and simplified CAC 1.1 incorporation form is now publicly available for free and eliminates redundancies in information required for incorporation. Second, the name search and reservation can now be fully completed online across all states. And third, incorporation documents and payments must be filed online in six states.⁸ In those same six states, stamp duty for the Federal Inland Revenue Service (FIRS) can be paid online as well. In addition, the FIRS has expanded stamp duty offices across the country starting in early 2016, cutting the associated time and cost of travel to complete stamp duty requirements. This has had an impact in both starting a business and registering property. Kano, Enugu and Kaduna, which have improved the most in the area of starting a business since 2014, are among the states that have adopted the use of the CAC electronic portal for name search, incorporation and payment of stamp duty. Enugu also introduced an online platform for new businesses to register their employees for personal income

TABLE 1.2 Over the past eight years, 32 states have implemented 77 reforms in the four regulatory areas benchmarked

State	2010-2014				2014-2018			
	Starting a business	Dealing with construction permits	Registering property	Enforcing contracts	Starting a business	Dealing with construction permits	Registering property	Enforcing contracts
Abia					✓		✓	
Akwa Ibom					✓			
Anambra	✓				✓		✓	
Bauchi			✓		✓			✓
Bayelsa	✓				✓		✓	
Cross River	✓	✓	✓		✓			
Delta	✓	✓			✓		✓	
Ebonyi	✓				✓			
Edo	✓							
Ekiti	✓	✓	✓	✓	✓			
Enugu		✓	✓		✓		✓	✓
Gombe					✓			
Imo	✓							
Jigawa			✓		✓			
Kaduna				✓	✓	✓	✓	
Kano					✓	✓		
Katsina	✓		✓		✓			✓
Kebbi					✓			
Kogi					✓			
Kwara					✓			
Lagos	✓				✓	✓	✓	
Nasarawa	✓				✓			
Niger			✓	✓	✓			
Ogun	✓	✓	✓		✓		✓	
Ondo			✓		✓			
Oyo		✓			✓			
Plateau		✓			✓			
Rivers		✓	✓		✓			
Sokoto								✓
Taraba					✓			
Yobe					✓			
Zamfara	✓							

Source: *Doing Business* database.

Note: This table records *Doing Business* reforms that occurred between January 2010 and March 2014 and reforms that occurred between March 2014 and March 2018.

tax (the pay-as-you-earn tax, or PAYE), as did Ogun and Rivers. Kaduna abolished inspection of business premises.

Reforms to the construction permitting system, however, have slowed down.

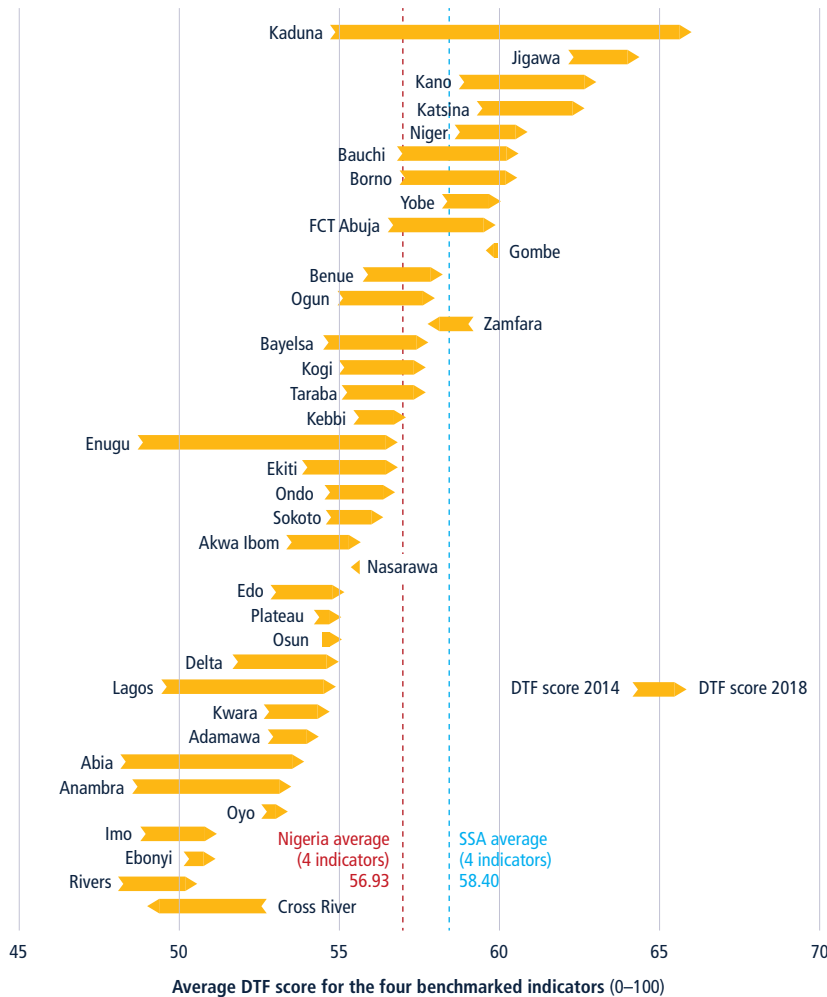
Only Kaduna, Kano and Lagos have made the process easier, as opposed to eight states in 2014. In 2017 Kano and Lagos increased transparency by providing developers with online access to building regulations and information about

the construction permitting process and associated fees. And in early 2017, through an introduction of an electronic search for title at the Lagos State Land Registry, state authorities eliminated the need to obtain an affidavit from the commissioner of oath for title search.

In the area of registering property, eight states implemented reforms making the process easier, as opposed to ten states between 2010 and 2014. In 2015 Lagos reduced several of its fees and removed the requirement to file an affidavit with the high court before being able to conduct a property title search. It also increased transparency by publishing fee schedules online as well as the list of steps an entrepreneur must undergo to transfer a property title. State authorities also introduced an independent mechanism to file complaints. Anambra cut the time to register property by almost half by delegating the governor's consent to the commissioner for lands and introducing internal deadlines for staff to complete requests. Bayelsa and Delta implemented similar improvements. In Abia the state's Geographic Information System (ABIAGIS) made considerable progress in digitizing its records, introducing online procedures and increasing administrative efficiency. Benue and Plateau authorities introduced temporary measures cutting most state fees in half; Kwara and Ogun also reduced their fees. In Enugu authorities have scanned most of the land titles, improving the quality of infrastructure. And in Gombe a new procedure requiring the frontloading of evidentiary documents in court by the plaintiff and defendant led to a reduction in the time to obtain a court decision for a land tenure dispute.

Four states (Bauchi, Enugu, Katsina and Sokoto) have implemented reforms making it easier to enforce contracts. Enugu cut the time nearly by half, from 970 days to 532. The state's chief judge issued a practice direction for all magistrates, with the goal of completing civil cases within six months. In addition, the judiciary hired 15 more magistrates in 2015, and the

FIGURE 1.3 Kaduna, Enugu, Abia, Lagos and Anambra were the states that advanced the most toward the frontier of global good practices



Source: Doing Business database.

Note: The distance to frontier score (DTF) in this graph is the average DTF score for the four indicators measured in this report. The DTF score for each indicator shows how far a location is from the best performance achieved by any economy on each *Doing Business* indicator. The score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). The scores for both 2014 and 2018 are based on the most recent *Doing Business* methodology. For more details, see the chapter "About *Doing Business* and *Doing Business in Nigeria 2018*." The data for Lagos and Kano have been revised since the publication of *Doing Business 2018*. The complete data set can be found on the *Doing Business* website at <http://www.doingbusiness.org>. The average for Sub-Saharan Africa (SSA) is based on economy-level data for the 48 SSA economies.

chief judge conducted extensive training in 2017 to ensure that the magistrates were making progress toward resolving matters more expeditiously. Moreover, starting in 2016 multiple trainings of court staff and bailiffs were conducted and five additional deputy registrars were hired, leading to a more efficient enforcement process. Sokoto has also made commercial dispute resolution speedier overall by introducing a frontloading

procedure as part of its 2015 high court rules. While this has increased the time for filing and service from 30 to 45 days, given that various evidentiary documents must be gathered to be filed with the statement of claim, the trial time has decreased from 548 days to 365, since most of the preparatory work is done early on. The time to enforce a judgment has more than doubled, from two to more than five months, because enforcement

officers and auctioneers are not adhering to deadlines as stipulated in the Sheriffs and Civil Process Act. Overall, Sokoto reduced the time to enforce a contract by more than two months, improving its distance to frontier score for the indicator from 55.35 to 57.27. Bauchi and Katsina have made improvements on the quality of judicial processes by amending their high court civil procedure rules to now require a pretrial conference as part of their case management measures.⁹

Cross River, Gombe, Nasarawa and Zamfara saw a worsening in their average distance to frontier score due to changes that made it more difficult to do business. In the area of dealing with construction permits, Cross River and Zamfara increased their building permit fees. In enforcing contracts, Gombe, Nasarawa and Zamfara reduced internal efficiency of courts during trials, while Gombe also increased court fees. Lastly, both Cross River and Zamfara made registering property more difficult. In Cross River a reform overlapping two administrations resulted in the halt of all private property transfers.¹⁰ As a result, registering property in Cross River is recorded as "no practice" in this year's study.

COMPARING REGULATIONS ACROSS STATES

Starting a business

Starting a business across Nigerian states takes on average 10 procedures over 26 days and costs 29% of income per capita. This is similar to the average time for Sub-Saharan Africa, though 42% less costly. There is significant variation in the ease of starting a business across states. FCT Abuja remains the easiest place to start a business, taking seven procedures and 10 days, at a cost of 25.4% of income per capita. In contrast, in Ondo the same process requires 12 procedures over 37 days at a cost of 28.9% of income per capita. Variation in time is largely driven by differences in the uptake of new electronic services for business registration.

In states where the adoption of an online platform for business incorporation is widespread, the time to start a business is less than half that of states where the use of electronic services is low. On average, the stamp duty and the CAC registration fee together account for more than half of the total cost of starting a business. These fees are determined by federal statutory requirements and do not vary across the country. Variation in cost largely stems from differences in the business premises registration fee charged by state authorities. This fee ranges from NGN 2,000 (\$9) in Kebbi and Zamfara to NGN 100,200 (\$455) in Gombe, making Gombe not only the most expensive state to start a business in Nigeria but one of the most expensive locations globally.

Dealing with construction permits

Dealing with construction permits requires on average 13 procedures, takes 63 days—more than twice as fast as the

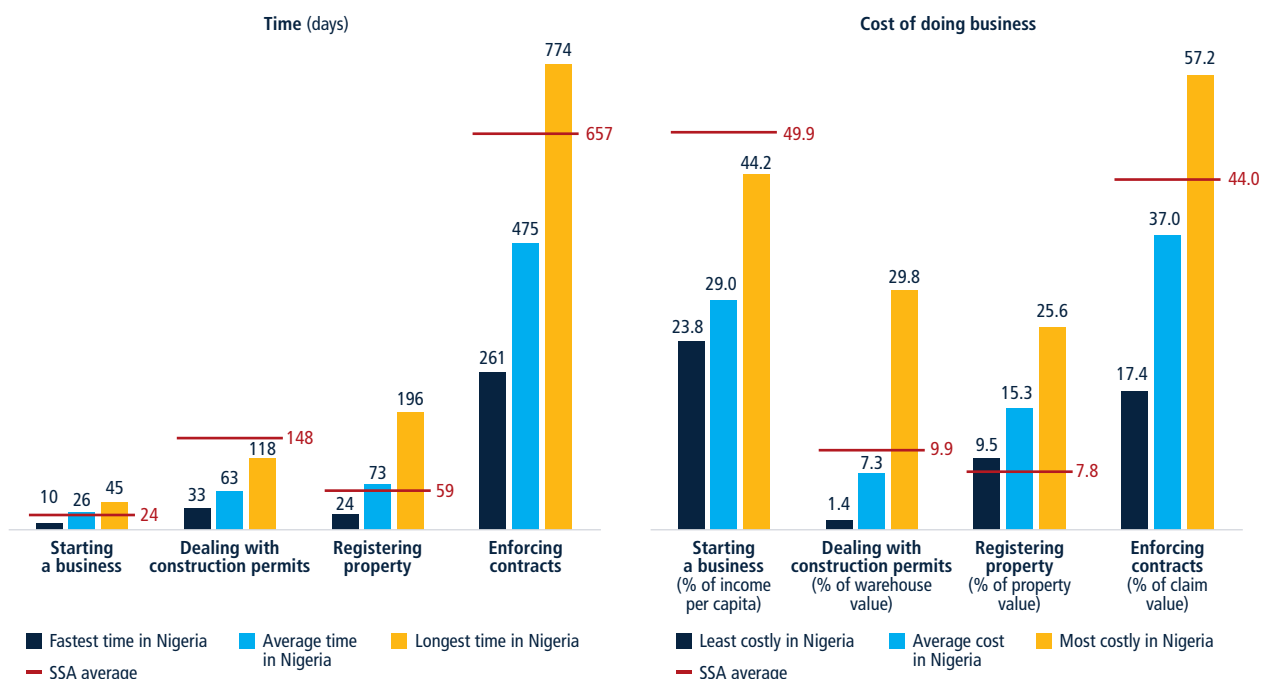
average for Sub-Saharan Africa (148 days)—and costs 7.3% of the warehouse value. The number of procedures ranges from 9 in Adamawa to 21 in Ebonyi. The differences across Nigeria are driven mainly by the preconstruction requirements imposed by local authorities—including an environmental impact assessment or site analysis report, soil test, fire safety clearance, proof of land ownership and land use clearance. But requirements during construction also vary; states conduct anywhere from 1 to 12 construction site inspections. The time to deal with construction permits varies from 33 days in Jigawa to almost four months in Lagos (figure 1.4). The variation is mostly driven by the time it takes to issue a building permit. Differences in time stem from various factors such as internal processing times, the volume of permit requests and the number of personnel reviewing these requests. The cost to deal with construction permits varies from 1.4% of

the warehouse value in Kano to 29.8% in Lagos. Building permit fees drive the variation in cost. The lack of water and sewerage infrastructure in most states means that entrepreneurs must come up with alternative solutions such as installing boreholes and septic tanks, both of which are prohibitively expensive. Scores on the building quality control index vary from 3.5 points in Edo to 12 in Lagos (out of a maximum of 15). The main differences between states are in the accessibility of the building regulations and the transparency of building permit requirements and fees.

Registering property

On average, an entrepreneur has to go through 12 procedures over 73 days and pay 15.3% of the value of the property to transfer land, making Nigeria one of the most difficult and expensive places to register property in the world. Registering property is easiest in Kaduna, where it takes 8 procedures and 44 days at a

FIGURE 1.4 There is wide variation in time and cost across all four indicators



Source: *Doing Business* database.

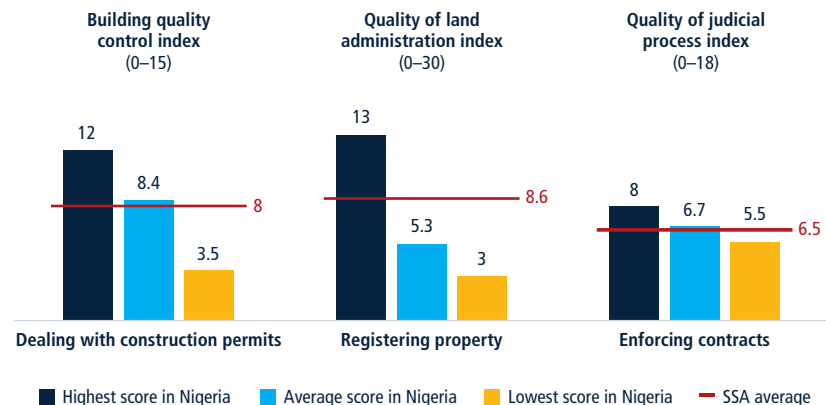
Note: The averages for Sub-Saharan Africa (SSA) are based on economy-level data for the 48 SSA economies.

cost of 9.5% of the property value. By contrast, in Rivers the same process takes 12 procedures and 112 days and costs 25.1% of the property value. The time to register property is largely dependent on a single requirement: the state governor's consent, which on average accounts for almost two-thirds of the total time—ranging from four days in Gombe to six months in Kebbi. The following fees are typically incurred in all states, but their amount differs significantly: search fee, inspection fee, consent fee, registration fee, stamp duty and legal fees. On average, attorney fees account for almost half of the total cost to register property. The federal Stamp Duty Act sets the stamp duty at 1.5% of the property value for instruments involving companies, but in practice only five states apply this rate. Of the other states, 22 charge 3%, 8 states charge 2%, Niger charges 1% and Nasarawa 0.75%. The overall quality of land administration index score varies from 13 points in FCT Abuja to 3 points in Katsina, Nasarawa, Ondo and Rivers, out of a maximum of 30 (figure 1.5). FCT Abuja stands out because the authorities there have improved the land administration infrastructure by digitizing maps and scanning most of the titles. In addition, Abuja is the only city in Nigeria where all properties are formally registered. Nevertheless, Nigerian states remain far from the frontier of good practices around the world on quality—on average they score only 5.3 points.

Enforcing contracts

On average, it takes 475 days and costs 37% of the claim value to resolve a commercial dispute across Nigerian states. This is 182 days faster and nearly 16% less costly than the average across Sub-Saharan Africa. On the quality of judicial processes index, which ranges from 0 to 18 points, Nigeria has an average score of 6.7, close to the regional average of 6.5. Court efficiency varies throughout Nigeria due to differences in adjournment practices and backlogs in state courts. The greatest delays occur at the trial and judgment phase, which is also where

FIGURE 1.5 Nigerian states have ample room for improvement in the quality of regulations across all indicators



Source: *Doing Business* database.

Note: The averages for Sub-Saharan Africa (SSA) are based on economy-level data for the 48 SSA economies.

states vary the most—from just under nine months in Jigawa to more than two years in Kwara. Globally, Nigerian courts remain competitive in the time required to file a claim. On average, filing and service takes 23 days—but as little as one week in Akwa Ibom, Ekiti and Ondo. The average time required to enforce a judgment is 73 days, and this is relatively fast compared with the regional average of 216 days. However, this phase varies widely across the country, from just three weeks in Akwa Ibom and Niger to six months in Anambra and Ebonyi. The disparity in the cost of resolving a commercial dispute—from 17.4% of the claim value in Bauchi to 57.2% of the claim value in Cross River—is largely driven by attorney fees, which vary from 10% of the claim value in Bauchi and Kano to 32.3% in Ebonyi and Ekiti.

THE WAY FORWARD

While the pace of reform in Nigeria picked up in the past four years, more can be done. The business incorporation reforms have been effective, but to a limited degree. The newly introduced electronic system for business registration has yet to be fully implemented across the country. And even when that is

in place, the lack of proper infrastructure and internet penetration may continue to be a challenge for local entrepreneurs. In the other three areas measured by this report, much room for improvement remains, and many potential reforms fall within the purview of the states. In the construction permitting system, the accessibility and clarity of local building regulations remains weak, as do quality control mechanisms during and after construction, such as the inspections regime. In the area of registering property, many land titles are still not formally registered, and of the ones that are, most are paper-based. Courts across all states still lack case management systems and court automation, as well as procedural rules that establish proper time standards and set limits to adjournments. This results in backlogs. Finally, while there is still much to be done on the efficiency of regulatory transactions, states can also begin to focus their resources on improving the quality of their infrastructure, as increasing efficiency may have limited impact in the long run if the service provided is of poor quality. This report provides specific reform recommendations and highlights good practices within and outside the country that can guide the way forward (table 1.3). Some of these reforms include administrative changes

TABLE 1.3 Summary of reform recommendations to improve the ease of doing business in Nigeria

What can be improved?	Relevant institutions and stakeholders
Starting a business	
<p>Increase awareness of the availability of electronic services and the option of self-registration</p> <p>Adopt e-signature for business registration</p> <p>Assess the possibility of introducing a flat fee for CAC incorporation and stamp duty</p> <p>Adopt risk-based approaches to business premises inspection or eliminate the inspection altogether</p> <p>Move state tax registration online and in the long term, integrate the incorporation process with state and federal tax registration</p>	<p>Federal level:</p> <ul style="list-style-type: none"> - Corporate Affairs Commission (CAC) - Federal Inland Revenue Service (FIRS) <p>State level:</p> <ul style="list-style-type: none"> - Ministries of commerce - State tax offices - State high courts - Company seal providers
Dealing with construction permits	
<p>Update and implement the legislative framework</p> <p>Make the permitting process more transparent</p> <p>Simplify the structure of the building permit fees</p> <p>Introduce a risk classification to preconstruction requirements and inspections</p> <p>Introduce mandatory liability on structural defects</p> <p>Introduce automation for reviewing the building permit application</p> <p>Implement robust GIS technology to eliminate the need for a site analysis report and site inspections</p>	<p>State level:</p> <ul style="list-style-type: none"> - Private town planners and other private specialists - Permit-issuing agency (i.e. urban planning board, town planning department, physical planning department, etc.) - Fire service departments - Water and sewerage providers
Registering property	
<p>Consider delegating the governor's consent and reducing the number of reviews</p> <p>Increase transparency by making public all requirements and fees to complete a property transaction</p> <p>Assess the feasibility of reducing costs and simplifying the cost structure for property transfers</p> <p>Introduce service delivery standards for the land registry and create specific and separate mechanisms to file complaints</p> <p>Continue the digitization process of titles and cadastre maps and create electronic services</p> <p>Reduce time to obtain decisions on land disputes from the courts</p>	<p>Federal level:</p> <ul style="list-style-type: none"> - Federal Inland Revenue Service (FIRS) <p>State level:</p> <ul style="list-style-type: none"> - Governors - Ministries of lands - Land registries/deed registries/bureaus of lands - Surveyor general's offices - State geographic information services - State boards of internal revenue - State high courts
Enforcing contracts	
<p>Limit adjournments and introduce effective time limits</p> <p>Consider the introduction of specialized commercial courts or divisions and fast-track procedures in small claims courts</p> <p>Perform a resource review to evaluate the need to hire more judges and staff</p> <p>Further promote alternative dispute resolution</p>	<p>Federal level:</p> <ul style="list-style-type: none"> - National Judicial Council <p>State level:</p> <ul style="list-style-type: none"> - State high courts - Magistrates' courts - District courts

Source: *Doing Business* database.

Note: For a detailed explanation of each recommendation, see the section "What can be improved?" in the corresponding chapter.

that can be implemented in a short period of time. Others may be more complex and require more financial and human resources, in addition to more technical capacity. Therefore, continuity from one government administration to another, particularly with technical staff, is key to ensuring that the reform agenda is implemented.

Doing Business has shown that international comparisons of business regulations

can be strong drivers of reform, particularly for national or federal governments. Benchmarking at the subnational level in Nigeria can be an even more useful tool to promote reform, especially at the state level. It is difficult for state governments to justify why some business regulations or administrative processes are more burdensome in their state than in a neighboring one. All states are subject to the same federal legal framework and have significant autonomy to introduce

reforms that make life easier for entrepreneurs. Several Nigerian states have been active in reforming and looking to bridge the gap that separates them from higher performers. Since 2010, the lagging states have been gradually catching up with some of their peers on regulatory efficiency. A good way to illustrate this is the time it takes to go through the legal and administrative requirements for the four areas benchmarked in this study (figure 1.6). Across all indicators, the

FIGURE 1.6 The states lagging behind in 2010 have been catching up with the rest of the country over the past eight years on regulatory efficiency



Source: *Doing Business* database.

Note: The “states lagging behind” are defined as the 19 lowest-performing states as measured by the average distance to frontier score in 2010 for the four indicators benchmarked. The “better-performing states” are defined as the 18 states with the highest performance as measured by the average distance to frontier score in 2010 for the four indicators.

gap in time difference between lagging states and better-performing states has been cut by at least one-third. In starting a business, where the gap was cut by half, this is not surprising, given that the federal government has been driving reforms across the country. The results in the other three areas show that reform efforts initiated by the state governments have also had an impact.

Doing Business in Nigeria 2018 provides yet another opportunity for state authorities to learn from each other. This is best illustrated by showing the potential impact of adopting good practices within

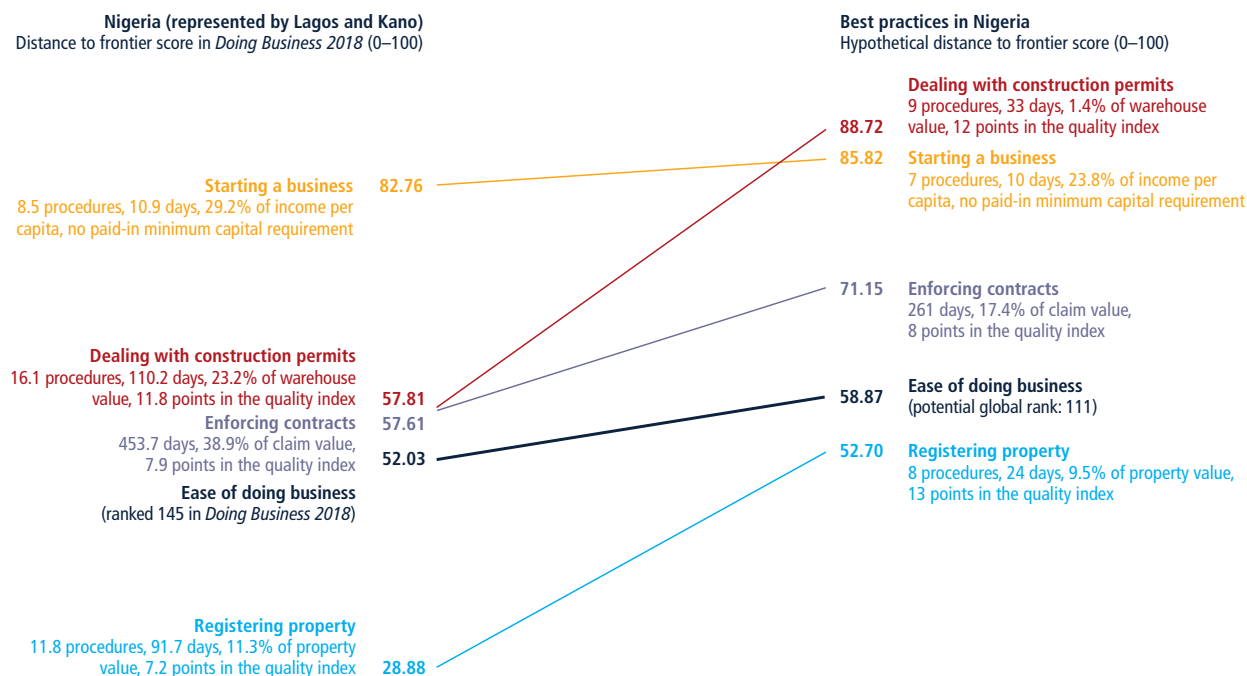
the country. If the best practices observed across Nigerian states were adopted by Lagos and Kano—the cities that represent Nigeria internationally—their results on the international stage would improve by a wide margin in all areas (figure 1.7). In dealing with construction permits, Nigeria’s global ranking would jump 146 places higher, while its ranking in enforcing contracts would jump 73 places higher. The country’s rank on the ease of doing business would jump more than 30 places higher. In the areas of starting a business and registering property, the impact would not be as pronounced, given that most states lag behind globally.

In such cases, states could look at good practices beyond the country.

Federal and state government officials across Nigeria have indicated that they pay close attention to the subnational *Doing Business* report results and use it as an instrument of reform¹¹—not only to see where states stand vis-à-vis each other, but also to identify good practices that they can adopt. In fact, several peer-to-peer learning workshops have been taking place at the initiative of the Enabling Business Environment Secretariat. That collaborative spirit should continue and expand across all states; promoting exchange of information and peer learning is key. Many countries have done so. In Poland the national government designed an action plan—based on the results of the first subnational *Doing Business* assessment—to help the two worst-performing regions in the country adopt practices from the better-performing regions in business registration (figure 1.8).

In Nigeria the establishment of the Presidential Enabling Business Environment Council and the Enabling Business Environment Secretariat was a positive step in prioritizing the business reform agenda and showed political buy-in from the highest level of government. But that is not sufficient in a federal country where most of the areas benchmarked in this report are within state jurisdiction. An improved business environment within each state would not only help the states become more competitive and make life easier for local entrepreneurs, but it would also help create a nationally integrated market. Currently, the majority of Nigerian firms identify local markets—the same city and state—as their main sales channel.¹² Additionally, when state regulations are excessive and businesses are constrained to state boundaries, many firms choose to stay small and often informal. In 2013 there were almost 37 million microenterprises in the country (employing fewer than 10 people each), the majority of which

FIGURE 1.7 If all good practices across Nigerian states were adopted, Nigeria’s global performance would improve exponentially

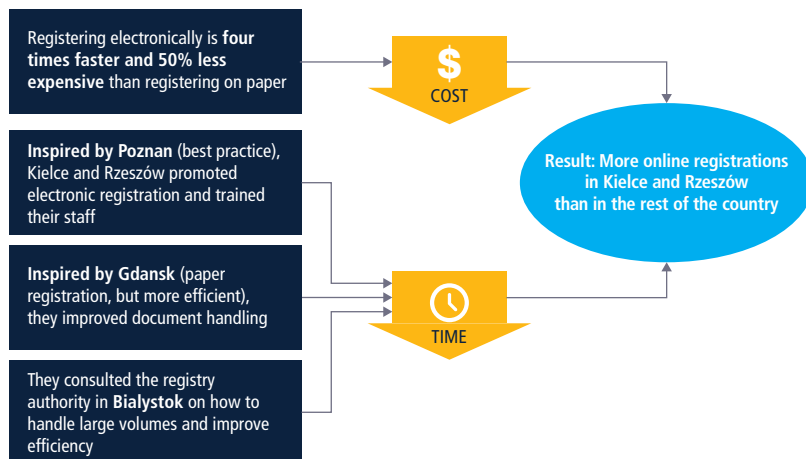


Source: *Doing Business* database.

Note: For the actual distance to frontier scores, Nigeria is represented by Lagos and Kano. The data for Lagos and Kano have been revised since the publication of *Doing Business 2018*. The hypothetical best scores for the four regulatory areas shown are based on the best performances recorded among all 37 locations benchmarked within the country. Those scores are used along with Lagos’ and Kano’s actual scores for six other regulatory areas measured by *Doing Business* (getting electricity, getting credit, protecting minority investors, paying taxes, trading across borders and resolving insolvency) to calculate the hypothetical best score for the overall ease of doing business and the corresponding global ranking. The distance to frontier score shows how far on average a location is from the best performance achieved by any economy on each *Doing Business* indicator. The score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). For more details, see the chapter “About *Doing Business* and *Doing Business in Nigeria 2018*.”

FIGURE 1.8 What did the lowest-performing regions in Poland (Kielce and Rzeszów) do to improve?

What are Kielce and Rzeszów learning?



Source: *Doing Business* database; World Bank. 2017. *Poland Catching-Up Regions: Recommendations for Easier Business Registration*. Washington, DC: World Bank.

were not formally registered. Creating conditions conducive to business could provide incentives for formalization and encourage firms to grow and expand beyond state lines. Certainly, business regulations are only one aspect affecting the life of entrepreneurs; others might include infrastructure, macro-fiscal stability or security. What is different about regulations is that they are fully within governments’ control and can be changed rather quickly—if there is political will—as opposed to other aspects of the economy that may take much longer to improve. Regulatory reform is a good starting point for Nigerian states. They should seize the opportunity for comprehensive and high-impact reforms by implementing initiatives coming from the federal level as well as designing their own regulatory reforms in areas fully under their control.

NOTES

1. In the second quarter of 2016, Nigeria recorded a negative growth of 1.5%, down from a positive 2.7% growth in 2015. International Monetary Fund. 2017. "IMF Country Report No. 17/80"; PwC. 2017. "Promoting Economic Prosperity: Analysis of the State-Level Business Environment in Nigeria."
2. Federal Republic of Nigeria. 2017. "Economic Recovery and Growth Plan 2017-2020." Available at: <http://www.nationalplanning.gov.ng/images/docs/ERGP%20%20CLEAN%20COPY.pdf>.
3. The Presidential Enabling Business Environment Council (PEBEC) was set up in July 2016 by President Muhammadu Buhari to remove bureaucratic constraints to doing business in Nigeria and make the country a progressively easier place to start and grow a business. PEBEC is an intergovernmental and interministerial council chaired by Vice President Yemi Osinbajo and comprises 10 ministers, the head of the Civil Service of the Federation, the governor of the Central Bank of Nigeria and representatives from the Lagos and Kano state governments, the National Assembly, the judiciary and the private sector. For more information, see PEBEC's website at <http://pebec.gov.ng/>.
4. PwC. 2017. "The World in 2050: How will the global economic order change?"
5. Bauchi, Cross River, Ekiti, Jigawa, Kano, Niger, Ondo and Sokoto would place in the top quartile globally.
6. The correlation coefficient between the distance to frontier score for dealing with construction permits and the size of the urban population is -0.47. The correlation with the level of state economic activity (as measured by GDP) is -0.53. The correlation between the time and cost of dealing with construction permits and the size of the urban population is 0.55 (time) and 0.66 (cost). The correlation between the time and cost of dealing with construction permits and the level of state economic activity (as measured by GDP) is 0.54 (time) and 0.62 (cost).
7. The correlation coefficient between the distance to frontier score for starting a business and the size of the urban population is 0.41. The correlation with the level of state economic activity (as measured by GDP) is 0.30.
8. The states that require online filing for incorporation documents and payments are Enugu, FCT Abuja, Kaduna, Kano, Lagos and Rivers.
9. Bauchi State Notice No. 9, Practice Direction No. 4 (2017); Order 26 of 2017 Katsina High Court Rules.
10. According to information obtained in meetings with representatives of Cross River state, the governor of the state stopped granting consents in 2015 based on suspicions of fraudulent implementation of the Cross River Geographic Information Agency program to digitize land records. As of March 2018 no consent had been issued in Cross River since 2015.
11. Based on interviews with public officials in Nigeria. March 19-30, 2018.
12. World Bank Group. 2018. *Nigeria Biannual Economic Update: Connecting to Compete*. Washington, DC: World Bank.



About *Doing Business* and *Doing Business in Nigeria 2018*

- *Doing Business* measures aspects of business regulation affecting domestic small and medium-size firms defined on the basis of standardized case scenarios and located in the largest business city of each economy. In addition, for 11 economies a second city is covered.
- *Doing Business* covers 11 areas of business regulation across 190 economies. Ten of these areas—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—are included in the distance to frontier score and ease of doing business ranking. *Doing Business* also measures features of labor market regulation, which is not included in these two measures.
- *Doing Business in Nigeria 2018* covers four *Doing Business* indicators: starting a business, dealing with construction permits, registering property and enforcing contracts.
- *Doing Business* and *Doing Business in Nigeria 2018* rely on four main sources of information: the relevant laws and regulations, expert respondents, the governments of the economies covered and the World Bank Group regional staff.
- Governments use *Doing Business* as a source of objective data providing unique insights into good practices worldwide. Many *Doing Business* indicators are “actionable”—though depending on the context, they may not always be “action-worthy.”

The foundation of *Doing Business* is the notion that economic activity, particularly private sector development, benefits from clear and coherent rules—rules that set out and clarify property rights and facilitate the resolution of disputes and rules that enhance the predictability of economic interactions and provide contractual partners with essential protections against arbitrariness and abuse. Such rules are much more effective in shaping the incentives of economic agents in ways that promote growth and development where they are reasonably efficient in design, are transparent and accessible to those for whom they are intended and can be implemented at a reasonable cost. The quality of the rules also has a crucial bearing on how societies distribute the benefits and finance the costs of development strategies and policies.

Good rules are a key to social inclusion. Enabling growth—and ensuring that all people, regardless of income level, can participate in its benefits—requires an environment where new entrants with drive and good ideas can get started in business and where good firms can invest and expand. The role of government policy in the daily operations of domestic small and medium-size firms is a central focus of the *Doing Business* data. The objective is to encourage regulation that is designed to be efficient, accessible to all and simple to implement. Onerous regulation diverts the energies of entrepreneurs away from developing their businesses. But regulation that is efficient, transparent and implemented in a simple way facilitates business expansion and innovation, and makes it easier for aspiring entrepreneurs to compete on an equal footing.

Doing Business measures aspects of business regulation for domestic firms through an objective lens. The focus of the project is on small and medium-size companies in the largest business city of an economy. Based on standardized case studies, *Doing Business* presents quantitative indicators on the regulations that

apply to firms at different stages of their life cycle. The results for each economy can be compared with those for 189 other economies and over time.

FACTORS MEASURED BY DOING BUSINESS AND SUBNATIONAL DOING BUSINESS STUDIES

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 (table 2.1). *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 distance to frontier score or ranking on the ease of doing business, it does present the data for these indicators. Subnational *Doing Business* studies cover a subset of the 11 areas of business regulation that *Doing Business* covers across 190 economies. These studies focus on indicators that are most likely to vary from city to city, such as those on dealing with construction permits or registering property. Indicators that use a legal scoring methodology, such as those on getting credit or protecting minority investors, are typically excluded because they mostly look at national laws with general applicability.

The subnational *Doing Business* studies expand the *Doing Business* analysis beyond the largest business city of an economy. They measure variation in regulations or in the implementation of national laws across locations within an economy (as in Nigeria) or a region (as in the European Union). Projects are undertaken at the request of governments.

TABLE 2.1 What *Doing Business* and subnational *Doing Business* studies measure—11 areas of business regulation

Indicator set	What is measured
Typically included in subnational <i>Doing Business</i> reports	
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, 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
Enforcing contracts	Time and cost to resolve a commercial dispute and the quality of judicial processes
Not typically included in subnational <i>Doing Business</i> reports	
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 and total tax rate for a firm to comply with all tax regulations as well as postfiling processes
Trading across borders	Time and cost to export the product of comparative advantage and import auto parts
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

Data collected by subnational studies over the past three years show that there can be substantial variation within an economy (figure 2.1). In Mexico in 2016, for example, registering a property transfer took as few as 9 days in Puebla and as many as 78 in Oaxaca. Indeed, within the same economy one can find locations that perform as well as economies ranking in the top 20 on the ease of registering property and locations that perform as poorly as economies ranking in the bottom 40 on that indicator.

The subnational *Doing Business* studies create disaggregated data on business regulation. But they go beyond a data collection exercise. They have proved to be strong motivators for regulatory reform at the local level:

- The data produced are comparable across locations within the economy and internationally, enabling locations to benchmark their results both locally and globally. Comparisons of locations that are within the same economy and therefore share the same legal and regulatory framework can be revealing: local officials find it hard to explain why doing business is

more difficult in their jurisdiction than in a neighboring one.

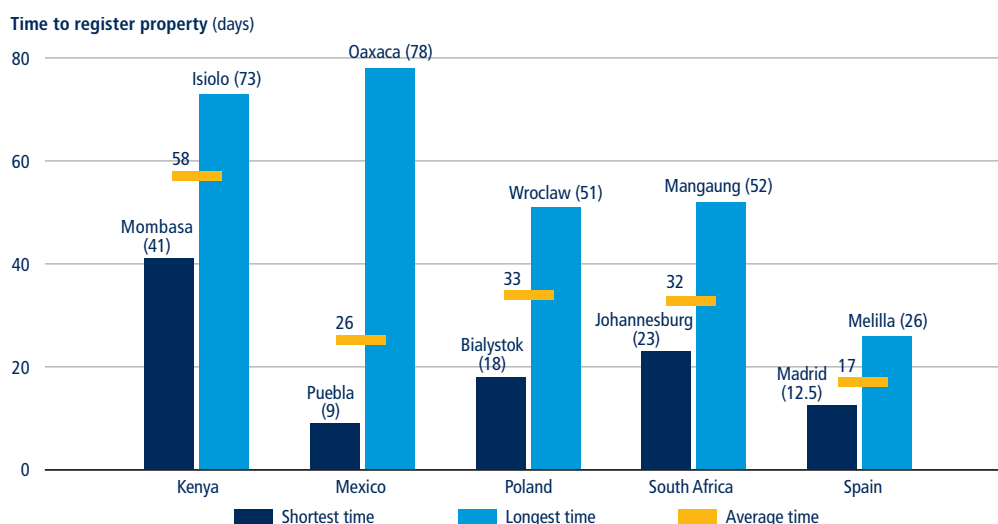
- Pointing out good practices that exist in some locations but not others within an economy helps policy makers recognize the potential for replicating these good practices. This can prompt discussions of regulatory reform across different levels of government, providing opportunities for local governments and agencies to learn from one another and resulting in local ownership and capacity building.

Since 2005 subnational reports have covered 510 locations in 75 economies, including Colombia, the Arab Republic of Egypt, Italy, the Philippines and Serbia. Seventeen economies—including Indonesia, Kenya, Mexico, Nigeria, the Philippines and the Russian Federation—have undertaken two or more rounds of subnational data collection to measure progress over time (figure 2.2). Recently subnational studies were completed in Afghanistan, Colombia, the European Union (Bulgaria, Hungary and Romania in one report and Croatia, the Czech Republic, Portugal and Slovakia in

another), Kazakhstan and South Africa. Ongoing studies include those in the European Union (Greece, Ireland and Italy), Kazakhstan (second round), Mozambique and the United Arab Emirates.

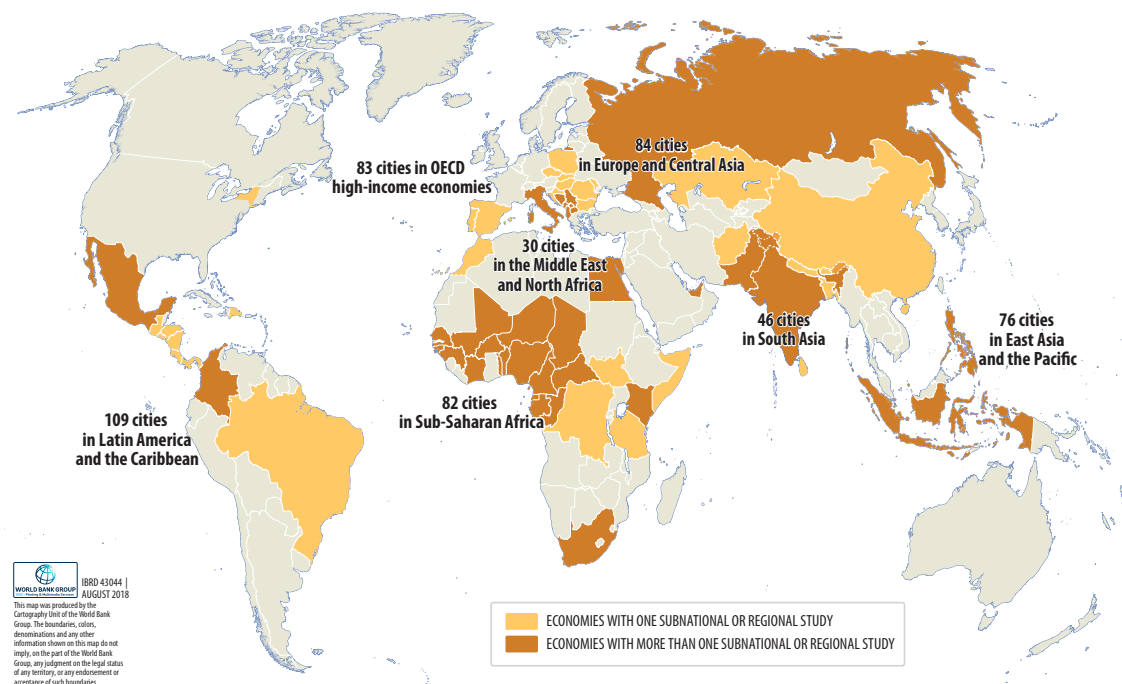
Doing Business in Nigeria 2018 is the fourth report of the subnational *Doing Business* series in Nigeria. The series focuses on four topics—starting a business, dealing with construction permits, registering property and enforcing contracts. *Doing Business in Nigeria 2008* for the first time went beyond Lagos to measure the regulatory and business environment in the largest business city of 10 additional locations. *Doing Business in Nigeria 2010* expanded the study to measure the largest business city of all 36 states and the Federal Capital Territory (FCT). The *Doing Business in Nigeria 2014* series updated the data presented in *Doing Business in Nigeria 2010*.¹ This most recent series updates the data presented in *Doing Business in Nigeria 2014* and includes new measures on the quality of regulations for three topics—dealing with construction permits, registering property and enforcing contracts. This report also includes

FIGURE 2.1 Different locations, different regulatory processes, same economy



Source: Subnational *Doing Business* database.

Note: The average time shown for each economy is based on all locations covered by the data: 11 cities in Kenya in 2016, 32 states in Mexico in 2016, 18 cities in Poland in 2015, 9 cities in South Africa in 2015 and 19 cities in Spain in 2015.

FIGURE 2.2 Comparing regulation at the local level: subnational *Doing Business* studies

Source: Subnational *Doing Business* database.

updates to the methodology of the dealing with construction permits and enforcing contracts indicators, as well as revision of the calculation of the indicator rankings (box 2.1).

How the indicators are selected

The choice of the 11 sets of *Doing Business* indicators has been guided by economic research and firm-level data, specifically data from the World Bank Enterprise Surveys.² These surveys provide data highlighting the main obstacles to business activity as reported by entrepreneurs in more than 131,000 companies in 139 economies. Access to finance and access to electricity, for example, are among the factors identified by the surveys as important to businesses—inspiring the design of the *Doing Business* indicators on getting credit and getting electricity.

The design of the *Doing Business* indicators has also been informed by theoretical insights gleaned from extensive research and the literature on the role of institutions in enabling economic development.

In addition, the background papers developing the methodology for each of the *Doing Business* indicator sets have established the importance of the rules and regulations that *Doing Business* focuses on for such economic outcomes as trade volumes, foreign direct investment, market capitalization in stock exchanges and private credit as a percentage of GDP.³

Doing Business in Nigeria 2018 covers *Doing Business* indicator sets on four topics: starting a business, dealing with construction permits, registering property and enforcing contracts. These indicator sets were selected on the basis of their relevance to the country's context and their ability to show variation across the states covered.

Some *Doing Business* indicators give a higher score for more regulation and better-functioning institutions (such as courts). For example, in the area of protecting minority investors higher scores are given for stricter disclosure requirements for related-party transactions.

Higher scores are also given for a simplified way of applying regulation that keeps compliance costs for firms low—such as by easing the burden of business start-up formalities with a one-stop shop or through a single online portal. Finally, *Doing Business* scores reward economies that apply a risk-based approach to regulation as a way to address social and environmental concerns—such as by imposing a greater regulatory burden on activities that pose a high risk to the population and a lesser one on lower-risk activities. Thus the economies that rank highest on the ease of doing business are not those where there is no regulation—but those where governments have managed to create rules that facilitate interactions in the marketplace without needlessly hindering the development of the private sector.

The distance to frontier and ease of doing business ranking

To provide different perspectives on the data, *Doing Business* presents data both for individual indicators and for two

BOX 2.1 Changes to the *Doing Business* methodology since the publication of *Doing Business in Nigeria 2014*

Methodological improvements have been introduced since *Doing Business in Nigeria 2014* in three areas: (i) minor methodology updates to the indicators on dealing with construction permits and enforcing contracts; (ii) revision of the calculation of indicator rankings as well as the ease of doing business ranking; and (iii) a broadening of the scope of three indicator sets to introduce new measures of regulatory quality.

Methodology updates to dealing with construction permits and enforcing contracts

Since *Doing Business in Nigeria 2014*, two updates were made to the assumptions on the dealing with construction permits indicator. The cost of building a warehouse is now set at 50 times income per capita (before, it was assessed by the *Doing Business* respondents). The cost is now recorded as a percentage of the warehouse value rather than as a percentage of income per capita. In addition, this indicator set no longer includes the procedures for obtaining a landline telephone connection. For enforcing contracts, the value of the claim in dispute is now set at twice the income per capita or \$5,000, whichever is greater. For a complete methodology description of the indicators, see the chapter on data notes in this report.

Ease of doing business ranking

While *Doing Business in Nigeria 2018* continues to publish the ranking for each indicator, the report introduces a change in the basis for the ranking, from a percentile rank to a distance to frontier score. The distance to frontier score benchmarks states with respect to a measure of regulatory best practice—showing the gap between each state's performance and the best performing economy on each indicator. For indices, such as the quality of land administration index (which ranges from 0 to 30), the frontier is set at the best theoretical score (in this case, 30) even if no economy attains it. For most of the other indicators the frontier is set at the lowest number that occurs in practice—for example, 1 for the number of procedures to start a business.

The distance to frontier score captures more information than the simple rankings previously used as the basis for the ease of doing business ranking because it shows not only how states are ordered on their performance on the indicators but also how far apart they are. An example at the global level suggests why: the time series of the distance to frontier scores overwhelmingly shows improvements in business regulations around the world, while in the ease of doing business ranking, for every economy that goes up another must go down. (For more details on the differences between the two measures, see the section on the distance to frontier and ease of doing business ranking.)

Introducing new measures of quality

Efficiency in regulatory transactions is important. Many research papers have highlighted the positive effect of efficiency improvements in areas measured by *Doing Business* on such economic outcomes as firm or job creation. But increasing efficiency may have little impact if the service provided is of poor quality. For example, the ability to complete property transfers quickly and inexpensively is important, but if the land records are unreliable or other features of the property rights regime are flawed, the property title will have little value. As a result, it became clear that there was a need to expand what was being measured to include more aspects of regulatory quality. Since *Doing Business in Nigeria 2014*, three indicator sets were expanded to measure regulatory quality: dealing with construction permits, registering property and enforcing contracts.

Dealing with construction permits

The indicator set on dealing with construction permits measures the procedures, time and cost to comply with the formalities to build a warehouse and obtain utility connections. A new indicator added to the set in *Doing Business in Nigeria 2018*—the building quality control index—expands the coverage to also encompass good practices in construction regulation.

The index looks at important issues facing the building community. One is the need for clarity in the rules, to ensure that regulation of construction can fulfill the vital function of helping to protect the public from faulty building practices. To assess this characteristic, the indicator examines how clearly the building code or building regulations specify the requirements for obtaining a building permit and how easily accessible the regulations are.

Beyond measuring the clarity and accessibility of regulations, the building quality control index assesses the effectiveness of inspection systems. Good inspection systems are critical to ensuring public safety. They can ensure that buildings comply with proper safety standards, reducing the chances of structural faults. And requirements that technical experts review the proposed plans before construction even begins can reduce the risk of structural failures later on. The indicator covers quality control at three stages: before, during and after construction.

The measure of quality control before construction looks at one aspect: whether a licensed engineer or architect must verify that the architectural plans and drawings comply with the building regulations. Measures of quality control during construction examine two issues: what types of inspections (if any) are required by law during construction; and whether inspections

BOX 2.1 Changes to the *Doing Business* methodology since the publication of *Doing Business in Nigeria 2014* (continued)

required by law are actually carried out (or, if not required by law, commonly occur in practice). Measures of quality control after construction also examine two aspects: whether a final inspection is required by law to verify that the building was built in accordance with the approved plans and the building regulations; and whether the final inspection required by law is actually carried out (or, if not required by law, commonly occurs in practice).

The professionals who conduct the inspections play a vital part in ensuring that buildings meet safety standards. So it is important that these professionals be certified and that they have the necessary technical qualifications. And if safety violations or construction flaws occur despite their efforts, it is important to have a well-defined liability and insurance structure to cover losses resulting from any structural faults.

The building quality control index covers several points relating to these issues: what the qualification requirements are for the professionals responsible for reviewing and approving the architectural plans and for those authorized to supervise or inspect the construction; which parties are held legally liable for construction flaws or problems affecting the structural safety of the building once occupied; and which parties are required by law to obtain an insurance policy to cover possible flaws or problems affecting the structural safety of the building once occupied.

The new index accounts for a quarter of the distance to frontier score for dealing with construction permits. For a more detailed discussion of the methodology, see the data notes.

Registering property

The registering property indicator set assesses the efficiency of land administration systems by measuring the procedures, time and cost to transfer a property from one company to another. *Doing Business in Nigeria 2018* adds a new indicator to also encompass aspects of the quality of these systems. The quality of land administration index measures the reliability, transparency and geographic coverage of land administration systems as well as aspects of dispute resolution for land issues.

Ensuring the reliability of information on property titles is a crucial function of land administration systems. To measure how well these systems are performing this function, data for the quality of land administration index record the practices used in collecting, recording, storing and processing information on land parcels and property titles. Higher scores are given for practices that support data reliability, such as unifying, standardizing and synchronizing records across different sources and putting in place the necessary infrastructure to reduce the risk of errors.

The indicator also measures the transparency of information in land administration systems around the world. New data record whether land-related information is made publicly available, whether procedures and property transactions are transparent and whether information on fees for public services is easily accessible.

In addition, the indicator measures the coverage levels attained by land registration and mapping systems. A land administration system that does not cover the country's entire territory is unable to guarantee the protection of property rights in areas that lack institutionalized information on land. The result is a dual system, with both formal and informal land markets. To be enforceable, all transactions need to be publicly verified and authenticated at the land registry.

Finally, the indicator allows comparative analysis of land dispute resolution across states. It measures the accessibility of conflict resolution mechanisms and the extent of liability for the entities or agents recording land transactions.

The quality of land administration index accounts for a quarter of the distance to frontier score for registering property. For a more detailed discussion of the methodology, see the data notes.

Enforcing contracts

The enforcing contracts indicators have focused on the efficiency of the commercial court system, measuring the procedures, time and cost to resolve a commercial dispute between two firms. *Doing Business in Nigeria 2018* expands the indicator set to also cover aspects of the quality of judicial processes, focusing on well-established good practices that promote quality and efficiency in the court system.

The aim is to capture new and more actionable aspects of the judicial system in each state, providing a picture of judicial efficiency that goes beyond the time and cost associated with resolving a dispute. Advances in technology and in mechanisms for alternative dispute resolution have changed the face of judiciaries worldwide and led to the evolution of new good practices. Expanding the scope of the enforcing contracts indicators to cover the use of such practices ensures the continued relevance of these indicators.

BOX 2.1 Changes to the *Doing Business* methodology since the publication of *Doing Business in Nigeria 2014* (continued)

A new indicator, the quality of judicial processes index, measures whether a state has adopted a series of good practices across four main areas: court structure and proceedings, case management, court automation and alternative dispute resolution. For court structure and proceedings the indicator records several aspects, including whether there is a specialized commercial court or division and whether a small claims court or simplified procedure for small claims is available. For case management the indicator records, for example, whether there are regulations setting time standards for key court events and whether electronic case management is available.

For court automation the indicator covers such aspects as whether the initial complaint can be filed electronically, whether process can be served electronically and whether the court fees can be paid electronically. And for alternative dispute resolution the indicator records the availability of arbitration and voluntary mediation or conciliation and aspects of the regulation of these methods of dispute resolution.

The quality of judicial processes index, which replaces the indicator on the number of procedures to enforce a contract, accounts for a third of the distance to frontier score for enforcing contracts. For a more detailed discussion of the methodology, see the data notes.

aggregate measures: the distance to frontier score and the ease of doing business ranking. This report focuses only on the distance to frontier score and ranking for individual indicator sets.

The distance to frontier score aids in assessing the absolute level of regulatory performance and how it improves over time. This measure shows the distance of each economy to the “frontier,” which represents the best performance observed on each of the indicators across all economies in the *Doing Business* sample since 2005 or the third year in which data were collected for the indicator. The frontier is set at the highest possible value for indicators calculated as scores, such as the strength of legal rights index or the quality of land administration index. This underscores the gap between a particular economy's performance and the best performance at any point in time and helps in assessing the absolute change in the economy's regulatory environment over time as measured by *Doing Business*. The distance to frontier score is first computed for each topic and then averaged across all topics to compute the average distance to frontier score. The ranking on the ease of doing business complements the distance to frontier score by providing information about an economy's performance in business regulation relative to the performance of other economies as measured by *Doing Business*.

Doing Business in Nigeria 2018 includes an average distance to frontier score, as well as rankings of the 36 states and FCT Abuja on four topics: starting a business, dealing with construction permits, registering property and enforcing contracts. The distance to frontier score for each indicator captures the gap between a state's performance and the best practices globally. For starting a business, for example, New Zealand has the smallest number of procedures required (one) and the shortest time to fulfill them (0.5 days). Slovenia has the lowest cost (0.0), and Australia, Colombia and 112 other economies have no paid-in minimum capital requirement (table 2.2).

Doing Business uses a simple averaging approach for weighting component indicators, calculating rankings and determining the distance to frontier score.⁴ Each topic covered by *Doing Business* relates to a different aspect of the business regulatory environment. The distance to frontier scores and rankings of each economy vary, often considerably, across topics, indicating that a strong performance by an economy in one area of regulation can coexist with weak performance in another. One way to assess the variability of an economy's regulatory performance is to look at its distance to frontier scores across topics. Morocco, for example, has an overall distance to frontier score of

67.91, meaning that it is about two-thirds of the way from the worst to the best performance. Its distance to frontier score is 92.43 for starting a business, 81.12 for trading across borders and 79.73 for dealing with construction permits. At the same time, it has a distance to frontier score of 34.03 for resolving insolvency, 45.00 for getting credit and 58.33 for protecting minority investors.

Calculation of the distance to frontier score

Calculating the distance to frontier score for each economy involves two main steps. In the first step, individual component indicators are normalized to a common unit where each of the 36 component indicators (except for the total tax rate) is rescaled using the linear transformation $(\text{worst} - y)/(\text{worst} - \text{frontier})$. In this formulation the frontier represents the best performance on the indicator across all economies since 2005 or the third year in which data for the indicator were collected. Both the best performance and the worst performance are established every five years based on the *Doing Business* data for the year in which they are established, and remain at that level for the five years regardless of any changes in data in interim years. Thus an economy may set the frontier for an indicator even though it is no longer at the frontier in a subsequent year.

TABLE 2.2 What is the frontier in regulatory practice?

Topic and indicator	Who set the frontier	Frontier	Worst performance
Starting a business			
Procedures (number)	New Zealand	1	18 ^a
Time (days)	New Zealand	0.5	100 ^b
Cost (% of income per capita)	Slovenia	0.0	200.0 ^b
Minimum capital (% of income per capita)	Australia; Colombia ^c	0.0	400.0 ^b
Dealing with construction permits			
Procedures (number)	No economy was at the frontier as of June 1, 2017.	5	30 ^a
Time (days)	No economy was at the frontier as of June 1, 2017.	26	373 ^b
Cost (% of warehouse value)	No economy was at the frontier as of June 1, 2017.	0.0	20.0 ^b
Building quality control index (0–15)	Luxembourg; New Zealand; United Arab Emirates	15	0 ^d
Registering property			
Procedures (number)	Georgia; Norway; Portugal; Sweden	1	13 ^a
Time (days)	Georgia; New Zealand; Portugal	1	210 ^b
Cost (% of property value)	Saudi Arabia	0.0	15.0 ^b
Quality of land administration index (0–30)	No economy has attained the frontier yet.	30	0 ^d
Enforcing contracts			
Time (days)	Singapore	120	1,340 ^b
Cost (% of claim)	Bhutan	0.1	89.0 ^b
Quality of judicial processes index (0–18)	No economy has attained the frontier yet.	18	0 ^d

Source: *Doing Business* database.

a. Worst performance is defined as the 99th percentile among all economies in the *Doing Business* sample.

b. Worst performance is defined as the 95th percentile among all economies in the *Doing Business* sample.

c. Another 112 economies also have a paid-in minimum capital requirement of 0.

d. Worst performance is the worst value recorded.

In the same formulation, to mitigate the effects of extreme outliers in the distributions of the rescaled data for most component indicators (very few economies need 700 days to complete the procedures to start a business, but many need 9 days), the worst performance is calculated after the removal of outliers. The definition of outliers is based on the distribution for each component indicator. To simplify the process two rules were defined: the 95th percentile is used for the indicators with the most dispersed distributions (including minimum capital and the time and cost indicators), and the 99th percentile is used for number of procedures (figure 2.3).

In the second step, for each economy the scores obtained for individual indicators are aggregated through simple averaging for each topic for which performance is measured and ranked. More complex

aggregation methods—such as principal components and unobserved components—yield a ranking nearly identical to the simple average used by *Doing Business*.⁵ Thus *Doing Business* uses the simplest method: weighting all topics equally and, within each topic, giving equal weight to each of the topic components.

A location's distance to frontier score is indicated on a scale from 0 to 100, where 0 represents the worst performance and 100 the frontier. All distance to frontier calculations are based on a maximum of five decimals. However, indicator ranking calculations and the ease of doing business ranking calculations are based on two decimals.

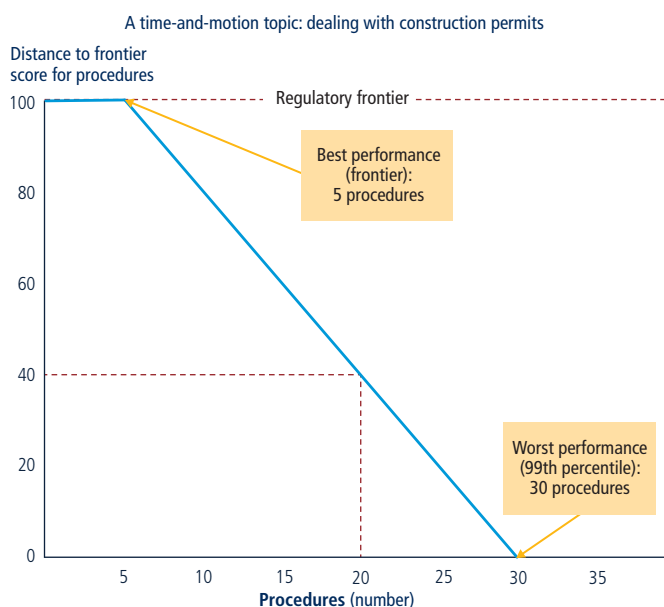
In the case of Nigeria, the difference between a state's distance to frontier score in 2014 and its score in 2018 illustrates the extent to which the state has

closed the gap to the regulatory frontier over time. And in both years, the score measures how far a state is from the best performance at that time.

FACTORS NOT MEASURED BY DOING BUSINESS AND SUBNATIONAL DOING BUSINESS STUDIES

Many important policy areas are not covered by *Doing Business*; even within the areas it covers, its scope is narrow (table 2.3). *Doing Business* does not measure the full range of factors, policies and institutions that affect the quality of an economy's business environment or its national competitiveness. It does not, for example, capture the aspects of market size, macroeconomic stability, development of the financial system, the quality of the labor force or the incidence of bribery and corruption.

FIGURE 2.3 How are distance to frontier scores calculated for indicators? An example



Source: *Doing Business* database.

The focus is deliberately narrow even within the relatively small set of indicators included in *Doing Business*. The time and cost required for the logistical process of exporting and importing goods is captured in the trading across borders indicators, for example, but they do not measure the cost of tariffs or of international transport. *Doing Business* provides a narrow perspective on the infrastructure challenges that firms face, particularly in the developing world, through these indicators. It does not address the extent to which inadequate roads, rail, ports and communications may add to firms' costs and undermine competitiveness (except to the extent that the trading across borders indicators indirectly measure

the quality of ports and border connections). Similar to the indicators on trading across borders, all aspects of commercial legislation are not covered by the indicators on starting a business or protecting minority investors. And while *Doing Business* measures only a few aspects within each area that it covers, business regulation reforms should not focus only on these aspects, because those that it does not measure are also important.

Doing Business does not attempt to quantify all costs and benefits of a particular law or regulation to society as a whole. The paying taxes indicators measure the total tax and contribution rate, which, in isolation, is a cost to businesses. However,

the indicators do not measure—nor are they intended to measure—the benefits of the social and economic programs funded with tax revenues. Measuring the quality and efficiency of business regulation provides only one input into the debate on the regulatory burden associated with achieving regulatory objectives, which can differ across economies. *Doing Business* provides a starting point for this discussion and should be used in conjunction with other data sources.

ADVANTAGES AND LIMITATIONS OF THE METHODOLOGY

The *Doing Business* methodology is designed to be an easily replicable way to benchmark specific aspects of business regulation. Its advantages and limitations should be understood when using the data (table 2.4).

Ensuring comparability of the data across a global set of economies is a central consideration for the *Doing Business* indicators, which are developed around standardized case scenarios with specific assumptions. One such assumption is the location of a standardized business—the subject of the *Doing Business* case study—in the largest business city of the economy. The reality is that business regulations and their enforcement may differ within a country, particularly in federal states and large economies. But gathering data for every relevant jurisdiction in each of the 190 economies covered by *Doing Business* is infeasible. Nevertheless, where policy makers are interested in generating data at the local level, beyond the largest business city, *Doing Business* has complemented its global indicators with subnational studies. In addition, coverage was extended to the second largest business city in economies with a population of more than 100 million (as of 2013) in *Doing Business 2015*.

Doing Business recognizes the limitations of the standardized case scenarios and

TABLE 2.3 What *Doing Business* does not cover

Examples of areas not covered

- Macroeconomic stability
- Development of the financial system
- Quality of the labor force
- Incidence of bribery and corruption
- Market size
- Lack of security

TABLE 2.4 Advantages and limitations of the *Doing Business* methodology

Feature	Advantages	Limitations
Use of standardized case scenarios	Makes data comparable across economies and methodology transparent, using case scenarios that are common globally	Reduces scope of data; only regulatory reforms in areas measured can be systematically tracked; the case scenarios may not be the most common in a particular economy
Focus on largest business city ^a	Makes data collection manageable (cost-effective) and data comparable	Reduces representativeness of data for an economy if there are significant differences across locations
Focus on domestic and formal sector	Keeps attention on formal sector—where regulations are relevant and firms are most productive	Unable to reflect reality for informal sector—important where that is large—or for foreign firms facing a different set of constraints
Reliance on expert respondents	Ensures that data reflect knowledge of those with most experience in conducting types of transactions measured	Indicators less able to capture variation in experiences among entrepreneurs
Focus on the law	Makes indicators “actionable”—because the law is what policy makers can change	Where systematic compliance with the law is lacking, regulatory changes will not achieve full results desired

Source: *Doing Business* database.

a. In economies with a population of more than 100 million as of 2013, *Doing Business* covers business regulation in both the largest and second largest business city. Subnational *Doing Business* studies go beyond the largest business cities within countries or regions.

assumptions. But while such assumptions come at the expense of generality, they also help to ensure the comparability of data. Some *Doing Business* topics are complex, and so it is important that the standardized cases are defined carefully. For example, the standardized case scenario usually involves a limited liability company or its legal equivalent. There are two reasons for this assumption. First, private, limited liability companies are the most prevalent business form (for firms with more than one owner) in many economies around the world. Second, this choice reflects the focus of *Doing Business* on expanding opportunities for entrepreneurship: investors are encouraged to venture into business when potential losses are limited to their capital participation.

Another assumption underlying the *Doing Business* indicators is that entrepreneurs have knowledge of and comply with applicable regulations. In practice, entrepreneurs may not be aware of what needs to be done or how to comply with regulations and may lose considerable time trying to find out. Alternatively, they may intentionally avoid compliance—by not registering for social security, for

example. Firms may opt for bribery and other informal arrangements intended to bypass the rules where regulation is particularly onerous—an aspect that helps explain differences between the de jure data provided by *Doing Business* and the de facto insights offered by the World Bank Enterprise Surveys.⁶ Levels of informality tend to be higher in economies with particularly burdensome regulation. Compared with their formal sector counterparts, firms in the informal sector typically grow more slowly, have poorer access to credit and employ fewer workers—and these workers remain outside the protections of labor law and, more generally, other legal protections embedded in the law.⁷ Firms in the informal sector are also less likely to pay taxes. *Doing Business* measures one set of factors that help explain the occurrence of informality and give policy makers insights into potential areas of regulatory reform.

DATA COLLECTION IN PRACTICE

The *Doing Business* data are based on a detailed reading of domestic laws and regulations as well as administrative

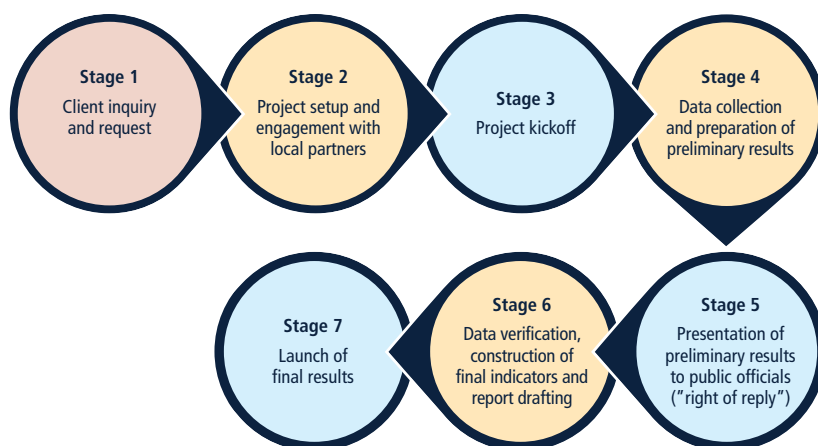
requirements. The *Doing Business 2018* report covers 190 economies—including some of the smallest and poorest economies, for which little or no data are available from other sources. The data are collected through several rounds of communication with expert respondents (both private sector practitioners and government officials), through responses to questionnaires, conference calls, written correspondence and visits by the team. *Doing Business* relies on four main sources of information: the relevant laws and regulations, *Doing Business* respondents, the governments of the economies covered and the World Bank Group regional staff. More than 43,000 professionals in 190 economies have assisted in providing the data that inform the *Doing Business* indicators over the past 16 years. For a detailed explanation of the *Doing Business* methodology, see the data notes.

Subnational *Doing Business* studies follow similar data collection methods. However, the studies are driven by client demand and do not follow the same timeline as global *Doing Business* publications (figure 2.4).

Relevant laws and regulations

Indicators presented in *Doing Business in Nigeria 2018* are based mostly on laws and regulations. Besides participating in interviews or filling out written questionnaires, expert respondents provided references to the relevant laws, regulations and fee schedules, which were collected and analyzed by the subnational *Doing Business* team.

The team collects the texts of the relevant laws and regulations and checks the questionnaire responses for accuracy. The team will examine the civil procedure code, for example, to check the maximum number of adjournments in a commercial court dispute, and read the insolvency code to see whether the debtor can initiate liquidation or reorganization proceedings. These and other types of laws are available on the *Doing Business* law library website.⁸ Since the data collection process involves

FIGURE 2.4 Typical stages of a subnational *Doing Business* project

an annual update of an established database, having a very large sample of respondents is not strictly necessary. In principle, the role of the contributors is largely advisory—helping the *Doing Business* team to locate and understand the laws and regulations. There are quickly diminishing returns to an expanded pool of contributors. This notwithstanding, the number of contributors rose by 40% between 2010 and 2017.

Extensive consultations with multiple contributors are conducted by the team to minimize measurement error for the rest of the data. For some indicators—for example, those on dealing with construction permits, enforcing contracts and resolving insolvency—the time component and part of the cost component (where fee schedules are lacking) are based on actual practice rather than the law on the books. This introduces a degree of judgment by respondents on what actual practice looks like. When respondents disagree, the time indicators reported by *Doing Business* represent the median values of several responses given under the assumptions of the standardized case.

Expert respondents

For *Doing Business in Nigeria 2018* more than 550 professionals across the 36

states and FCT Abuja assisted in providing the data that inform the four areas covered. The subnational *Doing Business* website and the acknowledgments section of this report list the names and credentials of those respondents wishing to be acknowledged. Selected on the basis of their expertise, respondents are professionals who routinely administer or advise on the legal and regulatory requirements in the specific areas covered by *Doing Business in Nigeria 2018*. Because of the focus on legal and regulatory arrangements, most of the respondents are legal professionals such as lawyers or notaries. Architects, engineers and other professionals answered the questionnaires related to dealing with construction permits. Information incorporated in the indicators was also provided by certain public officials (such as officials from the Corporate Affairs Commission or the land registries across states).

The *Doing Business* approach is to work with legal practitioners or other professionals who regularly undertake the transactions involved. Following the standard methodological approach for time-and-motion studies, *Doing Business in Nigeria 2018* breaks down each process or transaction, such as starting a business or registering a building, into separate steps to ensure a better estimate of time. The

time estimate for each step was given by practitioners with significant and routine experience in the transaction.

There are two main reasons that *Doing Business* does not survey firms. The first relates to the frequency with which firms engage in the transactions captured by the indicators, which is generally low. For example, a firm goes through the start-up process once in its existence, while an incorporation lawyer may carry out 10 such transactions each month. The incorporation lawyers and other experts providing information to *Doing Business* are therefore better able to assess the process of starting a business than are individual firms. They also have access to current regulations and practices, while a firm may have faced a different set of rules when incorporating years before. The second reason is that the *Doing Business* questionnaires mostly gather legal information, which firms are unlikely to be fully familiar with. For example, few firms will know about all the main legal procedures involved in resolving a commercial dispute through the courts, even if they have gone through the process themselves. But a litigation lawyer should have little difficulty in providing the requested information on all the procedures.

Governments and World Bank Group staff

After receiving the completed questionnaires from expert respondents, verifying the information against the law and conducting follow-up inquiries to ensure that all relevant information is captured, the subnational *Doing Business* team shares preliminary findings of the report with governments and public agencies operating at the national and state levels. Through this process, government authorities have the opportunity to comment on the preliminary data, in meetings with World Bank Group staff as well as in writing (“right of reply” period). Having public officials discuss and comment on the preliminary results has proved to be an important activity, not only to

improve the quality of the report but also to enhance the dialogue between state governments and the World Bank Group at the subnational level.

USES OF THE DOING BUSINESS DATA

Doing Business was designed with two main types of users in mind: policy makers and researchers.⁹ It is a tool that governments can use in designing sound business regulatory policies. Nevertheless, the *Doing Business* data are limited in scope and should be complemented with other sources of information. *Doing Business* focuses on a few specific rules relevant to the specific case studies analyzed. These rules and case studies are chosen to be illustrative of the business regulatory environment, but they are not a comprehensive description of that environment. By providing a unique data set that enables analysis aimed at better understanding the role of business regulation in economic development, *Doing Business* also serves as an important source of information for researchers.

Governments and policy makers

Doing Business offers policy makers a benchmarking tool useful in stimulating policy debate, both by exposing potential challenges and by identifying good practices and lessons learned. Despite the narrow focus of the indicators, the initial debate in an economy on the results they highlight typically turns into a deeper discussion on areas where business regulatory reform is needed, including areas well beyond those measured by *Doing Business*.

Many *Doing Business* indicators can be considered “actionable.” For example, governments can set the minimum capital requirement for new firms, invest in company and property registries to increase their efficiency, or improve the efficiency of tax administration by adopting the latest technology to facilitate the preparation, filing and payment of taxes

by the business community. And they can undertake court reforms to shorten delays in the enforcement of contracts. But some *Doing Business* indicators capture procedures, time and costs that involve private sector participants, such as lawyers, notaries, architects, electricians or freight forwarders. Governments may have little influence in the short run over the fees these professions charge, though much can be achieved by strengthening professional licensing regimes and preventing anticompetitive behavior. And governments have no control over the geographic location of their economy, a factor that can adversely affect businesses.

While many *Doing Business* indicators are actionable, this does not necessarily mean that they are all “action-worthy” in a particular context. Business regulatory reforms are only one element of a strategy aimed at improving competitiveness and establishing a solid foundation for sustainable economic growth. There are many other important goals to pursue—such as effective management of public finances, adequate attention to education and training, adoption of the latest technologies to boost economic productivity and the quality of public services, and appropriate regard for air and water quality to safeguard public health. Governments must decide what set of priorities best suits their needs. To say that governments should work toward a sensible set of rules for private sector activity (as embodied, for example, in the *Doing Business* indicators) does not suggest that doing so should come at the expense of other worthy policy goals.

Over the past decade governments have increasingly turned to *Doing Business* as a repository of actionable, objective data providing unique insights into good practices worldwide as they have come to understand the importance of business regulation as a driving force of competitiveness. To ensure the coordination of efforts across agencies, economies such as Colombia, Malaysia and the Russian Federation have formed regulatory

reform committees. These committees use the *Doing Business* indicators as one input to inform their programs for improving the business environment. More than 60 other economies have also formed such committees. In East Asia and the Pacific, they include Brunei Darussalam; Indonesia; the Republic of Korea; the Philippines; Taiwan, China; and Thailand. In the Middle East and North Africa: the Arab Republic of Egypt, Kuwait, Morocco, Saudi Arabia and the United Arab Emirates. In South Asia: Bangladesh, India and Pakistan. In Europe and Central Asia: Albania, Croatia, Georgia, Kazakhstan, Kosovo, the Kyrgyz Republic, the former Yugoslav Republic of Macedonia, Moldova, Montenegro, Poland, Tajikistan, Turkey, Ukraine and Uzbekistan. In Sub-Saharan Africa: Benin, Burundi, the Comoros, the Democratic Republic of Congo, the Republic of Congo, Côte d'Ivoire, Guinea, Guinea-Bissau, Kenya, Liberia, Malawi, Mali, Mauritius, Niger, Nigeria, Rwanda, Senegal, Sierra Leone, Sudan, Tanzania, Togo, Zambia and Zimbabwe. And in Latin America and the Caribbean: Argentina, Brazil, Chile, Costa Rica, the Dominican Republic, Guatemala, Jamaica, Mexico, Nicaragua, Panama, Peru and St. Lucia. Since 2003 governments have reported more than 3,180 regulatory reforms, about 920 of which have been informed by *Doing Business*.¹⁰

Many economies share knowledge on the regulatory reform process related to the areas measured by *Doing Business*. Among the most common venues for this knowledge sharing are peer-to-peer learning events—workshops where officials from different governments across a region or even across the globe meet to discuss the challenges of regulatory reform and to share their experiences.

Think tanks and other research organizations

Doing Business data are widely used by think tanks and other research organizations, both to produce research papers and to develop new indices.

Many research papers have shown the importance of business regulation, demonstrating how it relates to different economic outcomes.¹¹ One of the most cited theoretical mechanisms on how excessive business regulation affects economic performance and development is that it makes it too costly for firms to engage in the formal economy, causing them not to invest or prompting them to move to the informal economy. Recent studies have conducted extensive empirical testing of this proposition using *Doing Business* and other related indicators. According to one study, for example, a reform that simplified business registration in Mexican municipalities increased registration by 5% and wage employment by 2.2%—and, as a result of increased competition, reduced the income of incumbent businesses by 3%.¹² Business registration reforms in Mexico also resulted in 14.9% of informal business owners shifting to the formal economy.¹³

Efficient and non-distortionary business regulations are important drivers of productivity. A study on India, for example, shows that inefficient licensing and size restrictions cause a misallocation of resources, reducing total factor productivity by preventing efficient firms from achieving their optimal scale and allowing inefficient firms to remain in the market.¹⁴ The study shows that removing these restrictions would boost total factor productivity by an estimated 40-60%. In the European Union and Japan, implicit taxes on capital use were shown to reduce the average size of firms by 20%, output by 8.1% and output per firm by 25.6%.¹⁵ A recent study on Côte d'Ivoire, Ethiopia, Ghana and Kenya demonstrates large productivity gains following the removal of firm-level distortions caused by uneven regulations and a poor business environment.¹⁶ Research also shows that raising the efficiency level of bankruptcy laws in select OECD high-income economies to that of the United States would increase the total factor productivity of the former by about 30% through a rise in bank loans to large firms.¹⁷

Considerable effort has been devoted to studying the link between government regulation of firm entry and employment growth. In Portugal business reforms resulted in a reduction of the time and cost needed for company formalization, increasing the number of business start-ups by 17% and creating 7 new jobs per 100,000 inhabitants per month. New start-ups were more likely to be female-owned, were smaller and were headed by less experienced, less-educated entrepreneurs than before the reform, suggesting that the reform created a more inclusive environment for aspiring entrepreneurs.¹⁸

In many economies companies engaging in international trade struggle with high trade costs arising from transport, logistics and regulations, impeding their competitiveness and preventing them from taking full advantage of their productive capacity. With the availability of *Doing Business* indicators on trading across borders—which measure the time, procedural and monetary costs of exporting and importing—several empirical studies have assessed how trade costs affect the export and import performance of economies. A rich body of empirical research shows that efficient infrastructure and a healthy business environment are positively associated with export performance.¹⁹

Improving infrastructure efficiency and trade logistics bring documented benefits to an economy's balance of trade and individual traders. However, delays in transit time can reduce exports: a study analyzing the importance of trade logistics found that a one-day increase in transit time reduces exports by an average of 7% in Sub-Saharan Africa.²⁰ Another study found that a one-day delay in transport time for landlocked economies and for time-sensitive agricultural and manufacturing products has a particularly large negative impact, reducing trade by more than 1% for each day of delay.²¹ Delays while clearing customs also affect a firm's ability to export,

particularly when goods are destined for new clients.²² And in economies with flexible entry regulations, a 1% increase in trade is associated with an increase of more than 0.5% in income per capita but has no positive income effects in economies with more rigid regulation.²³ Research has also found that—although domestic buyers benefit from having goods of varying quality and price to choose from—import competition results in only minimal quality upgrading in OECD high-income economies with cumbersome regulation while it has no effect on quality upgrading in non-OECD economies with cumbersome regulation.²⁴ Therefore, the potential gains for consumers from import competition are reduced where regulation is cumbersome.

Doing Business measures aspects of business regulation affecting domestic firms. However, research shows that better business regulation—as measured by *Doing Business*—is associated with higher levels of foreign direct investment.²⁵ Furthermore, foreign direct investment can either impede or promote domestic investment depending on how business-friendly entry regulations are in the host economy. In fact, foreign direct investment has been shown to crowd out domestic investment in economies with costly processes for starting a business.²⁶ Another study shows that economies with higher international market integration have, on average, easier and simpler processes for starting a business.²⁷

Recent empirical work shows the importance of well-designed credit market regulations and well-functioning court systems for debt recovery. For example, a reform making bankruptcy laws more efficient significantly improved the recovery rate for viable firms in Colombia.²⁸ In a multi-economy study the introduction of collateral registries for movable assets was shown to increase firms' access to finance by approximately 8%.²⁹ In India the establishment of debt recovery tribunals reduced nonperforming loans by

28% and lowered interest rates on larger loans, suggesting that faster processing of debt recovery cases led to a lower cost of credit.³⁰ An in-depth review of global bank flows revealed that firms in economies with better credit information sharing systems and higher branch penetration evade taxes to a lesser degree.³¹ Strong shareholder rights have been found to reduce financial frictions, especially for firms with large external finance relative to their capital stock (such as small firms or firms in distress).³²

There is also a large body of theoretical and empirical work investigating the distortionary effects of high tax rates and cumbersome tax codes and procedures. According to one study, business licensing among retail firms rose 13% after a tax reform in Brazil.³³ Another found that a 10% reduction in tax complexity is comparable to a 1% reduction in effective corporate tax rates.³⁴

Labor market regulation—as measured by *Doing Business*—has been shown to have important implications for the labor market. According to one study, graduating from school during a time of adverse economic conditions has a persistent, harmful effect on workers' subsequent employment opportunities. The persistence of this negative effect is stronger in countries with stricter employment protection legislation.³⁵ Rigid employment protection legislation can also have negative distributional consequences. A study on Chile, for example, found that the tightening of job security rules was associated with lower employment rates for youth, unskilled workers and women.³⁶

By expanding the time series dimension and the scope of the data, *Doing Business* hopes to continue being a key reference for the debate on the importance of business regulation for economic development both within and outside the World Bank Group.

Indices

Beyond this body of research, *Doing Business* has identified 17 different data projects or indices that use *Doing Business* as one source of data.³⁷ Most of these use indicator-level data and not the aggregate ease of doing business ranking. Starting a business is the indicator set most widely used, followed by labor market regulation and paying taxes. These efforts typically combine *Doing Business* data with data from other sources to assess economies along a particular aggregate dimension such as competitiveness or innovation. The Heritage Foundation's Index of Economic Freedom, for example, has used six *Doing Business* indicators in measuring the degree of economic freedom in the world.³⁸ Economies that score better in these six areas also tend to have a higher degree of economic freedom.

Similarly, the World Economic Forum uses *Doing Business* data in its Global Competitiveness Index, designed to demonstrate how competitiveness is a global driver of economic growth. The organization also uses *Doing Business* indicators in four other indices, which measure trade facilitation, technological readiness, human capital development, and travel and tourism sector competitiveness. These publicly available sources expand on the general business environment data generated by *Doing Business* by incorporating these data into the study of other important social and economic issues across economies and regions. They prove that, taken individually, *Doing Business* indicators remain a useful starting point for a rich body of analysis across different areas and dimensions.

NOTES

1. Borno was not included in the 2014 study because of the difficulty to travel to conduct field research to update the data.
2. The World Bank Enterprise Surveys and *Doing Business* complement each other as two sides of the same coin. They both provide useful information on the business environment of an economy, but in different ways. *Doing Business* has a narrower scope than the Enterprise Surveys. But by focusing on actionable indicators related to business regulation, *Doing Business* provides a clear roadmap for governments seeking to improve such regulation. *Doing Business* uses standardized case scenarios while the Enterprise Surveys use representative samples. For more on the Enterprise Surveys and how they differ from *Doing Business*, see the website at <http://www.enterprisesurveys.org>.
3. These papers are available on the *Doing Business* website at <http://www.doingbusiness.org/methodology>.
4. For getting credit, indicators are weighted proportionally, according to their contribution to the total score, with a weight of 60% assigned to the strength of legal rights index and 40% to the depth of credit information index. In this way each point included in these indices has the same value independent of the component it belongs to. Indicators for all other topics are assigned equal weights.
5. See Simeon Djankov, Darshini Manraj, Caralee McLiesh and Rita Ramalho, "Doing Business Indicators: Why Aggregate, and How to Do It" (World Bank, Washington, DC, 2005). Principal components and unobserved components methods yield a ranking nearly identical to that from the simple average method because both these methods assign roughly equal weights to the topics, since the pairwise correlations among indicators do not differ much. An alternative to the simple average method is to give different weights to the topics, depending on which are considered of more or less importance in the context of a specific economy.
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8. For the law library, see the website at <http://www.doingbusiness.org/law-library>.
9. The focus of the *Doing Business* indicators remains the regulatory regime faced by domestic firms engaging in economic activity in the largest business city of an economy. *Doing Business* was not initially designed to inform decisions by foreign investors, though

- investors may in practice find the data useful as a proxy for the quality of the national investment climate. Analysis done in the World Bank Group's Global Indicators Group has shown that countries that have sensible rules for domestic economic activity also tend to have good rules for the activities of foreign investors engaged in the local economy.
10. These are reforms for which *Doing Business* is aware that information provided by *Doing Business* was used in shaping the reform agenda.
 11. The papers cited here are just a few examples of research done in the areas measured by *Doing Business*. Since 2003, when the *Doing Business* report was first published, 2,182 research articles discussing how regulation in the areas measured by *Doing Business* influences economic outcomes have been published in peer-reviewed academic journals. Another 6,296 working papers have been posted online.
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 38. For more on the Heritage Foundation's Index of Economic Freedom, see the website at <https://www.heritage.org/index>.

Starting a Business

MAIN FINDINGS

- Starting a business is easiest in FCT Abuja, where the incorporation process can be completed online and business premises registration and inspection are not required.
- Kano, Enugu and Kaduna have made the most progress toward the frontier of good practices in starting a business.
- Nigeria has established an online platform that allows entrepreneurs to register a business electronically, but the level of adoption, functionality and use of online registration varies significantly across states.
- Twenty-eight states have made major improvements in starting a business since 2014, thanks to a combination of the use of an online platform, establishment of new stamp duty offices and simplification of incorporation forms.
- The cost of starting a business is lowest in Kebbi—close to the global average—but more than 85% higher in Gombe. Differences in the business premises fees assessed by the states account for some of the wide variations in start-up costs.



Formal entrepreneurship matters for competitiveness. Although Nigeria is the largest economy in Africa, nearly one in five people are unemployed,¹ and the informal sector accounts for more than half of all economic activity.² New business formation also remains low. In 2016 Nigeria registered 0.76 formal limited liability companies for every 1,000 working-age people. In South Africa that number is more than 13 times higher (10.22).³ A survey of enterprises in Nigeria in 2014 found that 42% of businesses in Nigeria operate informally when they start.⁴ Evidence suggests that relative to formal firms, informal businesses tend to grow slowly, employ fewer people and contribute little to internal revenue generation.⁵

Formalization has many benefits. It offers legal protection in a way that the shadow economy does not. By pulling resources together in a recognized limited liability venture, entrepreneurs can distribute risk and limit their legal liability to the extent of capital invested. Registration also increases access to formal services such

as courts and banks. This reduces the potential for harassment and bribery that comes with operating a business underground. Such protection is particularly important for women, who own a larger proportion of informal businesses in developing economies.⁶

When formal start-up barriers are low, job creation and productivity tend to be higher because entrepreneurs can easily exit obsolete sectors and reallocate scarce capital to productive sectors where employment and returns are higher. Resources that would otherwise be used to comply with costly procedures can be channeled to help new businesses grow faster. Take the case of Portugal. After a one-stop shop was introduced in 2005 that reduced the regulatory burden for business registration, estimates show that the number of new monthly start-ups increased by 17% and the number of new jobs went up by 22%.⁷ In Mexico, meanwhile, the introduction of reforms that streamlined the administrative process for incorporating a business increased new business registration by 5%.⁸

HOW DOES STARTING A BUSINESS WORK IN NIGERIA?

The Companies and Allied Matters Act 1990 (CAMA 1990), amended by the Companies Regulation 2012, regulates business start-up operations in Nigeria.⁹ It gives the Corporate Affairs Commission (CAC) the authority to oversee the incorporation of all businesses, including limited liability companies. The CAC works closely with the Federal Inland Revenue Service (FIRS), the federal body that ensures that new businesses comply with federal tax regulations, including payment of stamp duty. The two agencies have offices across all 36 states and FCT Abuja, but the level of efficiency of their local offices varies from state to state. State-level agencies involved in the business registration process typically include state tax offices and ministries of commerce. They mainly regulate postincorporation procedures required for new businesses.

Starting a business continues to be easiest in FCT Abuja and Lagos, where it takes seven and eight procedures, respectively, over a period of 10 days (table 3.1). The process is significantly more burdensome in Ondo and Adamawa. Ondo is the only state where 12 procedures are required to start a business, the most in the country. In Adamawa the process takes 45 days—not only the longest time in the country but one of the longest in Sub-Saharan Africa.¹⁰ FCT Abuja, Lagos and Ogun were already among the top performers in *Doing Business in Nigeria 2014*. But this year there are newcomers into the top five performing states: Enugu and Kaduna have moved up 19 spots. Kano made the biggest stride jumping by 28 places to number 7 in the rankings.

Starting a business in Nigerian states requires on average 10 procedures and 26 days at a cost of 29% of income per

WHAT DOES STARTING A BUSINESS MEASURE?

Doing Business records all procedures officially required, or commonly done in practice, for an entrepreneur to start up and formally operate an industrial or commercial business, as well as the time and cost to complete these procedures and the paid-in minimum capital requirement (see figure). To make the data comparable across locations, *Doing Business* uses a standardized limited liability company that is 100% domestically owned, has five owners, has start-up capital equivalent to 10 times income per capita, engages in general industrial or commercial activities and employs between 10 and 50 people within the first month of operations.

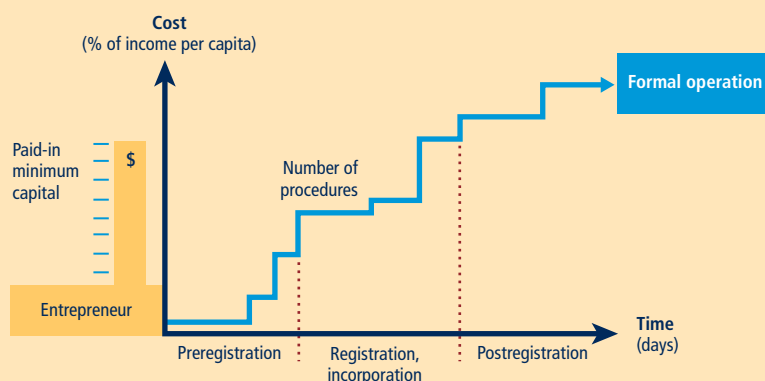


TABLE 3.1 Starting a business in Nigeria—where is it easier?

State	Rank	Distance to frontier score (0–100)	Procedures (number)	Time (days)	Cost (% of income per capita)
FCT Abuja	1	85.61	7	10	25.4
Lagos	2	83.67	8	10	29.2
Enugu	3	81.70	9	11	31.2
Ogun	4	81.69	8	18	29.0
Kaduna	5	81.43	9	13	29.3
Katsina	6	80.14	8	24	29.3
Kano	7	79.73	10	14	29.1
Rivers	8	79.47	10	15	29.2
Jigawa	9	78.43	9	24	31.2
Nasarawa	10	78.35	10	19	30.1
Yobe	11	78.05	10	22	26.5
Taraba	12	77.91	9	28	27.3
Borno	13	77.66	9	28	29.3
Delta	14	77.46	9	28	31.0
Zamfara	15	77.11	10	26	26.0
Abia	16	77.10	10	25	28.1
Niger	17	76.94	10	25	29.3
Oyo	18	76.76	9	28	36.6
Anambra	19	76.69	10	26	29.3
Kebbi	20	76.38	10	30	23.8
Akwa Ibom	21	76.17	10	29	27.5
Bauchi	22	76.06	10	30	26.4
Benue	23	75.91	9	36	27.3
Ekiti	24	75.58	11	25	28.4
Plateau	25	75.48	11	26	27.3
Gombe	26	75.37	11	18	44.2
Bayelsa	27	75.35	11	26	28.3
Kogi	28	75.21	11	28	25.4
Kwara	29	74.84	11	28	28.4
Edo	30	74.69	10	36	25.2
Cross River	31	74.45	11	30	27.4
Ebonyi	32	74.36	11	30	28.2
Sokoto	33	73.80	11	30	32.6
Imo	34	73.16	11	34	29.7
Osun	35	72.48	11	37	29.2
Adamawa	36	71.96	10	45	29.0
Ondo	37	71.04	12	37	28.9

Source: *Doing Business* database.

Note: There is no paid-in minimum capital requirement across all Nigerian states. Rankings are based on the average distance to frontier score (DTF) for the procedures, time, cost and paid-in minimum capital associated with starting a business. The DTF score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in Nigeria 2018*." The data for Lagos and Kano have been revised since the publication of *Doing Business 2018*. The complete data set can be found on the *Doing Business* website at <http://www.doingbusiness.org>.

capita. That is similar to the average time in Sub-Saharan Africa, although significantly cheaper. Despite substantial improvements over the last four years, Nigerian states have a long way to go toward regional good practices. In Rwanda or Burundi an entrepreneur can open a business in just four days, while in South Africa the entire process costs a negligible 0.2% of income per capita. FCT Abuja requires seven procedures, the same as in South Africa. But this is still more than twice the number of procedures required in Burkina Faso, Burundi and the country of Niger (figure 3.1).

Starting a business across Nigeria typically involves eight requirements (figure 3.2). The first six are federal-level requirements governed by the Companies and Allied Matters Act. Entrepreneurs begin by reserving a company name on the Corporate Affairs Commission's online company registration portal (CRP).

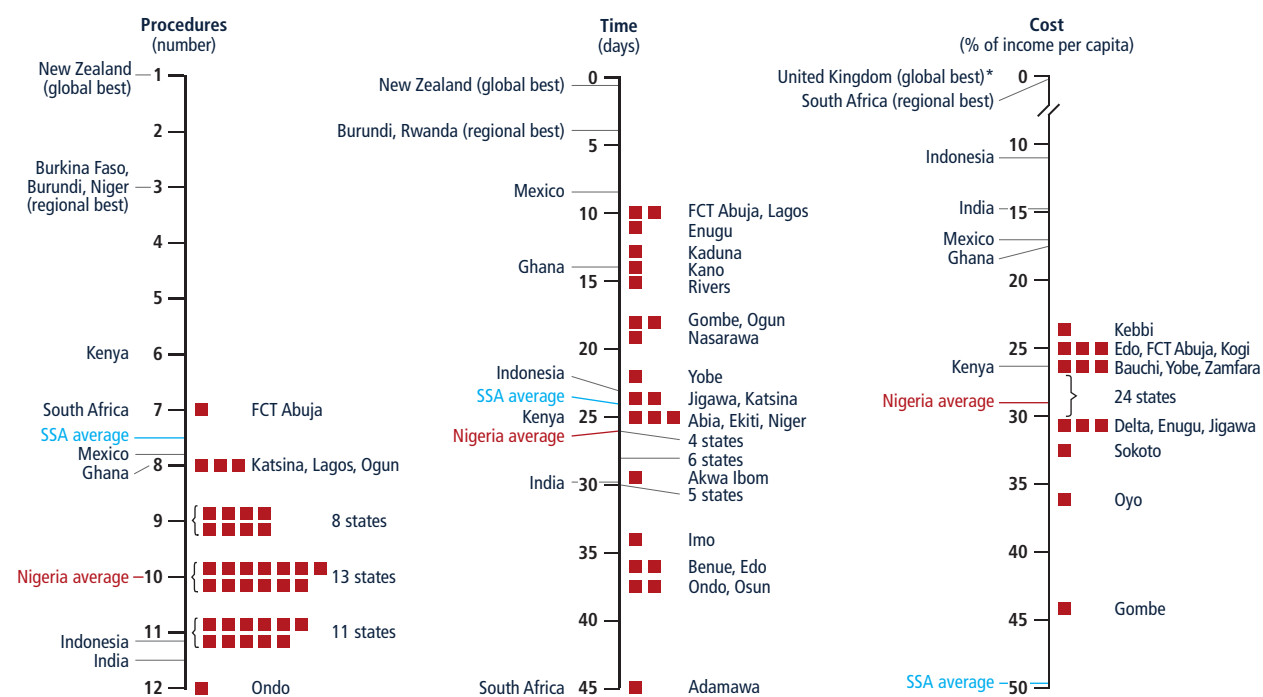
Typically, applicants can do the name search and reservation online, without travelling to a CAC office. But in some states, due to lack of awareness and weak network infrastructure, many entrepreneurs still travel to the local CAC office, where officials assist with the process.

After reserving a name, entrepreneurs fill out form CAC 1.1,¹¹ prepare the memorandum and articles of association and pay the stamp duty. Depending on the state, the stamp duty is paid at the FIRS stamp duty office or via the e-stamping platform attached to the CAC company registration portal. The Companies and Allied Matters Act also requires that applicants sign a sworn declaration demonstrating their compliance with all business start-up regulations. Most applicants solicit the services of a lawyer and complete the declaration of compliance with a commissioner of oath at the court or through a notary

public. The CAC has recently enabled entrepreneurs to register electronically through its online portal, without the support of a legal practitioner. In those cases, a CAC-accredited lawyer signs the declaration of compliance on their behalf, eliminating the need to visit the court or a notary public. However, this option is in its early stages and is rarely used.

After completing all preregistration procedures, applicants proceed with the actual incorporation with the Corporate Affairs Commission. In FCT Abuja, Enugu, Kaduna, Kano, Lagos and Rivers, incorporation is done online by uploading all the required documents to the company registration portal. Applicants present the original documents to the CAC at the end of the process, when they pick up the registration certificate. In other states where online incorporation has yet to gain traction, most applicants submit the required documents

FIGURE 3.1 Some African economies have more efficient business registration processes than Nigeria

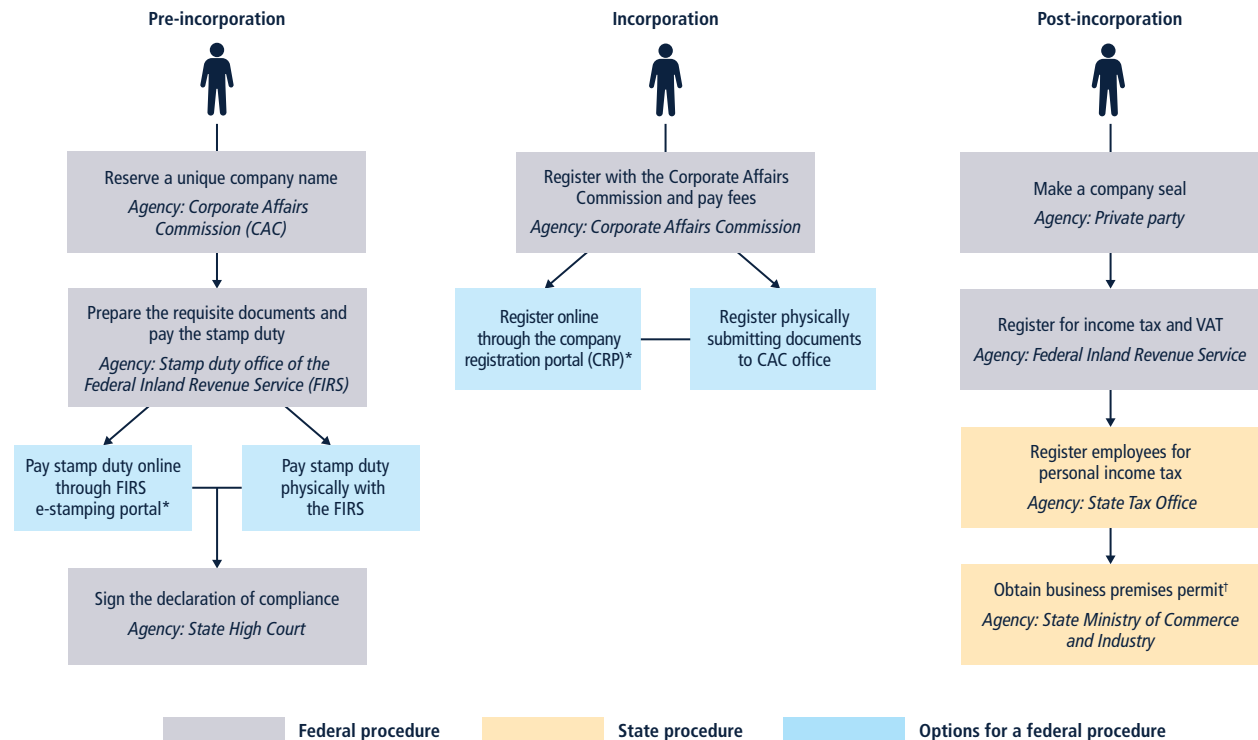


Source: *Doing Business* database.

Note: The averages for Sub-Saharan Africa (SSA) are based on economy-level data for the 48 SSA economies.

* Slovenia also has a cost of 0.0% of income per capita.

FIGURE 3.2 Starting a business in Nigeria requires eight main steps



*Indicates online option for this step in FCT Abuja, Enugu, Kaduna, Kano, Lagos and Rivers.

† In FCT Abuja a business premises permit is not required to open a business.

in person at the local CAC office for processing. Once all the documents are submitted, the rest of the incorporation process happens at the back office of the CAC. The back-office process includes the verification of all documents submitted by the applicant. Once verification is complete, the applicant receives an electronic message to pick up the original certificate.

After registering with the CAC, entrepreneurs obtain a company seal as required by law. New businesses then register for the corporate income tax by obtaining a taxpayer identification number and a tax clearance certificate from the FIRS. The last two requirements, which are administered by the states, consist of 1) registering employees for personal income tax (the pay-as-you-earn tax, or PAYE) with the state tax office and 2) obtaining a business premises permit from the state Ministry of Commerce.

Starting a business is fastest in FCT Abuja and Lagos, where it takes 10 days. The same process takes 45 days in Adamawa—the same as in South Africa or Rio de Janeiro, Brazil, and among the 20 slowest locations globally.¹² Variations in time stem from the uptake and use of electronic services, as well as from differences in the efficiency of federal- and state-level agencies. Take payment of stamp duty, for example. This procedure is fastest in Enugu, FCT Abuja, Kaduna, Kano and Lagos because it is done online, taking only one day. In contrast, in Adamawa applicants submit documents and make payments in person at the local FIRS office, where officials process applications manually and physically stamp the documents. Another trip to the stamp duty office is required to pick up the stamped documents. As a result, the process takes two weeks. Or take the reservation of a company name. In Adamawa and Edo, where it takes

the longest (one week), it is common practice for entrepreneurs to submit a search form in person at the CAC office and make the payment. CAC officials reserve the company name through the online registration portal on behalf of applicants. Another trip to the CAC office is required to pick up the confirmation of the name reservation. In contrast, in eight states¹³ where online name reservation is widespread, it takes only one day.¹⁴

In 30 states inspection of the business premises is required before a premises certificate can be issued. In Bauchi, Bayelsa, Delta and Sokoto it takes four days just to complete the inspection of the business premises—the longest across Nigeria. An entrepreneur must first submit a request to the state Ministry of Commerce and Industry; an official then conducts the premises inspection and prepares a report, which must be approved by the director of the

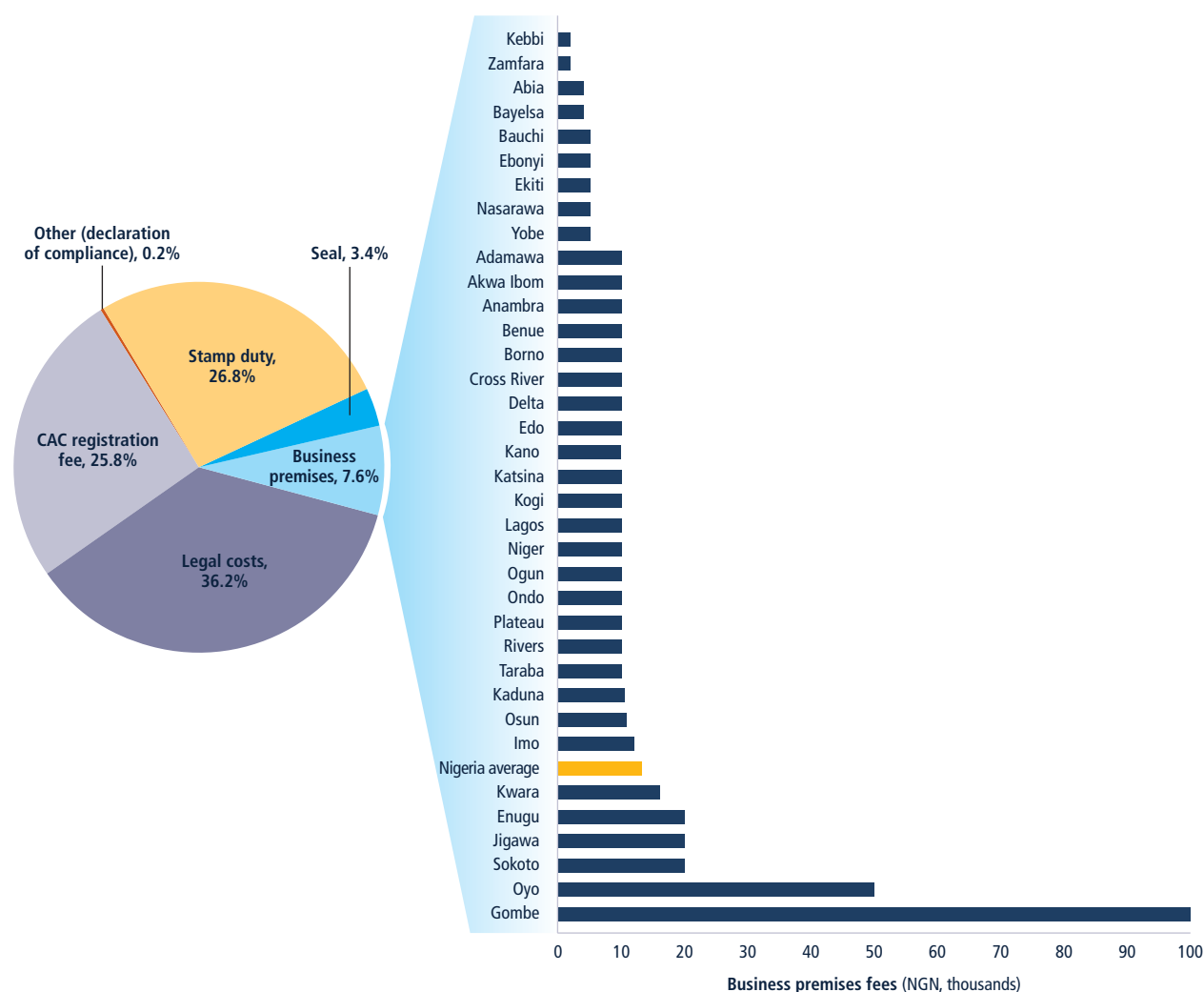
ministry before a premises certificate is issued. In contrast, inspection can be completed in one day in most of the other states where it is required. An inspector can approve an inspection and recommend the issuance of the business premises permit on the same day, without preparing a lengthy report that requires a director's approval.

The cost to start a business is lowest in Kebbi (23.8% of income per capita), similar to the average cost globally. In Gombe, on the other hand, the cost is more than 85% higher (44.2% of

income per capita), placing the state among the 30 most expensive places to start a business globally.¹⁵ Across Nigerian states, CAC fees and the stamp duty account for more than half of the total cost to start a business. Since these fees are federally regulated and are based on the total share capital being registered by an entrepreneur, they do not vary across states.¹⁶ Differences in business start-up fees across states are mainly driven by differences in business premises fees paid to the Ministry of Commerce and Industry (figure 3.3). Kebbi and Zamfara have the lowest

business premises fee (NGN 2,000 or \$9). Contrast that with Oyo, where it is NGN 50,000 (\$227), or Gombe, where the fee is NGN 100,200 (\$455) and accounts for almost half of the total cost to start a business in the state. On average, lawyers charge approximately NGN 60,000 (\$273) to complete the incorporation process on behalf of entrepreneurs. Legal fees vary from NGN 40,000 (\$182) in Edo, Kebbi and Kogi to NGN 70,000 (\$318) in Delta, Nasarawa and Sokoto. There is no paid-in minimum capital required to start a business in Nigeria.

FIGURE 3.3 The business premises fee in Gombe is almost 10 times the national average



Source: Doing Business database.

WHAT HAS IMPROVED SINCE 2014?

Doing Business in Nigeria 2014 showed that more than a third of the states benchmarked at the time made it easier to start a business. From 2014 to 2018, Nigerian states continued to make significant strides toward the frontier

of good practices. Overall, 28 states implemented reforms that have made the process easier (table 3.2).

As a result of reforms spanning more than eight years, the time to register a business has dropped by almost a quarter since 2010, from 34 to 26 days (figure 3.4). The majority of that time has been reduced in the past four years

due to major reforms introduced by the CAC. For entrepreneurs, this represents significant time savings.

Among states that have made major reforms in the past four years, Kano, Enugu and Kaduna made the most progress in catching up to the frontier of global good practices (figure 3.5). For instance, Kano's distance to frontier

TABLE 3.2 Twenty-eight states have made it easier to start a business since 2014

State	Made starting a business easier overall	Improved efficiency of local CAC office or improved electronic incorporation	Opened a local FIRS office or moved payment of stamp duty online	Simplified registration for corporate income tax and VAT	Simplified registration for personal income tax PAYE	Streamlined business premises registration or reduced fees
Abia	✓	✓	✓		✓	✓
Akwa Ibom	✓	✓	✓			
Anambra	✓	✓	✓			
Bauchi	✓	✓				✗
Bayelsa	✓	✓	✓			
Cross River	✓	✓				
Delta	✓	✓	✓	✓		
Ebonyi	✓	✓	✓			
Ekiti	✓	✓				✗
Enugu	✓	✓	✓	✓	✓	
Gombe	✓	✓	✓			✗
Jigawa	✓	✓	✓			
Kaduna	✓	✓	✓			✓
Kano	✓	✓	✓	✓		
Katsina	✓	✓	✓			
Kebbi	✓	✓				
Kogi	✓	✓	✓			
Kwara	✓	✓				
Lagos	✓	✓	✓	✓		
Nasarawa	✓	✓				
Niger	✓	✓	✓			
Ogun	✓	✓	✓		✓	
Ondo	✓	✓				✓
Oyo	✓	✓				
Plateau	✓	✓	✓			
Rivers	✓	✓	✓		✓	
Taraba	✓	✓	✓			
Yobe	✓	✓	✓			

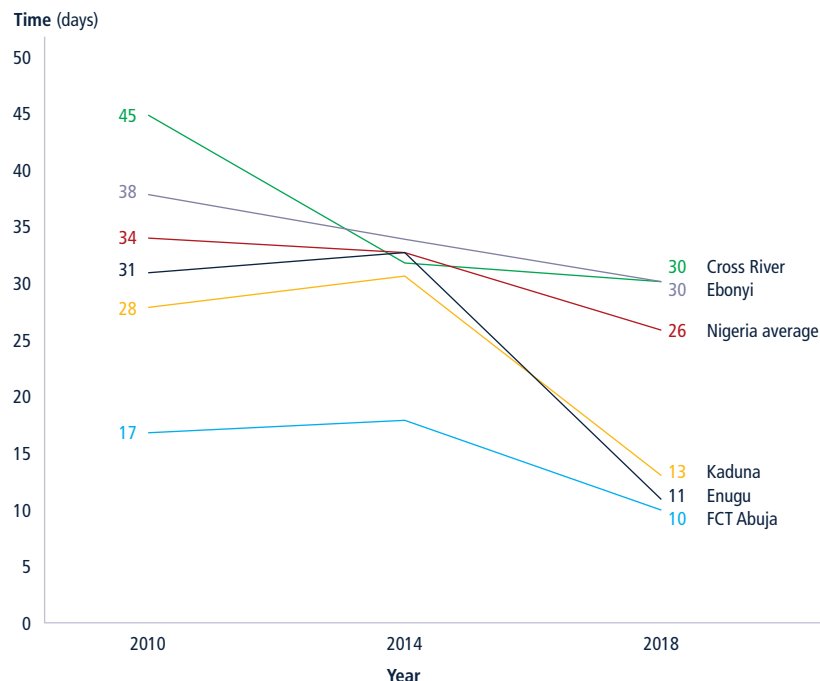
Source: *Doing Business* database.

Note: This table records *Doing Business* reforms and changes that occurred between March 2014 and March 2018.

✓ = *Doing Business* reform making it easier to start a business.

✗ = *Doing Business* change making it more difficult to start a business.

FIGURE 3.4 The average time to register a business in Nigeria has dropped by almost a quarter since 2010



Source: *Doing Business* database.

score improved by more than 11 points, from 68.47 to 79.73, above the Sub-Saharan Africa average of 76.82 and closer to South Africa (79.97). A common feature among these top reformers is that they have implemented reforms at both the federal and state level. At the federal level all three states have adopted the use of an electronic portal for name search, incorporation and payment of stamp duty. They have also streamlined some postincorporation requirements at the state level. Enugu introduced an online platform for new businesses to register their employees for personal income tax PAYE. Kaduna abolished inspection of business premises altogether.

At the federal level the Corporate Affairs Commission implemented three major reforms. First, it consolidated and simplified the incorporation form into a single form (CAC 1.1). This form, which is now publicly available at no charge,

eliminates redundancies in information required for incorporation. For instance, the new form does not require entrepreneurs to provide information on the allotment of capital because the same information is provided in the memorandum and articles of association. Previously, applicants had to submit two separate certified true copies of the allotment of share capital form (CAC 2) and the company secretary form (CAC 2.1). Now only a single certified copy of form CAC 1.1 is required during the incorporation process.

Second, name search and reservation can now be fully completed online across all states. In most states applicants no longer need to travel to a CAC office to complete the process. CAC has strengthened its network and improved its server infrastructure. However, in some states, such as Adamawa and Edo, visits to the local CAC office are still necessary due to poor internet connectivity. On average,

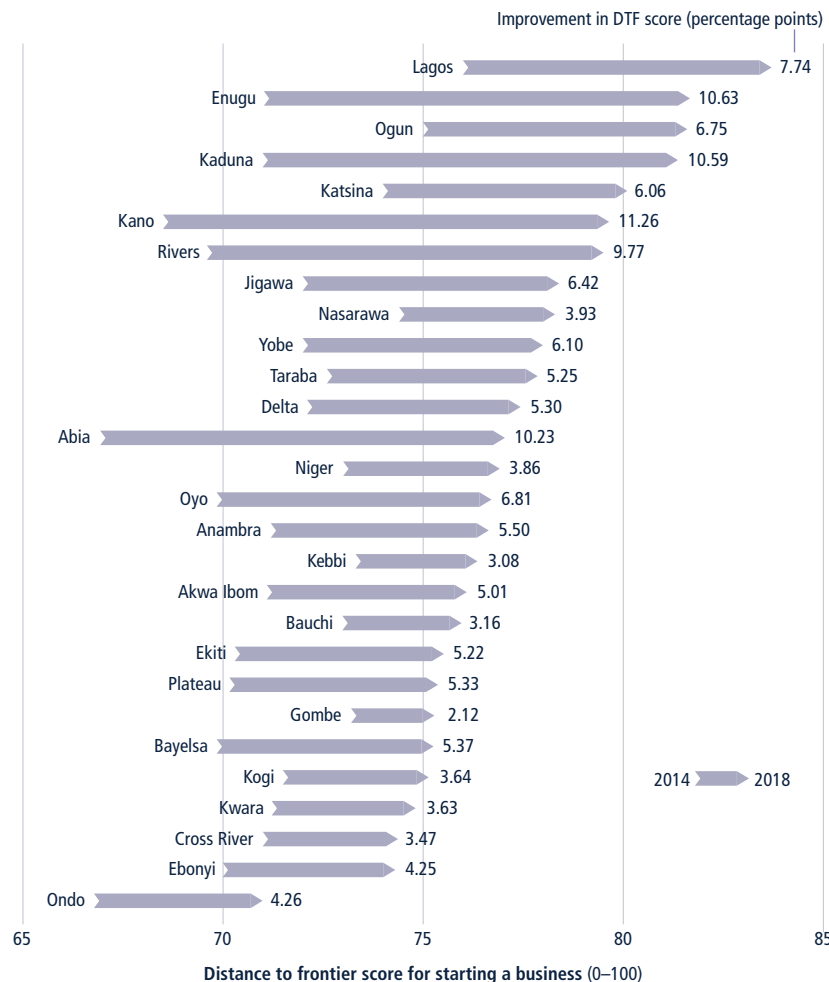
the time to reserve a company name has fallen from five days in 2014 to three days in 2018.

Third, in six states¹⁷ entrepreneurs file incorporation documents and make payments online. The CAC offices in these states do not accept physical submission of incorporation forms.¹⁸ After approval of incorporation, local CAC offices now have the right to print and issue certificates, unlike in 2014 when certificates were printed and mailed from FCT Abuja. Staff no longer spend time filing and scanning applications into electronic databases. On average, the time to incorporate a business at the CAC has been reduced by about 60% in those states. However, CAC reforms have seen uneven levels of implementation (box 3.1).

Starting in early 2016 the FIRS has expanded stamp duty offices across the country. Twelve states now have new stamp duty offices.¹⁹ This has cut the transport cost and time to travel out of state to complete stamp duty requirements. In six states the stamp duty can be paid online.²⁰ The FIRS has established an e-stamping platform where applicants can complete payment of stamp duty and print stamped documents. Overall, the time to complete stamp duty requirements has decreased from an average of six days in 2014 to four days in 2018.

Reforms are not confined to federal-level procedures. Enugu, Ogun and Rivers have streamlined registration for personal income tax PAYE by moving the process online. Applicants submit the state tax forms online, together with a utility bill as proof of business address. In return, they receive a confirmation for the state tax identification number via e-mail. This has reduced the time to register employees for the PAYE by one day in those states. Some states have also streamlined the issuance of business premises certificates. For instance, Kaduna has eliminated the requirement

FIGURE 3.5 Kano, Enugu and Kaduna have advanced the most toward the frontier of global good practices since 2014



Source: *Doing Business* database.

Note: The reforms took place between March 2014 and March 2018. The distance to frontier score (DTF) is the average DTF score for the procedures, time, cost and paid-in minimum capital associated with starting a business. The DTF score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in Nigeria 2018*." The data for Lagos and Kano have been revised since the publication of *Doing Business 2018*. The complete data set can be found on the *Doing Business* website at <http://www.doingbusiness.org>.

of an inspection of business premises and issues the certificate as soon as the business premises fee is paid. In Abia the state physical planning and infra-structural development fee has been abolished by court order, eliminating the associated cost of NGN 30,000 (\$136). Ondo has also cut the cost of the business premises registration fee by NGN 5,000 (\$23).

WHAT CAN BE IMPROVED?

Nigeria has made progress toward making business start-up easier but there is ample room to do more. Lower-performing states can draw on good practices within the federation, as well as internationally, to catch up with the frontrunners.

Increase awareness of the availability of electronic services and the option of self-registration

To decrease the time it takes to start a business, a good starting point would be to increase the use of the CAC platform for registration and stamp duty payment. As of March 2018, the CAC and FIRS have made electronic submission of incorporation documents and payment of stamp duty available in all states. However, uptake has been very low in most states. Entrepreneurs say a general lack of awareness and issues with internet connectivity make the use of the online portal difficult.

BOX 3.1 Same reforms, different levels of implementation

In 2014 registering a business in Nigerian states took on average more than one month. A significant part of the delay came from fulfilling the Corporate Affairs Commission's incorporation requirements: name reservation and application for a certificate of incorporation. Many of the CAC offices across the country were just drop-off points for local entrepreneurs. The CAC head office in FCT Abuja processed applications, issued certificates and dispatched them to the relevant state offices. This resulted in needless delays for entrepreneurs.

To change this, the agency embarked on an ambitious reform agenda starting in 2016. It introduced the company registration portal (CRP), an electronic platform for business registration. The CRP was designed to decentralize the incorporation process by giving local CAC offices the ability to process and issue business registration certificates. To allow enough time to set up the required network infrastructure and train local staff on the use of the platform, the implementation of the reform process has been rolled out in phases, for different groups of states at a time.

BOX 3.1 Same reforms, different levels of implementation (continued)

Enugu, FCT Abuja, Kaduna, Kano, Lagos and Rivers were the first group of states where the online portal was implemented, in April 2017. Seven months later, the portal became available in 10 additional states—Akwa Ibom, Bauchi, Delta, Ekiti, Kogi, Kwara, Ogun, Oyo, Plateau and Sokoto (second group). For the 21 states in the third group, the portal was rolled out in early March 2018.^a

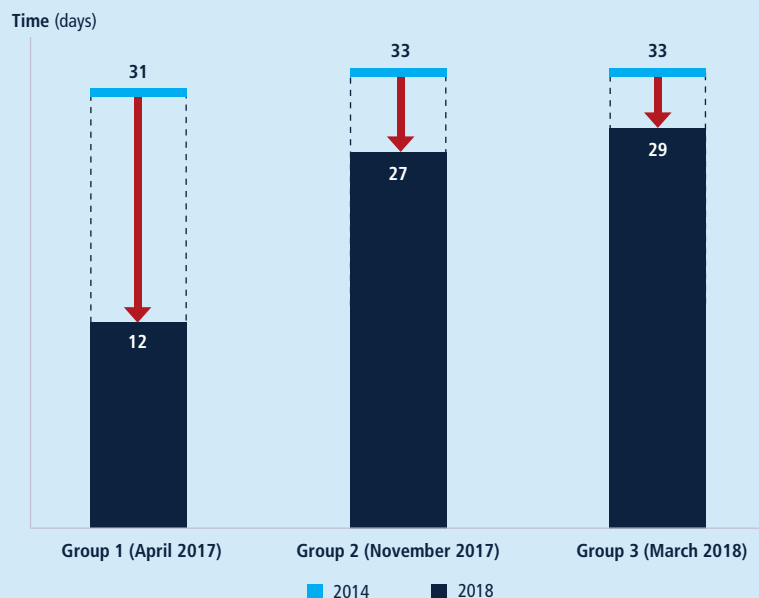
Although the Corporate Affairs Commission has heavily promoted the use of the CRP platform, the degree of compliance in each state depends to a large extent on the timing of the reform. In the first group of states all CAC incorporation procedures (including name search and reservation and payment of stamp duty) are now done online and by e-mail. Applicants who do not have access to the internet can either use an internet cafe or go to the local CAC office, where an officer can assist them with the electronic application process. These states no longer accept physical submission of the CAC incorporation documents. In the second group of states some entrepreneurs are starting to use the online registration system, yet most entrepreneurs physically submit application documents to the CAC and FIRS for processing. In the third group of states the online portal is rarely used—a result of its recent introduction, a lack of awareness in the business community and an internet infrastructure that is unreliable.^b

As of the end of March 2018, the first group of states to implement the CRP platform had made significant progress in reducing the time to start a business. It now takes 12 days on average to complete a business registration in the first group, less than half the time it takes

in the second and third groups (see figure below). In the first group the time has dropped by 19 days since 2014, compared with a decrease of just 6 and 4 days in the second and third groups, respectively. However, there is no significant difference in the number of procedures and cost of business registration across the three different groups.

The introduction of the registration portal is a step in the right direction. It has made a big difference in the first group of states and with time, other states may catch up. But little has changed with regard to cost and procedures to start a business, and implementation is still lagging in many states. This suggests that raising awareness is key and must continue if the full benefit of the electronic platform is to be realized across all states. However, more bold reforms are still needed to reduce the number of procedures and the cost associated with starting a business in Nigeria.

The time to register a business in the first group of states has dropped by more than half since 2014



Source: Doing Business database.

Nigeria may benefit from a reassessment of the regulatory framework to further streamline procedures and the cost of business registration. An amended Companies and Allied Matters Act (CAMA 2018) passed the Senate in May and was awaiting passage by the House of Representatives and the assent of the president to become law. If enacted, the new bill will significantly streamline business incorporation in Nigeria.

First, the bill includes the elimination of the company seal as a mandatory requirement. It also replaces the declaration of compliance, which involves the court or a public notary, with a simple statement of compliance that can be done solely by the entrepreneur as evidence of compliance with this law. Lastly, it explicitly states that the use of lawyers for incorporation purposes is optional, paving the way for self-registration.

a. The final group of states consisted of Abia, Adamawa, Anambra, Bayelsa, Benue, Borno, Cross River, Ebonyi, Edo, Gombe, Imo, Jigawa, Katsina, Kebbi, Nasarawa, Niger, Ondo, Osun, Taraba, Yobe and Zamfara. The list and timing of reforms was provided by the Corporate Affairs Commission.

b. This is based on information provided by the local offices of the Corporate Affairs Commission.

In Adamawa, for instance, most entrepreneurs continue to travel to the CAC and FIRS offices to submit incorporation documents and pay the stamp duty because most people are not aware that such processes can be completed online. Consequently, it takes 14 days to pay stamp duty and 18 days to incorporate a company with the CAC. Similarly, in Imo, where it takes 14 days to incorporate a business with the CAC and 7 days to pay stamp duty, entrepreneurs cite the lack of internet access as a major constraint to the use of electronic registration services. If entrepreneurs in Adamawa and Imo were to implement the use of online systems for incorporation and payment of stamp duty—as is done in Enugu, FCT Abuja, Kaduna, Kano, Lagos and Rivers—it would reduce the time to register a business in Adamawa and Imo by 27 and 16 days, respectively.

It is also important to inform the population about the benefits and simplicity of self-registration. While the CAC currently allows applicants to register without a lawyer, a culture of over-reliance on legal experts for business incorporation persists.²¹ Legal fees account for more than a third of start-up costs, and more than half of all applications in the country are still done by lawyers. In addition to raising awareness, providing simpler incorporation forms and more guidance and information on how the process works would help entrepreneurs.

Adopt e-signature for business registration

In 2017 Nigeria passed the Electronic Transactions Bill, which made the use of electronic signatures legal and acceptable for business and official transactions. The current company registration portal allows applicants to enter the required information, but it does not allow them to sign it electronically. After filling out form CAC 1.1 online, applicants must download the form, sign it by hand and upload a scanned version back to the portal along with other required documents. This creates further

back-office bottlenecks and increases the possibility of error. After the upload, approval officers must first check that the correct form has been endorsed, scanned and uploaded. They must also ensure that there is no mismatch in information between the signed and unsigned versions of the incorporation documents uploaded to the portal. Such errors provide opportunities for delay in the issuance of registration certificates.

Adopting the use of electronic signatures for the CRP platform would speed up the process of online incorporation. It would eliminate the need to download and re-upload the same document simply to append a signature and would save officials the time spent in verifying that uploaded documents are authentic. Better yet, once the registration certificate is approved, it could be delivered electronically to the applicant, who could simply print it out rather than make a trip to a CAC office.

In 2017 Rwanda implemented electronic signatures for online business registration—the country had adopted legislation on electronic signatures several years earlier.²² Entrepreneurs can apply online for an electronic signature at no cost. The assigned electronic signature can now be used to access the online system for company registration. This has eliminated the need to notarize or sign incorporation documents manually.

Assess the possibility of introducing a flat fee for CAC incorporation and stamp duty

The registration fee paid to the CAC and the stamp duty paid to the FIRS are both assessed based on nominal share capital being registered. Together these fees account for more than half of the total cost of incorporation in Nigeria. When entrepreneurs anticipate that registering a company with a higher capital will increase the associated registration fee and stamp duty, they may be discouraged from investing in higher start-up capital or may choose to operate informally.

A flat rate for registration fees and stamp duty makes sense because the administrative burden to incorporate a business with the CAC and assess the stamp duty with the FIRS does not vary with the size of share capital being registered. Adopting a flat fee in both cases can simplify the fee structure and can incentivize entrepreneurs to increase the initial start-up capital. Doing so will minimize the burden on new entrepreneurs rather than discouraging investment at a crucial stage in the life cycle of a business. More revenue can be raised down the road if such businesses thrive and grow. Nigeria could look to the example of Mombasa, Kenya. When it introduced a flat fee in 2016, revenues increased by 1.8% compared to the previous year. The following year Kenya adopted a flat fee for business registration across the country.²³

Adopt risk-based approaches to business premises inspection or eliminate the inspection altogether

Opportunities for reforms are not confined to federal agencies. State agencies such as the Ministry of Commerce and Industry have ample scope to implement reforms as well. Before issuing a business premises permit, most states require an inspection of the premises to verify the physical address and ensure that the activities performed there are legal. This often makes the process longer and costlier. In Bauchi, Bayelsa, Delta and Sokoto the waiting time for a business premises inspection is the longest in the country, taking four days.

State authorities could consider removing the requirement for an inspection before the issuance of the business premises certificate. Good practices can be found within the country. In Kaduna the business premises inspection has been abolished. The Ministry of Commerce and Industry works with the Kaduna Geographic Information Service (KADGIS), using its digital mapping of the city to ensure that new businesses follow urban planning guidelines, a step

that can be done without the involvement of the entrepreneur. States could also adopt a risk-based approach, restricting inspection of business premises to high-risk activities that pose significant environmental and health hazards. For medium-risk activities, an inspection could be conducted after a new business has already commenced operation, to save time, while low-risk businesses could self-declare their compliance with required standards. Here, South Africa's approach to premises inspection can serve as a useful guide. Only businesses that supply perishable food items or those that provide certain types of health facilities or entertainment require a premises inspection.

Additional efforts are also needed to simplify fee structures for business premises registration. Some states have several outdated fee categories and criteria that make it difficult to assess exactly how much a new business should pay or how it should be categorized. For instance, Gombe's fee structure, established in 1997, uses annual turnover to determine premises fees for new businesses. But it is nearly impossible for new entrepreneurs to know if they will survive in the first year, let alone determine expected sales. Here again, Kaduna serves as a good example. It has introduced a flat fee of NGN 10,100 (\$46). Other states could follow suit.

Move state tax registration online and in the long term, integrate the incorporation process with state and federal tax registration

State tax authorities in Enugu, Ogun and Rivers implemented electronic registration for personal income tax PAYE. Applicants can apply online and receive confirmation and a state tax identification number either instantly on the website or by e-mail. In the short term, other states could do the same.

Looking at the longer term, CAC, FIRS and state tax offices could work closely

together to merge their registration procedures under a single online platform. Currently the company registration portal can redirect applicants to the e-stamping platform of the FIRS, where entrepreneurs in some states have the option of paying the stamp duty online, but the two websites are not integrated. Applicants must provide credentials and fill in information separately on each website. Furthermore, the CRP does not provide access to any state or federal tax registration.

As a first step, the CAC could serve as the system's front office—the delegated authority that accepts and processes documents on behalf of all the agencies involved and then forwards them as appropriate. A single electronic registration form would capture the information that all the agencies require. Once a single registration form is introduced, the systems and databases of all agencies—including but not limited to the CAC, FIRS and state tax agencies—can be linked. From an applicant's perspective, the landing website for registration could be one platform, while on the back end the various agency databases could communicate with each other seamlessly.

To achieve greater integration of registration services and enable a better functioning common registration platform for all relevant agencies, the Nigerian government could introduce a single business identification number, which firms would use as a unique identifier for all their interactions with government agencies. This would reduce the risk of errors in company identification and facilitate enforcement.

This concept has worked in very diverse economies. Malaysia introduced the unique company identification number in 2010, which allowed businesses that register at the Companies Commission of Malaysia to complete the incorporation process and at the same time register with the tax authorities, the government-owned pension plan and the social security agency. In Portugal a

fast-track platform allows users to select a pre-approved name from the registry's website then proceed to the one-stop website to register the company. The registry then automatically processes the tax, social security and labor registration and publishes the incorporation notice. Estonia, Norway and Slovenia have also linked their business registration systems with multiple other government agencies.

NOTES

1. According to Nigeria's National Bureau of Statistics, the unemployment rate in 2017 was 18.8%.
2. Medina, Leandro, Andrew W. Jonelis and Mehmet Cangul. 2017. "The Informal Economy in Sub-Saharan Africa: Size and Determinants." IMF Working Paper No. 17/156. <https://www.imf.org/en/Publications/WP/Issues/2017/07/10/The-Informal-Economy-in-Sub-Saharan-Africa-Size-and-Determinants-45017>.
3. World Bank. 2017. *Doing Business* database, entrepreneurship data by economy. <http://www.doingbusiness.org/data/exploretopics/entrepreneurship>.
4. World Bank. 2014. *Enterprise Surveys*, data for Nigeria. <http://www.enterprisesurveys.org/data/exploretopics/informality>.
5. Leino, Jessica. 2009. "Formal and Informal Microenterprises." Enterprise Note No. 5. World Bank. <http://documents.worldbank.org/curated/en/468601468155705123/pdf/508550BRI0Box311C10Enterprise0Note5.pdf>.
6. International Labour Organization. 2013. *Women and Men in the Informal Economy: A Statistical Picture*. Second edition. http://www.ilo.org/wcmsp5/groups/public/---dgreports/---stat/documents/publication/wcms_234413.pdf.
7. Branstetter, Lee, Francisco Lima, Lowell Taylor and Ana Venâncio. 2014. "Do Entry Regulations Deter Entrepreneurship and Job Creation? Evidence from Recent Reforms in Portugal." *The Economic Journal* 124(577): 805-832.
8. Bruhn, Miriam. 2011. "License to sell: the effect of business registration reform on entrepreneurial activity in Mexico." *Review of Economics and Statistics* 93(1): 382-86
9. A revised CAMA regulation is currently awaiting approval by the House of Representatives of Nigeria.
10. Only Botswana, Chad, Eritrea, Namibia, the Republic of Congo, Somalia and Zimbabwe take longer to start a business.
11. Form CAC 1.1 is a new form that consolidates several earlier forms (CAC 2, 2.1, 4 and 7) into a single incorporation form for registration of companies. It was introduced in March 2017.

12. The comparison takes into account the 190 economies benchmarked by *Doing Business*.
13. The states where company name reservation is done online are Anambra, Enugu, FCT Abuja, Kaduna, Kano, Lagos, Ogun and Rivers.
14. After payment of a name reservation fee, an applicant receives an e-mail within 24 hours confirming that the name has been reserved.
15. The comparison takes into account the 190 economies benchmarked by *Doing Business*.
16. The stamp duty is assessed at 0.07% of total share capital, while the CAC incorporation fee is assessed as follows: NGN 10,000 (\$45) for the first NGN 1 million (\$4,542) of share capital being incorporated and NGN 5,000 (\$23) for each subsequent million. In the case of the stamp duty, there is an extra cost of NGN 1,000 (\$4.50) for two extra stamped copies of the memorandum and articles of association.
17. The six states that require online filing and payments are Enugu, FCT Abuja, Kaduna, Kano, Lagos and Rivers.
18. Entrepreneurs who lack access to the internet can submit documents or payments from an internet cafe or simply have their lawyer handle it.
19. The states with new stamp duty offices are Akwa Ibom, Anambra, Borno, Ebonyi, Gombe, Jigawa, Kebbi, Kogi, Niger, Osun, Plateau and Yobe.
20. The stamp duty can be paid online in Enugu, FCT Abuja, Kaduna, Kano, Lagos and Rivers.
21. Company Regulation 2012 allows individuals to register a business without using a lawyer but does not explicitly eliminate the requirement for using a lawyer.
22. See Law No. 18/2010 of 12/05/2010 Relating to Electronic Messages, Electronic Signature and Electronic Transactions.
23. World Bank. 2016. *Doing Business in Kenya 2016*, Washington, DC: World Bank.



Dealing with Construction Permits

MAIN FINDINGS

- Looking across Nigeria, dealing with construction permits is easiest in Niger, where it takes 11 procedures and 53 days, at a cost of 3.9% of the warehouse value. But the process is fastest in Jigawa, where it takes 33 days.
- Obtaining all permits to build a warehouse and connect it to water and sewerage is faster in Nigeria than in the average Sub-Saharan African economy. The cost of dealing with construction permits varies widely; in fact, the building permit fee is more than 60 times higher in Lagos than in Kano.
- On the building quality control index, Nigeria's performance leaves room for improvement when compared globally, largely due to inaccessible or unclear building regulations.
- Kaduna, Kano and Lagos implemented reforms making it easier to deal with construction permits. Kaduna introduced a time limit to issue a building permit, while Kano and Lagos increased transparency by enabling developers to access information online regarding the construction permitting process.
- Moving forward, the priority for Nigeria is to ensure the safety of new buildings and improve quality control and safety standards by ensuring that building regulations are clear and updated and that requirements and fees are transparent. Moreover, Nigerian states could consider adopting a risk classification system for preconstruction approvals and inspections.

The construction industry in Nigeria grew by 8.8% in 2017, to \$21.6 billion, after the government offered incentives to entrepreneurs in an effort to diversify the economy after the recession.¹ While the construction industry is expected to remain strong and grow at a steady rate, the country lacks sound regulations and vigorous control mechanisms to help protect the public from unsafe buildings.² In fact, from 2012 to 2016 a total of 54 buildings collapsed across Nigeria, including one in Lagos that resulted in 140 deaths.³

Clear building codes and well-designed permitting and inspection systems encourage construction and therefore generate income for the community and investments and tax revenues for the government.

Beyond the economic returns and investment, a significant benefit of reforming the construction permitting system is to ensure safety standards that protect the public and ensure compliance.⁴ If the regulatory framework is too cumbersome, builders may decide to proceed with the construction without a permit.⁵

HOW DOES CONSTRUCTION PERMITTING WORK IN NIGERIA?

Construction permitting is largely regulated at the state level. While the now-defunct National Council of Works and Housing proposed a National Building Code in 2006, the draft code was never ratified federally.⁶ However, it still serves

as a guideline. Since each state sets various practices to determine the permit requirements, fees and time limits, the construction permitting process varies widely across Nigeria. The requirements are implemented by a physical planning agency and other relevant permit-issuing agencies at the state government level.

In Nigeria dealing with construction permits is divided into eight main stages, most of which take place before and during the construction process (figure 4.1). This largely reflects preconstruction requirements that developers must meet before applying for a building permit, in addition to a series of inspections conducted by the permit-issuing agency during construction. Once construction is completed, the subsequent process is relatively simple,

WHAT DOES DEALING WITH CONSTRUCTION PERMITS MEASURE?

To measure the ease of dealing with construction permits, *Doing Business* records the procedures, time and cost required for a small or medium-size business to obtain the approvals needed to build a commercial warehouse and connect it to water and sewerage. This includes all inspections and certificates needed before, during and after construction of the warehouse. To make the data comparable across locations, it is assumed that the warehouse is in the periurban area of the analyzed business city, that it is not in a special economic or industrial zone and that it will be used for the general storage of nonhazardous materials such as books. In addition, *Doing Business* compiles a building quality control index that measures the underlying quality of construction regulations and controls. The index accounts for one-fourth of the distance to frontier score for dealing with construction permits (see figure).

Dealing with construction permits: measuring the efficiency and quality of building regulation

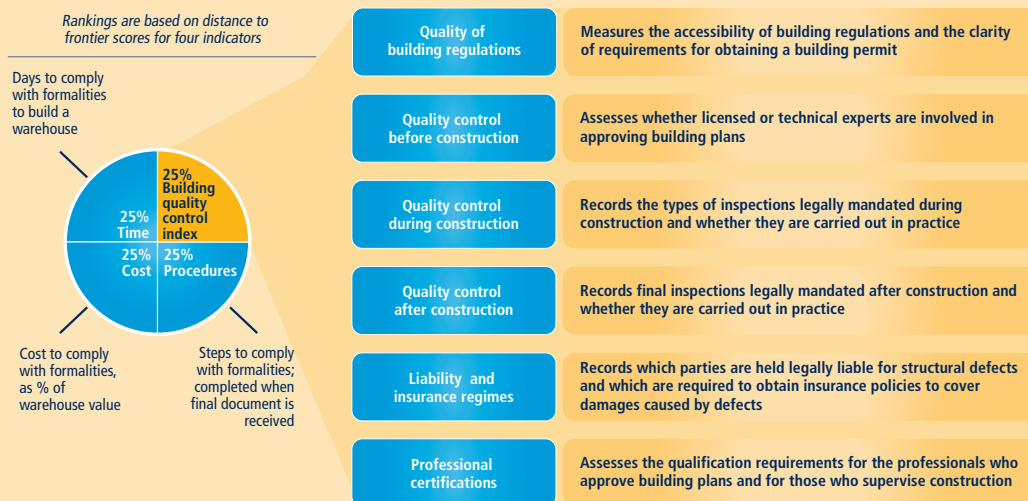


FIGURE 4.1 Most common procedures to build a warehouse in Nigeria

STAGE	AGENCY
Before construction	
● Obtain environmental impact assessment and site analysis report	Registered town planner
● Receive inspection to verify that the land is suitable for the project	Physical planning and other relevant departments
● Obtain a building permit	Physical planning and other relevant departments
During construction	
● Receive on-site inspections	Physical planning and other relevant departments
● Set up septic tank	Private company
● Dig borehole to obtain water	Private company
After construction	
● Receive final inspection	Physical planning and other relevant departments
● Receive certificate of completion	Physical planning and other relevant departments

State government
 Other

Source: *Doing Business* database.

Note: These stages are common to most states benchmarked. Additional requirements before construction may apply in some states, such as obtaining a soil test, fire safety report and proof of land ownership. Additional inspections may apply in some states during construction: the number of inspections during construction varies from 1 to 12.

with one final inspection followed by the issuance of a certificate of completion. Completing these stages across Nigerian states requires on average 13 procedures and 63 days at a cost of 7.3% of the warehouse value. This is more efficient and cheaper than the Sub-Saharan Africa regional average of 15 procedures and 148 days at a cost of 9.9% of the warehouse value (figure 4.2). But the process is still more expensive than in South Africa (2%), Kenya (5%) and Ghana (5.4%). On the building quality control index, Nigeria's average score (8.4 points out of 15) lags behind that of South Africa (12), largely due to a lack of transparency.

Dealing with construction permits is easiest in Niger, where developers undertake 11 procedures within 53 days at a cost of 3.9% of the warehouse value (table 4.1). It is more burdensome in Lagos, Nigeria's most populous city, where the process takes more than twice as long (four months), involves 17 procedures and costs nearly eight times as much.

The number of procedures ranges from 9 in Adamawa to 21 in Ebonyi (figure 4.3).

Before construction can begin, three to ten requirements must be fulfilled depending on where the construction is taking place. Developers in most states must hire a registered town planner to obtain an environmental impact assessment and site analysis report, regardless of the size and complexity of the project.⁷ However, Jigawa requires an environmental impact assessment only for large construction projects, such as a dam that has an impact on the environment. In 14 states a soil test is also required due to the geological characteristics of the land; this is typically done by a geotechnical engineer.⁸ Nine states require developers to always obtain a fire safety clearance from the relevant fire safety authority, whereas in the rest of the country it is required only for flammable structures such as a petrol or gas station.⁹ In Akwa Ibom, Ekiti and Ogun an additional proof of land ownership or land use clearance must be submitted along with the original land title. In most cases all the prerequisites can be obtained simultaneously, although it can still take a significant amount of time. The only preconstruction requirements

needed in Enugu, Jigawa and Sokoto relate to obtaining the building permit itself (such as receiving a preapproval inspection and paying the building permit fees), while 10 requirements must be met in Yobe, including an environmental impact assessment, a fire safety report and a site plan approval. Yobe is the only state that requires the site plan approval to be obtained separately from the permit-issuing agency, which takes four additional procedures.

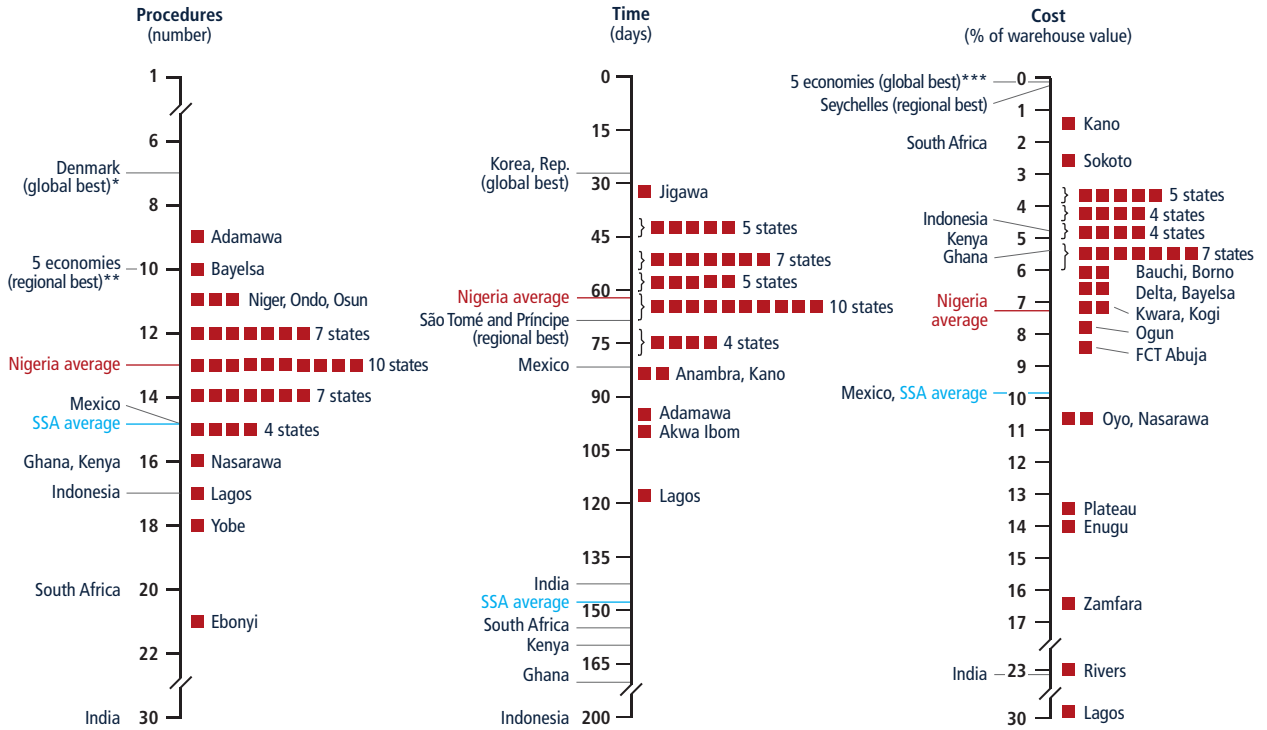
The number of inspections during construction varies considerably: in Adamawa and Kano a 30-week construction project requires a single inspection, while in Ebonyi it requires 12. Ebonyi and 19 other states conduct phased inspections, which are based on completion of construction stages, such as the setting out, the foundation and the first and second floors. Osun and Sokoto conduct random inspections, while 15 states have a mix of both phased and unscheduled inspections.¹⁰

After construction, the developer typically receives a final on-site inspection and obtains a certificate of completion from the local permitting agency; these certificates are compulsory in 21 states.¹¹ In 13 states the certificate of completion is not required but a final inspection takes place.¹² Only in Lagos is the certificate of completion issued immediately after the final inspection is conducted. In Edo and Osun these two procedures are not mandatory.

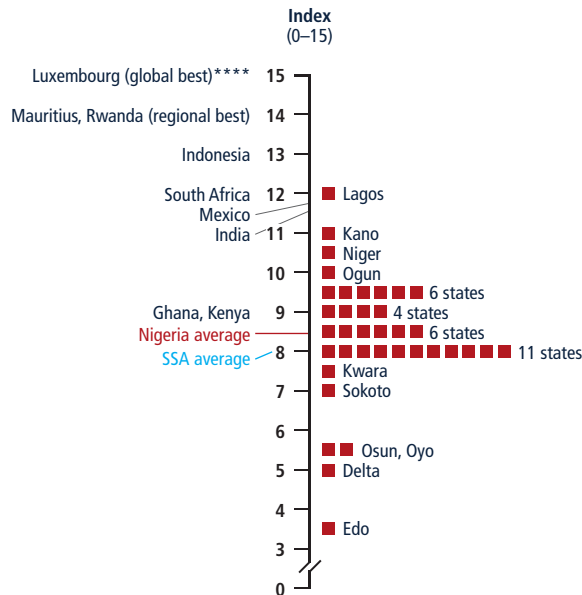
The time to deal with construction permits ranges from 33 days in Jigawa to almost four months in Lagos (figure 4.4). One of the main factors for the delay in Lagos is the time it takes to circulate the building permit file among the officers before issuing a building permit—42 days. Delays also occur partly due to a high volume of construction activity.¹³ Lastly, four concrete tests on the structural stability, taking one week each, create additional delays during construction. No such tests are conducted in other states.

FIGURE 4.2 Dealing with construction permits in Nigerian states requires less than half the time of the average economy in Sub-Saharan Africa

EFFICIENCY OF CONSTRUCTION PERMITTING



BUILDING QUALITY CONTROL



Source: Doing Business database.

Note: The averages for Sub-Saharan Africa (SSA) are based on economy-level data for the 48 SSA economies.

* The Marshall Islands also has 7 procedures.

** Angola, Comoros, Lesotho, Zambia and Zimbabwe have 10 procedures.

*** Mongolia, Slovak Republic, St. Vincent and the Grenadines, Thailand, and Trinidad and Tobago have a cost of 0.1% of the warehouse value.

**** New Zealand and the United Arab Emirates also score 15 on the building quality control index.

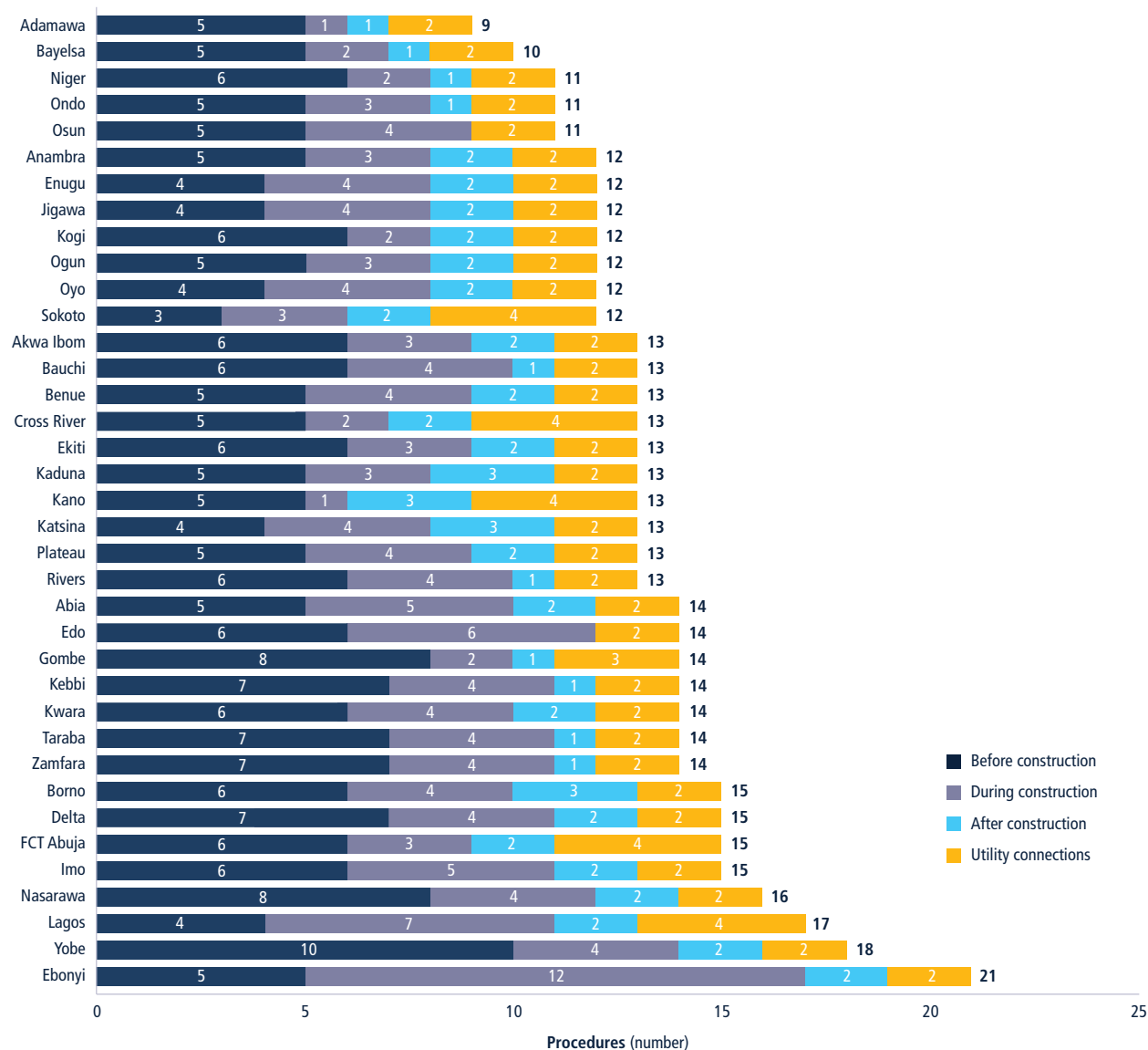
TABLE 4.1 Dealing with construction permits in Nigeria—where is it easier?

State	Rank	Distance to frontier score (0–100)	Procedures (number)	Time (days)	Cost (% of warehouse value)	Building quality control index (0–15)
Niger	1	79.71	11	53	3.9	10.5
Kano	2	79.38	13	84	1.4	11
Jigawa	3	79.06	12	33	3.4	9.5
Ekiti	4	74.76	13	52	3.6	8.5
Bauchi	5	74.10	13	41	6.1	9.5
Cross River	6	73.96	13	72	3.8	9
Sokoto	7	73.95	12	59	2.7	7
Ondo	8	73.89	11	53	5.2	8
Adamawa	9	73.63	9	97	4.5	8
Katsina	10	73.52	13	53	3.9	8
Ogun	11	73.11	12	51	7.8	10
Bayelsa	12	72.93	10	58	6.5	8
Abia	13	72.72	14	65	5.0	9.5
Kebbi	14	72.37	14	57	4.4	8.5
Gombe	15	72.27	14	72	4.3	9
Borno	16	71.81	15	46	6.1	9.5
Kaduna	17	71.63	13	75	4.8	8.5
Akwa Ibom	18	71.31	13	99	5.0	9.5
Benue	19	71.03	13	66	5.8	8.5
Taraba	20	70.55	14	63	4.9	8
Anambra	21	70.18	12	82	5.7	8
Kogi	22	69.84	12	61	7.2	8
Imo	22	69.12	15	64	5.2	8
Osun	24	68.56	11	56	6.0	5.5
Yobe	25	68.34	18	52	4.1	8
Kwara	26	67.60	14	54	7.1	7.5
FCT Abuja	27	65.83	15	77	8.4	9
Enugu	28	65.32	12	40	14.0	9.5
Edo	29	64.07	14	61	4.2	3.5
Plateau	30	63.71	13	45	13.5	9
Ebonyi	31	63.44	21	67	4.8	8
Delta	32	63.14	15	57	6.4	5
Oyo	33	61.35	12	61	10.6	5.5
Nasarawa	34	61.12	16	66	10.7	8
Zamfara	35	58.26	14	45	16.4	8.5
Rivers	36	53.21	13	67	23.0	8.5
Lagos	37	51.37	17	118	29.8	12

Source: *Doing Business* database.

Note: Rankings are based on the average distance to frontier score (DTF) for the procedures, time and cost associated with dealing with construction permits, as well as for the building quality control index. The DTF score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in Nigeria 2018*." The data for Lagos and Kano have been revised since the publication of *Doing Business 2018*. The complete data set can be found on the *Doing Business* website at <http://www.doingbusiness.org>.

FIGURE 4.3 Builders must comply with many requirements before construction



Source: Doing Business database.

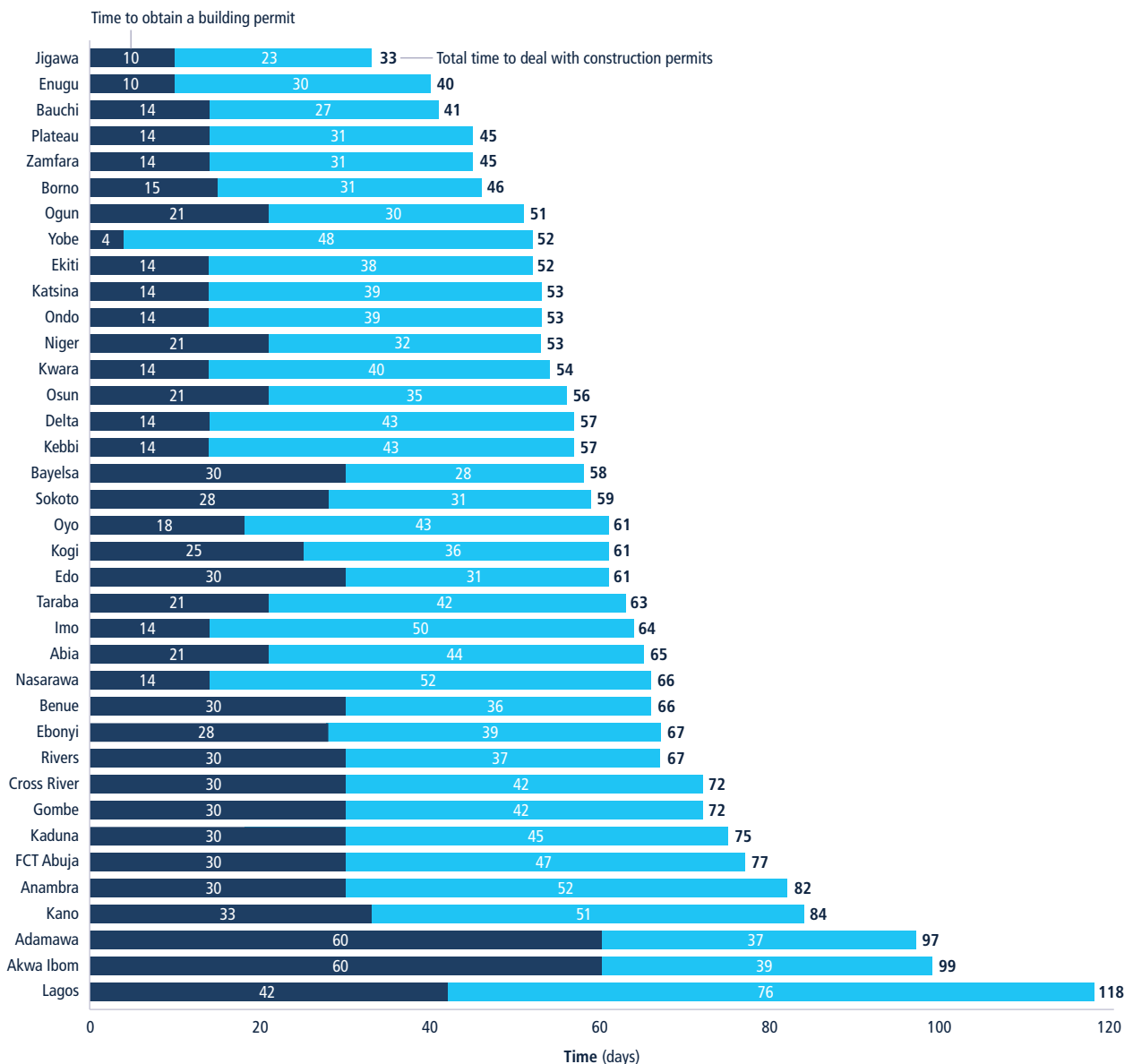
The time it takes to issue a building permit is among the main factors driving the wide variation in time across Nigeria. On average, a developer can expect to wait a little more than three weeks to obtain a building permit. The process takes only four days in Yobe, partly due to the low number of applications received. The same process takes two months in Adamawa and Akwa Ibom: in Adamawa three departments (housing, engineering and health) must review the application before the permit can be issued, while

in Akwa Ibom delays occur due to a high volume of applications. In Enugu and Jigawa the permit-issuing agencies are well-staffed; issuing a building permit takes only ten days. Obtaining an environmental impact assessment takes between five days in Bauchi, Borno, Katsina, Niger and Ogun and three weeks in Kebbi. This variation is driven by the effectiveness and workload of the private town planners in each state. Finally, obtaining a certificate of completion can take as a little as one day in Cross

River, Kogi, Ogun, Plateau and Yobe and as long as three weeks in Anambra. The processing time to issue a certificate is often unpredictable, and it depends on the number of follow-ups by phone or visits to the permit-issuing agency.¹⁴ In Nasarawa the permit-issuing agency lacks an adequate number of personnel, which has proved to be an important reason for delays.

The cost of dealing with construction permits ranges from 1.4% of the

FIGURE 4.4 Issuing a building permit takes six times longer in Adamawa and Akwa Ibom than in Enugu or Jigawa



Source: Doing Business database.

warehouse value in Kano (far below the global average of 5.4%) to 29.8% in Lagos. The building permit fee in Lagos is more than 60 times higher than in Kano. In some states building permit fees are fixed depending on the type of building, such as in Yobe, where a developer pays a small fee of NGN 10,000 (\$45). In other states, such as Oyo, the building permit fees are based on the surface of the plot and include additional fees totaling

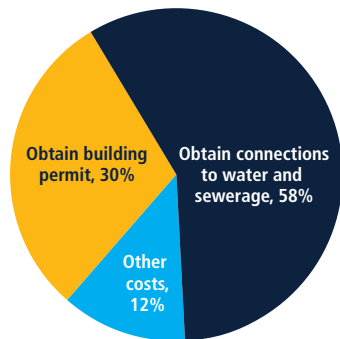
NGN 1.6 million (\$7,268), comprising more than half of the total cost.¹⁵

Connecting to water and sewerage systems in most states is another costly endeavor, as developers must set up their own borehole and septic tank due to poor infrastructure, which is not often the case in most other countries. Only five states in Nigeria have a reliable water delivery system, but septic tanks have to be

installed.¹⁶ Developers can expect to pay an average of NGN 311,486 (\$1,415) to dig a borehole and more than twice that, NGN 684,250 (\$3,108), to install a septic tank. In fact, connecting to water and sewerage systems accounts for nearly 60% of the total cost of dealing with construction permits (figure 4.5).

Starting in this round of the *Doing Business in Nigeria* series, the dealing

FIGURE 4.5 Taken together, utility connections and building permit fees account for almost 90% of the total cost



Source: *Doing Business* database.

with construction permits indicators not only look at efficiency but also assess the quality of building regulations and their implementation. Each state is benchmarked and scored through the building quality control index (box 4.1).

WHAT HAS IMPROVED SINCE 2014?

Since 2014 Kaduna, Kano and Lagos have implemented reforms making it easier to deal with construction permits (table 4.2).¹⁷ The Kaduna State Urban Planning and Development Authority adopted an Ease of Doing Business

Charter, establishing a time limit of one month to issue a building permit. First, the local authority hired 28 experts in architecture and engineering for the state, resulting in a total of 33 professionals. This helped to improve the internal workflow, such as by eliminating the process of sending building designs for review to the Ministry of Works. Second, internal project management has improved: now an officer checks to see whether a file is complete as soon as it is submitted by the developer. As a result, Kaduna authorities no longer face a high number of incomplete applications that used to cause delays. The time to obtain a building permit decreased to

BOX 4.1 Lagos and Kano stand out on the building quality control index

The quality of building regulations goes hand in hand with efficiency and ensures that building quality standards are robust. The building quality control index looks at six main areas: quality of building regulations (2 points); quality control before (1), during (3) and after construction (3); liability and insurance regimes (2); and professional certifications (4). Results for these dimensions are then added for the overall score, for a maximum of 15 points.

Across Nigeria the index ranges from a score of 3.5 in Edo to 12 in Lagos (see table). The variation largely stems from the accessibility of building regulations, the transparency of building permit requirements and fees, and the quality control mechanisms. Only Lagos and Kano have published their building regulations and fee schedules online, as well as the list of documents required to obtain a building permit and the required preapprovals (scoring the maximum 2 points on the quality of building regulations indicator). In eight states developers must pay a fee to obtain the building regulations.^a But in nearly half the states the regulations are not easily accessible, nor is information on the permitting requirements made publicly available (0 out of 2 points). Developers often noted that the fee schedule would be provided to them only if they requested it in person at the permit-issuing agency.

Before construction begins, most states have licensed architects or engineers verify the building plans for compliance with building regulations. Only Delta, Edo and Oyo rely mainly on town planners who are not necessarily architects or engineers to review the plans (0 out of 1 possible point).

During construction, inspections must by law be carried out by the permit-issuing agency or by a supervising engineer in all states. Inspections across the country are mainly phased (1 out of 2 points). Osun and Sokoto are the only two states that mandate unscheduled inspections by law (0 out of 2 points). No states have adopted risk-based inspections (0 out of 2 points). Despite mandatory inspections in most states, they are consistently implemented only in FCT Abuja, Kano, Lagos and Niger (1 out of 1 point). In most cases officials have noted two main reasons for not being able to conduct inspections consistently: lack of personnel and lack of resources.^b

After construction, a final inspection is mandated by law and undertaken by the permit-issuing agency or the supervising engineer across 34 states (2 out of 2 points). However, it is only done consistently in practice in six states (1 out of 1 point).^c In Edo, Osun and Kwara a final inspection is not mandated by law (0 out of 2 points), although in Kwara it commonly occurs in practice.

Structural defects can often be discovered after a building has been occupied. In Nigeria no party is held liable under the law (0 out of 1 point); liability provisions are specified in contracts between developers and construction companies. Furthermore, no party is required to obtain an insurance policy to cover structural flaws (0 out of 1 point).

It is important that professionals have all the necessary technical qualifications. Across the country 34 states require that professionals who are reviewing the plans and supervising the on-site construction have a university degree in architecture or

a. The states where developers must pay a fee to obtain building regulations are Anambra, Bayelsa, Delta, FCT Abuja, Kogi, Nasarawa, Ogun and Taraba.

b. Based on interviews with public officials in Nigeria. March 19-30, 2018.

c. The states where mandatory final inspections consistently take place are Cross River, Gombe, Jigawa, Lagos, Niger and Ogun.

BOX 4.1 Lagos and Kano stand out on the building quality control index (*continued*)

engineering and a minimum number of years of practical experience. These professionals are also required to be registered members of the national association of architects or engineers and undergo qualification exams in their respective field (4 out of 4 points).^d In Delta, Edo and Oyo the professionals reviewing the plans do not need a university degree in engineering or architecture, nor do they have to be a registered member of the national architecture or engineering association (2 out of 4 points).

State	Building quality control index (0–15)	Quality of building regulations (0–2)	Quality control before construction (0–1)	Quality control during construction (0–3)	Quality control after construction (0–3)	Liability and insurance regimes (0–2)	Professional certifications (0–4)
Lagos	12	2	1	2	3	0	4
Kano	11	2	1	2	2	0	4
Niger	10.5	0.5	1	2	3	0	4
Ogun	10	1	1	1	3	0	4
Abia	9.5	1.5	1	1	2	0	4
Akwa Ibom	9.5	1.5	1	1	2	0	4
Bauchi	9.5	1.5	1	1	2	0	4
Borno	9.5	1.5	1	1	2	0	4
Enugu	9.5	1.5	1	1	2	0	4
Jigawa	9.5	0.5	1	1	3	0	4
Cross River	9	0	1	1	3	0	4
FCT Abuja	9	0	1	2	2	0	4
Gombe	9	0	1	1	3	0	4
Plateau	9	1	1	1	2	0	4
Benue	8.5	0.5	1	1	2	0	4
Ekiti	8.5	0.5	1	1	2	0	4
Kaduna	8.5	0.5	1	1	2	0	4
Kebbi	8.5	0.5	1	1	2	0	4
Rivers	8.5	0.5	1	1	2	0	4
Zamfara	8.5	0.5	1	1	2	0	4
Adamawa	8	0	1	1	2	0	4
Anambra	8	0	1	1	2	0	4
Bayelsa	8	0	1	1	2	0	4
Ebonyi	8	0	1	1	2	0	4
Imo	8	0	1	1	2	0	4
Katsina	8	0	1	1	2	0	4
Kogi	8	0	1	1	2	0	4
Nasarawa	8	0	1	1	2	0	4
Ondo	8	0	1	1	2	0	4
Taraba	8	0	1	1	2	0	4
Yobe	8	0	1	1	2	0	4
Kwara	7.5	1.5	1	1	0	0	4
Sokoto	7	0	1	0	2	0	4
Osun	5.5	0.5	1	0	0	0	4
Oyo	5.5	0.5	0	1	2	0	2
Delta	5	0	0	1	2	0	2
Edo	3.5	0.5	0	1	0	0	2

Source: *Doing Business* database.

■ = Maximum points obtained.

d. The architecture and engineering professions are regulated nationwide by the 1990 No. 43 Architects (Registration, etc.) Act; CAP A19, LFN 2004 (“ARCON Act”) and the 1990 No. 55. Engineers (Registration, etc.) Act, CAP E11, LFN 2004 (“ERA”), respectively.

TABLE 4.2 What states have made it easier to deal with construction permits since 2014?

States	Made dealing with construction permits easier overall	Improved overall administrative efficiency	Reduced time for processing permit applications	Improved quality of electronic platforms or online services	Increased fees	Increased procedural requirements
Cross River	✘			✘	✘	
Gombe	✘					✘
Kaduna	✓		✓			
Kano	✓			✓		
Kwara	✘					✘
Lagos	✓	✓		✓		
Nasarawa	✘					✘
Osun	✘				✘	
Oyo	✘		✓		✘	✘
Plateau	✘				✘	
Zamfara	✘				✘	

Source: *Doing Business* database.

Note: This table records *Doing Business* reforms and changes that occurred between March 2014 and March 2018.

✓ = *Doing Business* reform making it easier to deal with construction permits. ✘ = *Doing Business* change making it more difficult to deal with construction permits.

one month, and Kaduna's distance to frontier score improved from 66.19 to 71.63 percentage points (figure 4.6).

In 2017 Kano and Lagos increased transparency by providing developers with online access to building regulations and information about the construction permitting process and associated fees.¹⁸ As a result, Kano's score on the building

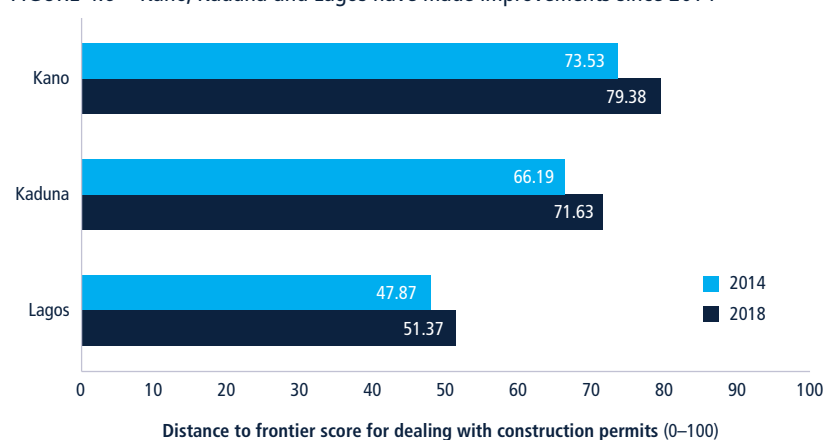
quality control index increased from 9 to 11, and the score for Lagos went from 10.5 to 12.

In early 2017 Lagos further expanded its electronic platform to the public by introducing an electronic title search at the Lagos State Land Registry. As a result, the local authority eliminated the need to obtain an affidavit from a commissioner

of oath for title search, which used to be a required document when applying for a development permit. By implementing this reform Lagos reduced the number of procedures from 18 to 17. This, together with the transparency initiative, improved its distance to frontier score from 47.87 to 51.37.

Oyo introduced multiple improvements in 2017 aimed at reducing the time to issue a building permit. First, the Oyo State Bureau of Physical Planning and Development Control introduced an internal fast-track system: once a building permit application is received, the technical department immediately registers the documents and forwards them to the department director, who reports directly to the governor. Previously, the director had to send the file to the commissioner of oath before the governor could sign off on it. And second, the electrical and mechanical designs no longer need to be attached to the building permit application and therefore are no longer reviewed by the Bureau of Physical Planning and Development Control, shifting the responsibility for design preparation and review to the licensed private experts. These reforms have reduced

FIGURE 4.6 Kano, Kaduna and Lagos have made improvements since 2014



Source: *Doing Business* database.

Note: The reforms took place between March 2014 and March 2018. The distance to frontier score (DTF) is the average DTF score for the procedures, time and cost associated with dealing with construction permits, as well as for the building quality control index. The DTF score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in Nigeria 2018*." The data for Lagos and Kano have been revised since the publication of *Doing Business 2018*. The complete data set can be found on the *Doing Business* website at <http://www.doingbusiness.org>.

the time to obtain a building permit from 25 to 17 days.

On the other hand, Oyo made it more difficult to deal with construction permits by requiring the issuance of a certificate of completion, resulting in seven additional days for the developer, and by increasing planning approval fees. Cross River, Osun, Plateau and Zamfara also increased their building permit fees.¹⁹

WHAT CAN BE IMPROVED?

Update and implement the legislative framework

Legislation affecting the construction industry across Nigeria is fragmented. A few states have adopted some of the provisions of the draft National Building Code, and some have developed their own regulations. However, even in states that have their own regulatory framework, local building regulations tend to cover the establishment and the role of the local permit-issuing agency but rarely include minimum technical specifications, construction requirements or safety standards. These should be a priority given the safety concerns in construction projects and the large number of collapsed buildings.

What do other economies do? In India the government adopted a National Building Code (last revised in 2005) but has also allowed each state to issue its own building bylaws. The Delhi Development Authority revised its 1983 bylaws and is currently updating its master plan. Rwanda, for its part, adopted a new Urban Planning Code and Building Code. The former clarifies the rules for development in urban centers and the latter sets out technical building standards, including structural design and fire safety requirements.

States in Nigeria can choose whether to adopt the draft National Building Code or use it as a guiding principle to implement their own regulations. Whatever

the approach, having clear regulations and building codes written in comprehensible language is central to a more effective permitting system. Most well-functioning economies also have an institutionalized process in place to regularly review and update their building codes and regulations at both the national and local level. Local authorities in Nigeria should identify the reasons the existing regulatory framework has not been more widely adopted and should develop technical standards that are appropriate to the construction industry, ones that incorporate local engineering practices and materials, vernacular architecture and other such elements. At the national level Nigeria could ensure public safety by revisiting and reviewing its laws and regulations to include minimum technical standards that apply to all construction and by engaging with the relevant public and private sector stakeholders through an inclusive and consultative process.

Make the permitting process more transparent

Little information on permitting requirements is available to the public across Nigeria. Although Abia, FCT Abuja, Kaduna and Katsina introduced an online platform, information regarding either fees or specific requirements is limited. In addition, several states have made an effort to clearly specify requirements and fees via brochures at the permit-issuing agencies, but there is still room for improvement. These states could look to Kano and Lagos, which have made the regulations and information about the construction permitting process and associated fees available to the public via online platforms.

It is up to the local permit-issuing agencies to increase transparency and work closely with developers to promote compliance. All permitting requirements, time limits and fees must be clearly communicated to the public either online, on public boards or through printed brochures available at the permit-issuing agency. The agency should also publicly

announce any updates to building regulatory requirements, while also informing the relevant professional associations. If permit-issuing agencies fail to provide a clear list of requirements, this can cause major delays, as developers will likely be missing documentation when they apply for a building permit.

Simplify the structure of the building permit fees

In many states in Nigeria the fee structure used to calculate building permit fees is unclear, making it difficult for both the developer and the public official to calculate the exact fees to be paid. If it is not clear for the public official, the risk of charging a lower or higher fee is great, imposing either an additional cost on the developer or lost revenue for the permit-issuing agency. Vaguely designed fee structures also increase the risk that developers will take part in informal activity or illegal construction.

A common good practice is to charge small fixed fees for simpler projects that present a negligible risk to public health and safety.²⁰ These shouldn't be so low that they fail to cover costs or so high that they impose an undue burden on small projects. In many reforming economies, building permit fees are set based on cost recovery for the service provided rather than as a means to collect additional revenue. Nigeria could look to the example of New Zealand, where the fees are set at a level that will cover the costs associated with the review of plans and any inspections along with overhead costs. Hungary categorizes the size of buildings and sets the fee accordingly; additional administrative fees may apply. Permit-issuing agencies across Nigeria could assess the costs of reviewing plans and conducting inspections and calculate the fees accordingly.

Introduce a risk classification to preconstruction requirements and inspections

To build a low-risk warehouse in Nigeria, studies such as an environmental impact

assessment, a soil test and a fire safety report are required.²¹ In addition, an average of four inspections during construction are required for a low-risk building. However, not all building projects have the same environmental, geological or structural risks.

Nigeria could look at economies that have adopted a risk classification approach for environmental impact assessments, soil tests, fire safety reports and inspections. These studies are typically required for larger projects, not for every building. More specifically, the required documents, approvals and inspections could be reviewed to simplify the process for smaller, low-risk projects. Taking risk levels into consideration, the permit agency could prioritize and focus its resources on higher-risk projects without compromising safety. Factors that come into play typically include size, construction method and final use. Today over 80 economies follow a risk-differentiated approach; 19 have adopted this approach since 2005, including Botswana, the Republic of Congo, Kenya, Mali, Mauritius and Rwanda.

Introduce mandatory liability on structural defects

In Nigeria liability is normally specified in the contract between the developer and the relevant party, according to the Contract and Tort Law. There is no legal basis that holds any parties (such as the architect who designed the plans or the building company) strictly liable for structural defects once construction is completed. Parties therefore have to go through the court system—a lengthy process—if any defects are found and must prove that the structural damage was due to a design or implementation flaw. Nigeria could consider adopting a law that defines the liability and extends it to all parties involved in the construction process (for example, architects, engineers, professionals supervising the construction or the agency or professional conducting inspections) for defects such as structural flaws or problems in the building once it is in use.

In Madagascar article 1972 of the Civil Code holds both the architect who designed the plans and the construction company liable for latent defect for a period of 10 years after completion of the building. In 2017 Djibouti established the decennial liability for all professionals engaged in construction projects.²²

Introduce automation for reviewing the building permit application

Across Nigerian states, once all the required paperwork for the building permit is submitted, the permit-issuing agency circulates the files and registers them manually, making it difficult for the public official to follow and track the documents and for the developer to receive the permit in a timely manner. Agencies may consider introducing information and communication technology solutions (ICT) for the registration and filing process, which could help cut delays, reduce the volume of stored paperwork, improve transparency and make it easier to track applications at any stage. This can also result in substantial savings in terms of the time it takes to issue a permit, since various stakeholders and agencies are able to perform concurrent reviews. However, for such a reform to succeed staff must be trained on the new system, and additional resources would need to be invested in ICT equipment and infrastructure. In addition, to reduce delays and conduct extra follow-ups with developers, Nigerian states could introduce a standardized calling alert system that sends applicants timely notifications via e-mail or text messages (short message service, or SMS) on the status of their application.

Internal automation can potentially lead to further improvements. Nigeria could first introduce automation within the existing local structures, then build on it further. In 2011 Kenya implemented a web-based software application to automate building plan review procedures and issuance of construction and occupancy certificates, complemented by a web- and SMS-based

tracking and notification system—measures that helped to cut delays by 50%.

Implement robust GIS technology to eliminate the need for a site analysis report and site inspections

In 25 states in Nigeria one of the prerequisites for a building plan approval is to submit a site analysis report.²³ In addition, an on-site inspection is required across all states before the building permit can be issued. The inspection is done to verify, among other things, the boundaries of the plot that the developer intends to build on. Nigeria could consider adopting a geographic information system (GIS)—an integrated system that includes topographic, demographic, utility and facility information, images and an accurate master plan of the city. But before doing so, states must ensure that approved urban plans and detailed zoning plans are in place. In fact, a fully functioning GIS framework also covers all relevant zoning, infrastructure and construction information. The system would help to eliminate the need to review a site analysis report and conduct a site inspection and would help to reduce processing delays by better managing application approvals. A robust GIS structure would also provide the private sector with prescriptive information typically found in master plans and detailed zoning maps. This could help remove uncertainty concerning the conditions required for building and could indicate where the right to build has already been established through zoning regulations. Moreover, authorities can make the system available to the public to allow developers to proceed with their designs faster. Making GIS records available leads to transparency, improves security, prevents potential losses of data and makes it easier to introduce new online services later. Some states in Nigeria use digital or satellite aerial photos; others, like FCT Abuja, Kaduna, Kano and Plateau, have gone further and introduced GIS technology.

NOTES

1. MarketLine Industry Profile. December 2017. "Construction in Nigeria." Reference Code: 0037-0793; PricewaterhouseCoopers. 2017. "Promoting Economic Prosperity Analysis of the State-Level Business Environment in Nigeria."
2. MarketLine Industry Profile. December 2017. "Construction in Nigeria." Reference Code: 0037-0793.
3. Nnodim, Okechukwu, "Nigeria records 54 building collapse cases four years," Punch News, August 27, 2017, at <http://punchng.com/nigeria-records-54-building-collapse-cases-in-four-years/>.
4. World Bank Group. 2013. *Good Practices for Construction Regulation and Enforcement Reform: Guidelines for Reformers. Investment Climate*. Washington, DC: World Bank.
5. Moullier, Thomas. 2009. "Reforming Building Permits: Why Is It Important and What Can IFC Really Do?" Washington, DC: International Finance Cooperation.
6. Federal Republic of Nigeria National Building Code. August 2, 2006.
7. Town planners in Nigeria are licensed by the Town Planners Registration Council under CAP 431 LFN 1990 and CAP T7 LFN 2004. Town planners are involved in the development of cities, towns and villages. They work alongside local officials to address social, economic and environmental issues.
8. The states that require a soil test are Adamawa, Borno, Delta, FCT Abuja, Gombe, Kebbi, Kogi, Lagos, Nasarawa, Niger, Ondo, Rivers, Taraba and Zamfara.
9. The states that require a fire safety clearance are Delta, Edo, Gombe, Kaduna, Katsina, Kebbi, Taraba, Yobe and Zamfara.
10. The states with only phased inspections are Abia, Adamawa, Akwa Ibom, Anambra, Bauchi, Bayelsa, Benue, Delta, Ebonyi, Ekiti, Enugu, FCT Abuja, Imo, Kano, Lafia, Nasarawa, Plateau, Rivers, Yobe and Zamfara. Those with phased and unscheduled inspections are Borno, Cross River, Edo, Gombe, Jigawa, Kaduna, Katsina, Kebbi, Kwara, Lagos, Niger, Ogun, Ondo, Oyo and Taraba.
11. The states where a certificate of completion is compulsory are Abia, Akwa Ibom, Anambra, Benue, Borno, Cross River, Delta, Ebonyi, Ekiti, Enugu, FCT Abuja, Imo, Kano, Kogi, Kwara, Nasarawa, Ogun, Oyo, Plateau, Sokoto and Yobe.
12. The states that do not require a certificate of completion but have a final inspection are Adamawa, Bauchi, Bayelsa, Gombe, Jigawa, Kaduna, Katsina, Kebbi, Niger, Ondo, Rivers, Taraba and Zamfara.
13. Based on interviews with public officials in Nigeria. March 19-30, 2018.
14. Based on interviews with public officials in Nigeria. March 19-30, 2018.
15. In Oyo state the fees are assessed as follows: NGN 3,000 (\$13.60) per square meter of the plot divided by the average size of the land [540 square meters] for the fencing permit + NGN 7,500 (\$34) for the registration fee + NGN 400 (\$1.80) per cubic meter of the warehouse for the assessment fee + NGN 10,000 (\$45) for the development fee + NGN 10,000 (\$45) for the certificate of approval fee.
16. The five states with a reliable water delivery system are Cross River, FCT Abuja, Kano, Lagos and Sokoto.
17. Notwithstanding the reforms in Kaduna, Kano and Lagos, other states had larger improvements in their distance to frontier scores due to smaller cost increases for private services (such as digging a borehole or installing a septic tank) relative to the increase in the country's income per capita.
18. The websites that provide developers with information are <https://knupda.org> for Kano and www.lagosepp.com for Lagos.
19. Building permit fees were increased nominally across 21 states: Abia, Akwa Ibom, Anambra, Benue, Borno, Cross River, Delta, Ebonyi, Enugu, Gombe, Kebbi, Kogi, Kwara, Nasarawa, Ogun, Ondo, Osun, Oyo, Plateau, Taraba and Zamfara. However, Nigeria's income per capita also increased over the last four years. Therefore, relative to the country's income per capita, building permit fees dropped in 16 of these states; the exceptions were Cross River, Osun, Oyo, Plateau and Zamfara.
20. Moullier, Thomas, and Frederick Krimgold. 2015. *Building Regulation for Resilience: Managing Risks for Safer Cities*. World Bank Report ACS15966. Washington, DC: World Bank.
21. Some states require an environmental impact assessment while others require a simple environmental clearance.
22. Decree No. 2017-143/PR/MHUE, article 16. April 15, 2017.
23. The states that require a site analysis report are Abia, Akwa Ibom, Anambra, Bauchi, Bayelsa, Delta, Ebonyi, Edo, FCT Abuja, Gombe, Kaduna, Katsina, Kebbi, Kogi, Kwara, Nasarawa, Niger, Ogun, Ondo, Osun, Oyo, Plateau, Rivers, Taraba and Yobe.

Registering Property

MAIN FINDINGS

- Transferring property in Nigeria requires on average 12 procedures and costs more than 15% of the property value, making the process twice as cumbersome and expensive as in the average economy in Sub-Saharan Africa.
- The governor's consent is required to register property in Nigeria, a major bottleneck in many places. In states where the power to grant consent has been delegated downward, registering property is almost three weeks faster.
- Landmark reforms have catapulted Kaduna to the top spot in Nigeria for ease of registering property. The state's overhaul of its property registration process is one of the most significant improvements recorded in the *Doing Business in Nigeria* series since 2008.
- As important as efficiency is for business, other factors also contribute to a sound land administration system. FCT Abuja scores the highest on the quality of land administration index.



The protection of property rights is a prerequisite for economic growth and prosperity. Access to official information about property rights reduces transaction costs in financial markets since it facilitates the use of real estate as collateral for obtaining credit.¹ Nearly one-third of Nigerian firms cite access to finance as the biggest obstacle to their business.² Nine out of ten business loans in the country are backed by collateral, often in the form of real estate.³ Yet the majority of privately held land in Nigeria remains formally unregistered. Policy measures that would expand formal land titling can unlock the country's economic potential by increasing access to finance for Nigerian entrepreneurs

Efficient property registration systems have many other benefits. Property owners with registered titles are more likely

to invest. A study in Argentina observed greater investment in homes after formal titles were granted to squatters. Compared with the squatters who did not receive titles, title-holders increased the quality of their homes by almost 40%.⁴ Governments also benefit from an efficient, good-quality registry and cadastral information system. Having updated information on the territorial system is not only essential to evaluate and collect tax revenues; it also facilitates the identification and administration of real estate, which represents between half and three-quarters of wealth in most economies.⁵ With updated registry information, governments can also strategically plan the provision of services and infrastructure in their cities, as well as the growth of urban areas.

HOW DOES REGISTERING PROPERTY WORK IN NIGERIA?

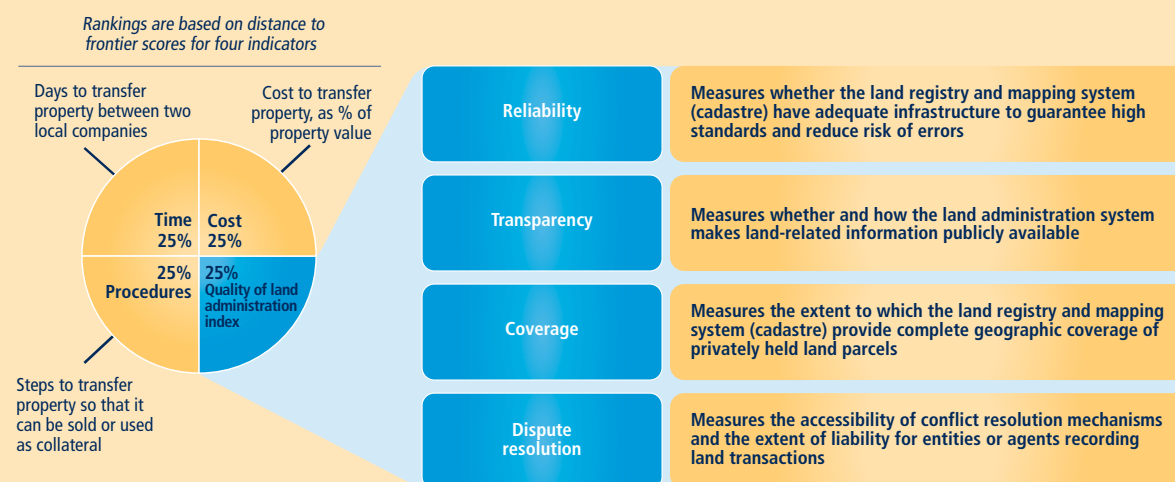
The Land Use Act of 1978 regulates land tenure in the country. It was adopted to reduce conflicts deriving from overlapping ownership claims that resulted from the previous fragmentation of the land tenure system. Before this law was adopted, at least four land tenure systems coexisted in Nigeria. Such a complex legacy partially explains the high level of informality in the property market.

In accordance with the Land Use Act, all land within the territory of a state is leasehold and is held in trust by its governor for the people. Land in urban areas is managed by governors; rural lands, although vested in the governor,

WHAT DOES REGISTERING PROPERTY MEASURE?

Doing Business records the full sequence of procedures necessary for a business (the buyer) to purchase a property from another business (the seller) and to transfer the property title to the buyer's name so that the buyer can use the property for expanding its business, use the property as collateral in taking new loans or, if necessary, sell the property to another business. It also measures the time and cost to complete each of these procedures. In addition, *Doing Business* assesses 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 (see figure). The last dimension does not figure into this report because women and men have the same property rights in Nigeria.

Registering property: measuring the efficiency and quality of the land administration system



are managed by local governments. The Federal Capital Territory (FCT) is administered by the federal government through the minister for the FCT.⁶

Individuals are granted the rights of occupancy for 99 years by the governor of the state or the minister for FCT Abuja. The Land Use Act distinguishes between statutory rights of occupancy in urban areas and customary rights of occupancy in rural areas. The governor's consent is mandatory. The states are responsible for designing and implementing a system for registration of land rights; they set the rules and procedures governing land matters, as well as the fees and charges for land transactions, and operate their own registries and survey offices.

On average an entrepreneur in Nigeria must go through 12 procedures to transfer a property, wait more than 70 days and pay 15.3% of the property value (figure 5.1). This is more burdensome and expensive than the Sub-Saharan Africa average of 6 procedures and 59 days at a cost of 7.8% of the property value. Nigerian states score on average 5.3 points in the quality of land administration index, which is lower than the regional average of 8.6. FCT Abuja is the only state that outscores the Sub-Saharan Africa average, with 13 points.

In Rwanda and South Africa the process is faster than in all Nigerian states. But Gombe and Jigawa—the fastest states in Nigeria—are faster than Indonesia, Mexico, Ghana, India or Kenya. The average cost to register property in Nigerian states remains one of the highest in the world. Only 4 economies⁷ out of the 190 benchmarked by *Doing Business* are more expensive.

Registering property is easier in Kaduna and Zamfara and more burdensome in Cross River and Rivers (table 5.1). Thanks to landmark reforms, Kaduna has jumped 30 places since *Doing Business in Nigeria 2014* and now ranks first on the ease of registering property. Zamfara, Jigawa and

FCT Abuja continue to be among the top performers for the indicator. Rivers continues to lag behind with a long and costly property registration process as well as a poor score in the quality of land administration index. In Cross River a reform overlapping two administrations resulted in the halt of all private property transfers.⁸ As a result, Cross River is recorded as “no practice” in this year's study for the registering property indicator. The states ranked in the top half of the indicator transfer property more than 40 days faster and at around two-thirds of the cost than those ranked in the bottom half.

Registering a property in urban areas across all states follows the same stages (figure 5.2). First, due diligence is conducted on the property files to search for encumbrances and determine if the property is subject to overriding interests such as government acquisition. Then parties sign the deed of assignment with a lawyer, which is submitted for the governor's consent. An inspection of the property takes place in order to determine its value, which serves as the basis for calculating state and federal transaction taxes and fees. Finally, the title is registered under the buyer's name. Most procedures are conducted at the land registries or other departments at the state Ministry of Lands.

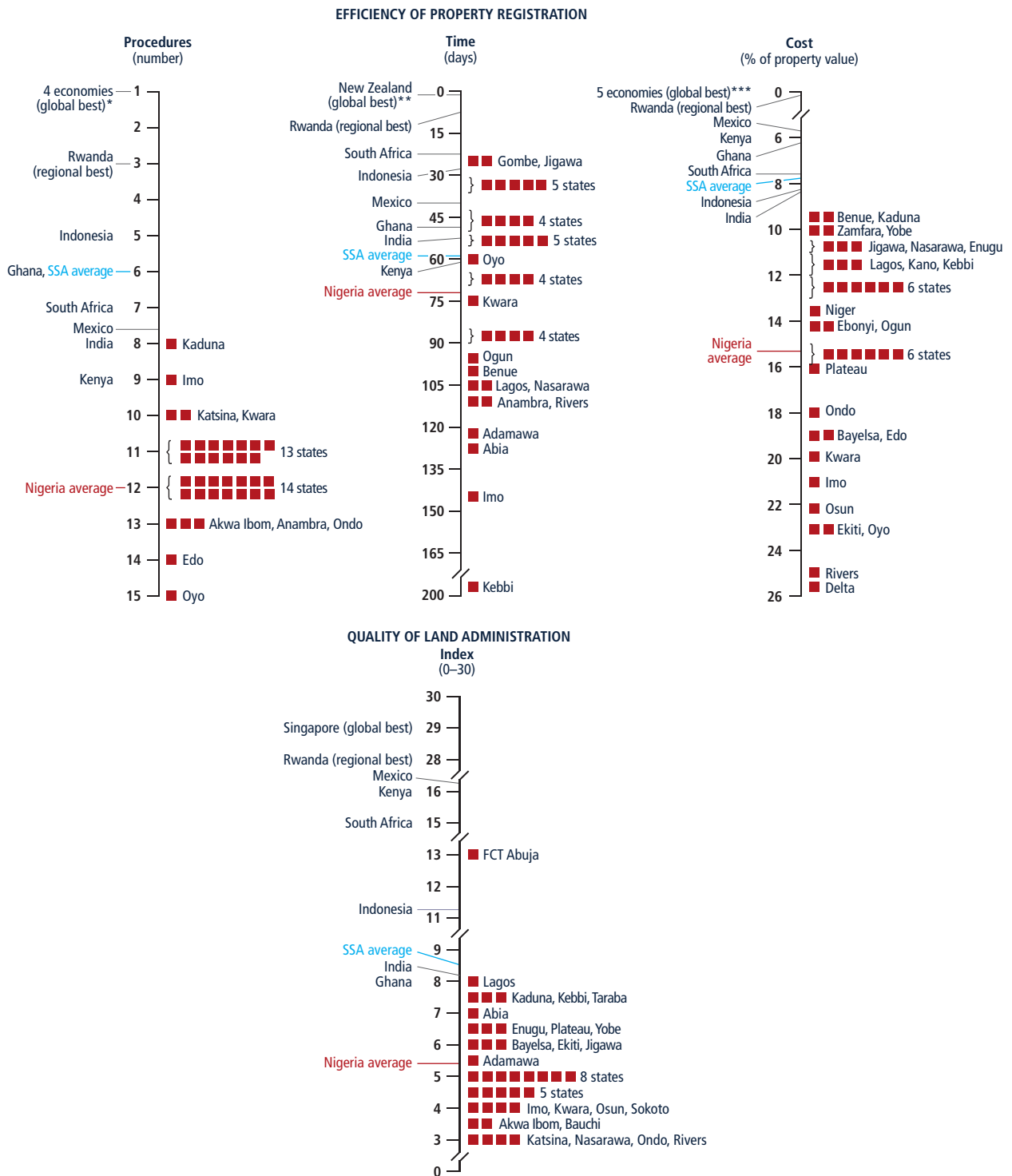
Kaduna requires the fewest number of procedures (8) followed by Imo (9). The process is more cumbersome in Oyo (15 procedures) and Edo (14). In Oyo authorities mandate two inspections for property value assessment as opposed to only one in most other states. First, an independent estate valuer assesses the property value, and then an officer from the Ministry of Lands conducts another inspection to verify and confirm the value initially assessed. In Kaduna no such inspections are conducted. In Oyo, Edo and a few other states, obtaining a bank draft remains the only mode of payment for fees at the state Ministry of Lands, making such transactions burdensome. In the rest of the states, payments are

made either at a commercial bank directly to a government account or at the Ministry of Lands office.

Registering property continues to be fastest in Gombe and Jigawa (24 days) and takes the longest time in Kebbi (196 days) and Imo (146 days). The main difference lies within the time to obtain the governor's consent, taking on average two-thirds of the total time to register property (figure 5.3). In Gombe and Jigawa it takes four and seven days, respectively. The same procedure takes four months in Imo and six months in Kebbi. It is no coincidence that in both Gombe and Jigawa the power to give governor's consent is delegated downward, while in Imo and Kebbi the power lies exclusively with the state governors. In fact, in states where the power to grant consent is delegated, registering property is almost three weeks faster.

The cost of registering property varies from 9.5% of the property value in Benue and Kaduna to 25.6% in Delta. The high cost in Delta is driven mainly by the high consent fee (15% of the property value). Delta is also one of only four states where application of capital gains tax is based on property value rather than on profit. If compared with the 190 economies benchmarked by *Doing Business*, Delta would be the second most expensive location to register property globally—only the Syrian Arab Republic is more expensive, at 28% of the property value. The cost across all states comprises the official fees levied by the state and federal authorities and the fees charged by private sector professionals (such as lawyers or estate valuers). But the composition of the fees varies (figure 5.4). Government fees and taxes, which include fees charged by land registries and stamp duties, among others, are the main drivers of variation. The fees collected by land registries (of which the consent fee, registration fee and search fee are charged in all states) range from 0.2% of the property value in Abia to 15% in Delta.

FIGURE 5.1 Compared with the regional average, property registration in Nigeria is slower and more expensive



Source: Doing Business database.

Note: The averages for Sub-Saharan Africa (SSA) are based on economy-level data for the 48 SSA economies.

* Georgia, Norway, Portugal and Sweden have 1 procedure.

** It also takes 1 day in Georgia and Portugal.

*** Belarus, Georgia, Kiribati, Saudi Arabia and Slovak Republic have a cost of 0.0% of the property value.

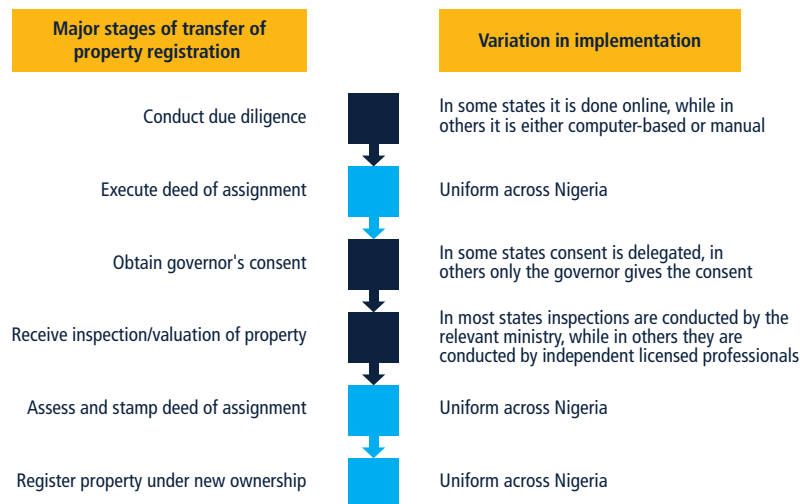
TABLE 5.1 Registering property in Nigeria—where is it easier?

State	Rank	Distance to frontier score (0–100)	Procedures (number)	Time (days)	Cost (% of property value)	Quality of land administration index (0–30)
Kaduna	1	45.72	8	44	9.5	7.5
Zamfara	2	37.39	11	33	10.0	4.5
Jigawa	3	36.79	12	24	10.5	6
FCT Abuja	4	36.45	12	53	12.1	13
Katsina	5	34.10	10	32	12.6	3
Gombe	6	33.86	11	24	13.0	5
Kano	7	32.73	11	47	11.8	4.5
Yobe	8	32.42	11	88	10.1	6.5
Enugu	9	31.63	12	64	11.0	6.5
Taraba	10	31.23	11	36	15.9	7.5
Niger	11	30.65	11	43	13.6	5
Benue	12	30.62	11	100	9.5	5
Borno	13	29.73	11	55	13.0	4.5
Kogi	14	29.27	11	35	15.3	5
Bauchi	15	28.26	11	33	15.6	3.5
Lagos	16	27.73	12	105	11.1	8
Plateau	17	26.57	11	68	16.0	6.5
Kwara	18	25.73	10	75	19.8	4
Ekiti	19	25.62	12	55	23.1	6
Delta	20	25.09	12	49	25.6	4.5
Bayelsa	21	24.31	12	66	19.2	6
Nasarawa	22	24.04	12	105	10.9	3
Adamawa	23	23.93	11	122	12.2	5.5
Ebonyi	24	22.56	12	86	14.1	5
Oyo	25	22.11	15	60	23.3	5
Akwa Ibom	26	21.46	13	55	15.5	3.5
Ondo	27	21.28	13	53	18.2	3
Ogun	28	21.21	12	98	14.1	5
Edo	29	21.15	14	68	19.2	5
Sokoto	30	20.37	12	85	15.0	4
Osun	31	19.77	12	90	22.1	4
Anambra	32	19.33	13	111	12.8	4.5
Imo	33	19.32	9	146	21.1	4
Abia	34	17.67	12	128.5	15.8	7
Kebbi	35	17.09	11	196	12.0	7.5
Rivers	36	16.31	12	112	25.1	3
Cross River	37	0.00	NO PRACTICE	NO PRACTICE	NO PRACTICE	NO PRACTICE

Source: *Doing Business* database.

Note: Rankings are based on the average distance to frontier score (DTF) for the procedures, time and cost associated with registering property as well as for the quality of land administration index. The DTF score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in Nigeria 2018*." The data for Lagos and Kano have been revised since the publication of *Doing Business 2018*. The complete data set can be found on the *Doing Business* website at <http://www.doingbusiness.org>.

FIGURE 5.2 The main stages of property registration are similar across Nigerian states, but implementation varies



Source: Doing Business database.

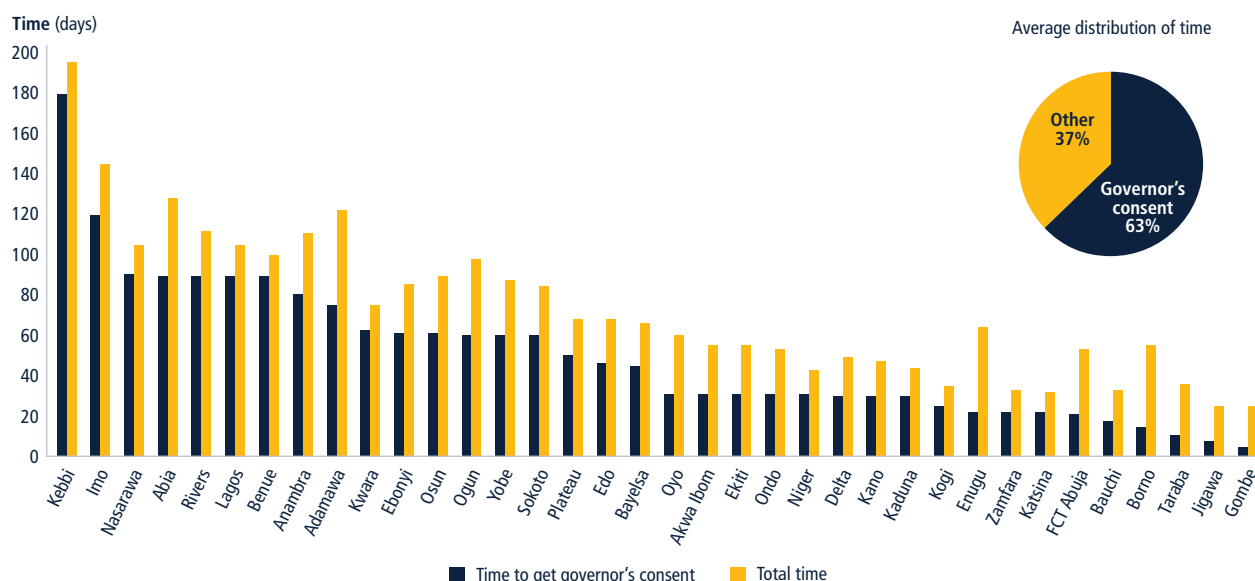
In addition, applicants must pay a stamp duty that varies from 0.75% of the property value in Nasarawa to 3% of the property value in 22 states. The Stamp Duty Act stipulates that for legal instruments involving companies, the stamp duty is to be collected by the Federal Inland Revenue Service (FIRS) at one rate applicable at the federal level (1.5%). The states' boards of

internal revenue are responsible for setting and collecting stamp duty involving instruments between individuals. In practice, however, the stamp duty legal framework is unevenly implemented across Nigerian states. In most of the states the stamp duty for transactions between companies is collected by the states' boards of internal revenue.

Most Nigerian states charge a capital gains tax on any seller profits.⁹ But authorities in Abia, Delta, FCT Abuja, Niger, Plateau and Rivers charge a capital gains tax based on the overall value of the property rather than on profit, making this tax highly prohibitive. The rate is 2% of the property value in Rivers, 2.5% in Delta, 3% in Niger and 5% in the other states. Professional fees comprise mainly lawyer fees and charges for other professional services such as independent valuers. The professional fees vary from 3.8% of the property value in Kano state to 10.2% in Ondo. Differences in lawyer fees are typically driven by the availability of lawyers—states with more lawyers tend to have more competitive prices.¹⁰

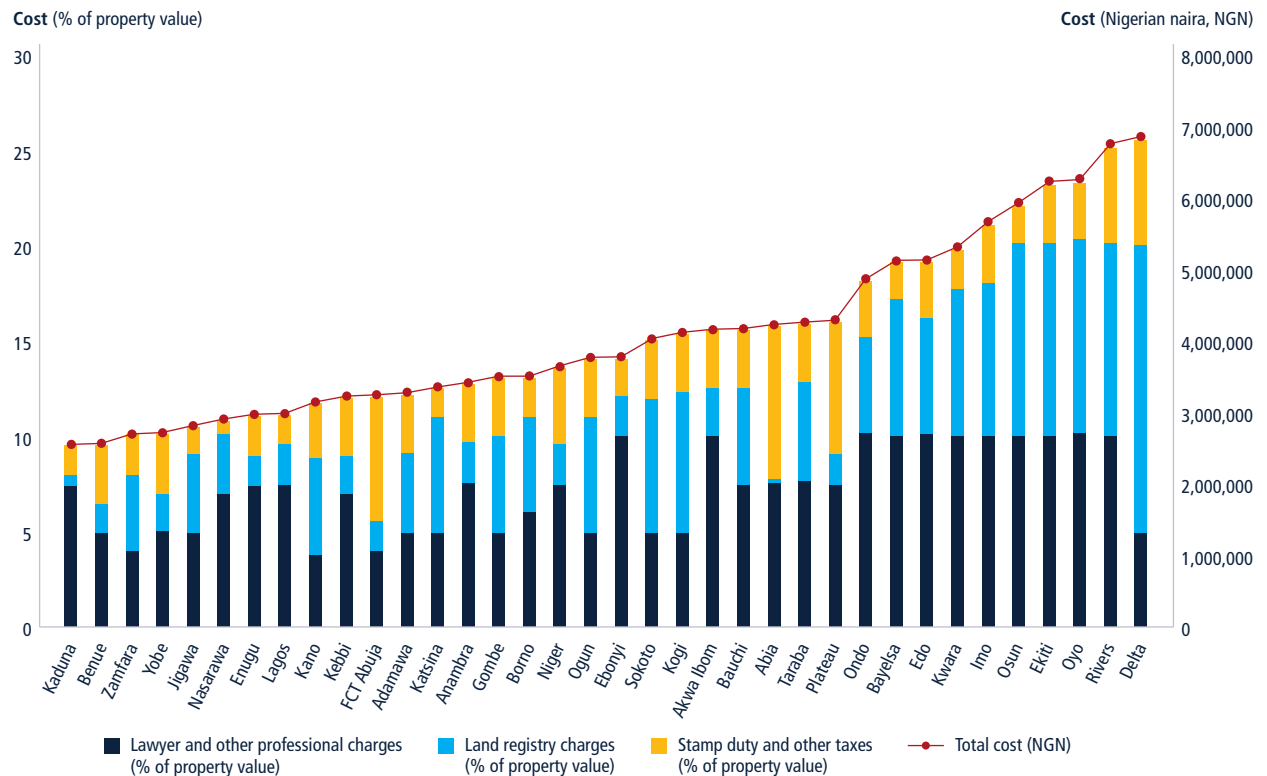
Starting with this round of the *Doing Business in Nigeria* benchmarking series, the registering property indicator looks not only at the efficiency of property transfer but also at the quality of the land administration system and land-related legal infrastructure. Each state is benchmarked and scored through the quality of land administration index (box 5.1).

FIGURE 5.3 Obtaining governor's consent remains the lengthiest procedure across all states



Source: Doing Business database.

FIGURE 5.4 The composition of the fees varies significantly across Nigerian states



Source: Doing Business database.

BOX 5.1 How does the quality of land administration vary across Nigeria?

While the time, cost and procedural complexity of property registration matter for businesses, good land administration goes beyond efficiency. It ensures property owners have a secure title, backed by a reliable land administration system. *Doing Business* assesses the quality of this system through five main dimensions: reliability of infrastructure (0 to 8 points), geographic coverage (0 to 8), transparency of information (0 to 6), land dispute resolution (0 to 8) and equal access to property rights (-2 to 0). Results for these dimensions are then added for the overall score on the quality of land administration index (for a possible 30 points).

The overall index score varies from 13 points in FCT Abuja to 3 points in Katsina, Nasarawa, Ondo and Rivers (see figure). Over the years, FCT Abuja has completed the digitization of its maps and scanned most of its titles. In addition, Abuja is the only city in Nigeria where all properties are formally registered.

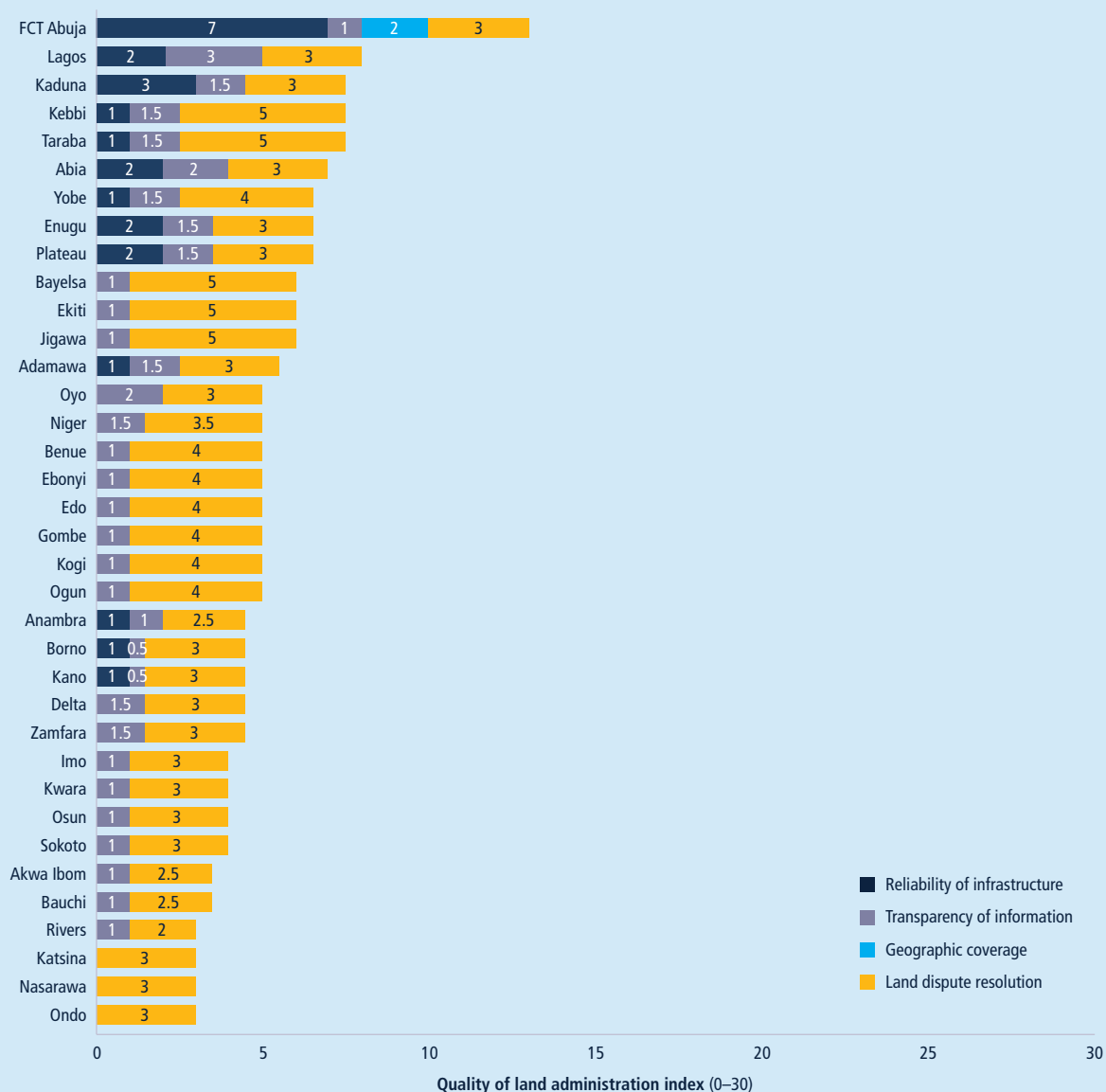
On the reliability of infrastructure dimension, FCT Abuja leads with 7 points (out of a possible 8) while 30 states receive 1 point or less. FCT Abuja's better performance is due to its advances in setting up electronic systems for land records and cadastral records as well as interconnecting the land registry and mapping databases. The improvement of land registry infrastructure in FCT Abuja started in 2004, much earlier than in other states. Several other states have taken steps in going digital, but progress has lagged.

Making land-related information publicly available—including fee schedules, time limits for service delivery and statistics on transactions—provides clients with critical information on the transactions they undertake and reduces mistakes and opportunities for bribery. A good practice is for registries and cadastres to make such information publicly available either online or on a public board. On the transparency of information component, Lagos leads with 3 points (out of a possible 6), while Katsina, Nasarawa and Ondo do not obtain any points. Lagos authorities publish online the lists of procedures and requirements to register property, as well as the fee schedules for both cadastral and land registration systems. Lagos has also set up specific and independent mechanisms to file complaints.

BOX 5.1 How does the quality of land administration vary across Nigeria? (continued)

With the exception of the city of Abuja, no other location in Nigeria has managed to formally register or map all private properties. This explains why FCT Abuja is the only location to score 2 points out of 8 in the geographic coverage dimension. Other states have embarked on a process of formally registering all properties, but none have fully completed the process. This is a complex feat, requiring considerable financial resources, high administrative and technical capacity, and long-term commitment. On the land dispute resolution component, Bayelsa, Ekiti, Jigawa, Kebbi and Taraba lead with 5 points, while Rivers scores only 2. Nigerian property laws do not restrict ownership rights on the basis of gender—women and men have equal property rights under the law.^a

FCT Abuja's reliable infrastructure and Lagos' transparency explain their top performance on the quality of land administration



Source: *Doing Business* database.

a. While in practice property ownership rights may include gender-based restrictions in some Nigerian states, the *Doing Business* methodology assesses only restrictions stipulated in the law.

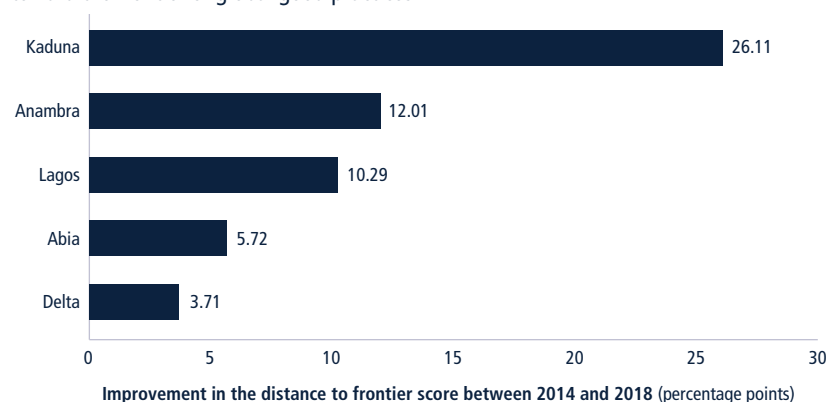
WHAT HAS IMPROVED SINCE 2014?

Over the last four years, eight Nigerian states implemented reforms making it easier to register property while three made it more difficult (table 5.2).

Kaduna, Anambra, Lagos, Abia and Delta have made the most progress since 2014 (figure 5.5). Kaduna made the biggest jump, increasing its distance to frontier score by more than 26 percentage points. The state overhauled the registering property process, resulting in a comprehensive reform that reduced time, cost and number of procedures and significantly improved the quality of land administration (box 5.2).

In 2015 Lagos reduced several of its fees and taxes. The consent fee was lowered from 8% to 1.5% of the property value and the registration fee from 3% of the property value to 0.5%. In addition, Lagos removed the requirement to file an affidavit with the high court before being able to conduct a property title search. It also increased transparency by publishing fee schedules and the list of procedures online and by introducing

FIGURE 5.5 Since 2014 Kaduna, Anambra, Lagos, Abia and Delta advanced the most toward the frontier of global good practices



Source: *Doing Business* database.

Note: The reforms took place between March 2014 and March 2018. The distance to frontier score (DTF) is the average DTF score for the procedures, time and cost associated with registering property as well as for the quality of land administration index. The DTF score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in Nigeria 2018*." The data for Lagos and Kano have been revised since the publication of *Doing Business 2018*. The complete data set can be found on the *Doing Business* website at <http://www.doingbusiness.org>.

an independent mechanism to file complaints.

Authorities in Anambra introduced a reform that cut the time to register property by almost half (from 213 to 111 days). In 2016, besides delegating the governor's consent to the commissioner of lands, Anambra state introduced internal deadlines for the staff to complete the operations assigned. State officers who need

to check and clear documents at various stages of the approval process must now do so within two days; otherwise they are subject to sanctions. Anambra also made a search function available online,¹¹ but its uptake seems to be lagging.

In Abia the state's Geographic Information Systems (ABIAGIS) made considerable progress in digitizing its records and database, introducing online procedures

TABLE 5.2 What states have made it easier to register property since 2014?

States	Made registering property easier overall	Reduced taxes or fees	Streamlined or computerized internal processes	Introduced online procedures	Improved quality of land administration
Abia	✓		✓	✓	✓
Anambra	✓		✓		
Bayelsa	✓		✓		
Cross River	✗				
Delta	✓		✓		
Enugu	✓				✓
Gombe	✗	✗			✓
Kaduna	✓	✓	✓		✓
Lagos	✓	✓	✓		✓
Ogun	✓	✓			
Zamfara	✗		✗		

Source: *Doing Business* database.

Note: This table records *Doing Business* reforms and changes that occurred between March 2014 and March 2018.

✓ = *Doing Business* reform making it easier to register property. ✗ = *Doing Business* change making it more difficult to register property.

BOX 5.2 Kaduna implemented the most significant reform in property registration recorded in the *Doing Business in Nigeria* series

In 2015 Kaduna state restructured its land registry—now called the Kaduna Geographic Information Service (KADGIS)—and embarked on an ambitious reform effort comprising several components. First, the state authorities replaced the registration fee previously based on a percentage of property value (3%) with a flat fee of NGN 80,000 (\$363). This measure not only reduced costs but also eliminated four procedures that were previously conducted to assess the property value and determine the fees.^a

Kaduna authorities also introduced the option of paying the fees using a credit card at KADGIS premises, eliminating the need to travel back and forth between KADGIS and commercial bank branches to make payments. In fact, four years ago the only mode of payment to the land registry in Kaduna was through a bank draft, which took much longer.

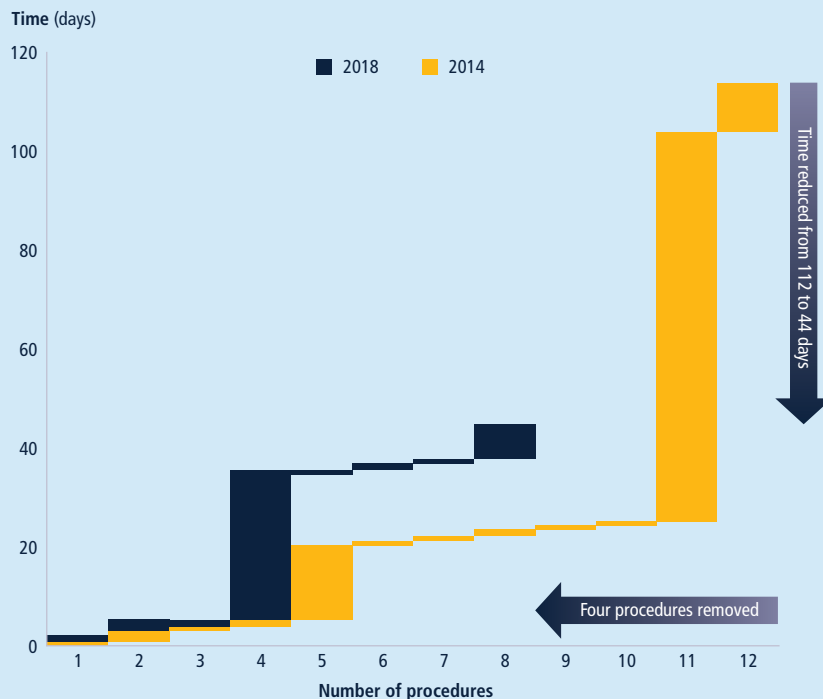
The elimination of procedures related to the assessment of the property value and payment of fees shortened the property registration process by more than two weeks (18 days). More significantly, state authorities simplified the flow of internal clearances, making the issuance of the governor's consent much more efficient. Getting the consent now takes only 30 days—less than half the time it took in 2014 (77 days).

State authorities also made progress on the quality of land administration infrastructure. KADGIS scanned all land titles as well as maps and is making noteworthy progress in digitizing them so they can be part of a searchable database. In fact, KADGIS has developed a Digital Data Repository (DDR) intended to function as an electronic database for both internal and external users. As of now this repository is still a work in progress because it does not include all properties in the state. It includes only properties that have been issued new digital certificates of occupancy under a recently established Systematic Property Registration

Program (SPRP). The goal is to issue digital certificates of occupancy for all properties in the state. Lastly, several application forms and guidelines that previously had to be obtained in person are now available to download from the KADGIS website.

The overhaul of the property registration process in Kaduna has resulted in one of the most significant improvements recorded in the *Doing Business in Nigeria* series since 2008. This change made one-third of procedural requirements redundant. The time to register property fell by more than two months, from 112 days to 44, and the cost decreased by almost one-third, from 13.8% to 9.5% of the property value (see figure). As one entrepreneur noted, "It has greatly simplified the daily work related to property transfer in the state. One can now be very sure of how much to pay, whom to pay and when to get the certificate of occupancy."

Kaduna has reduced the property registration process by more than two months and four procedures



Source: *Doing Business* database.

a. These measures were initially introduced as temporary in 2015, but the state authorities have kept renewing them ever since. The application of a flat rate instead of a fee based on a percentage of property value, along with the introduction of point-of-service payments at KADGIS, eliminated the need for the following procedures: 1) receiving an inspection of property from the Kaduna State Ministry of Lands, Survey and Country Planning, 2) obtaining a demand order for payment of fees at the same agency, 3) paying a registration fee at a designated bank and 4) submitting a receipt for payment of fees at the Ministry of Lands, Survey and Country Planning.

and increasing administrative efficiency. The payment of the search fee and the actual search of a property title can now be conducted online, while various forms can be downloaded from the ABIAGIS website.¹² ABIAGIS streamlined internal processes, procured new equipment and implemented clearer assignments of tasks to the staff, such as the division of different areas of the state to specific teams depending on geographic proximity. It also implemented a communication campaign to reach out to the private sector. The main area of concern in Abia remains the long duration to obtain the governor's consent, three months.

Delta made registering property easier by reducing the time to obtain the governor's consent by one month. The state governor delegated the consent powers to the commissioner for lands in 2015. Bayelsa authorities implemented a similar reform, reducing the time to register property by 16 days.

Benue and Plateau authorities introduced temporary measures cutting all state fees in half. Both states called these measures tax holidays. Benue made the cuts effective August 2017. Plateau state introduced the measure in 2016 for an initial duration of one year and subsequently extended it. Other states also reduced fees; authorities in Ogun cut the consent fee from 8% to 6% of the property value, and in Kwara the stamp duty has been lowered from 3% to 2% of the property value.

The FIRS opened stamp duty offices in 12 states since 2014. Entrepreneurs from Akwa Ibom, Anambra, Borno, Ebonyi, Gombe, Jigawa, Kebbi, Kogi, Niger, Osun, Plateau and Yobe no longer need to travel to another state to assess and stamp the deed of assignment, which saves them time and cost.

In Enugu authorities have scanned nearly all land titles, improving the quality of infrastructure. And in Gombe authorities

introduced a practice direction in 2015 mandating the frontloading of documents in court by the plaintiff and defendant, leading to a reduction in the time to obtain a court decision for a land tenure dispute.

WHAT CAN BE IMPROVED?

Consider delegating the governor's consent and reducing the number of reviews

Obtaining the governor's consent continues to be a major bottleneck in property registration across most states. While the Land Use Act establishes that all land belongs to the state and should be held in trust by the governor, the statute provides the possibility for governors to delegate their consent powers to a state commissioner. Some states have done so. Gombe was one of the states where consent powers were delegated to the commissioner of lands. Obtaining the consent there takes only four days, the fastest in the country.

However, delegating the governor's consent will have a limited impact unless coupled with other efficiency measures. Looking to Anambra as a good practice, cities could introduce deadlines for the completion of internal operations, clarify functions, streamline workflows between different departments and reduce the number of internal approvals. In many Nigerian states documents submitted for property transfers are checked numerous times by multiple parties within state governments, which is excessive by most international standards. Improving capacity and staff training at the technical level to clear checklists should reduce the number of times the documents have to be checked, particularly by more senior staff. In most states even conducting a search of title needs the approval of many high-level officials, such as directors or even permanent secretaries. But there are states like Abia where a title search can be conducted online from any computer by anyone who pays the official fee.

Increase transparency by making public all requirements and fees to complete a property transaction

Most Nigerian land registries and surveyor general's offices do not publish, either electronically or on public boards, the fee schedules and list of documents needed to complete transactions. Such a step would increase transparency and make it easier for transaction parties to find the information needed to conduct a property transfer. States could follow the example of Lagos, where the land registry has published on its website¹³ the fee schedules and lists of requirements for land registration and cadastre services. A transparent land administration system—one in which all land-related information is publicly available, all procedures and property transactions are clear, and information on fees for public services is easy to access—minimizes the possibilities for informal payments and abuses of the system itself. Keeping track of the number of transactions processed by land registration agencies and of the land disputes in courts and publishing this information on a regular basis would also contribute to more transparency.

Assess the feasibility of reducing costs and simplifying the cost structure for property transfers

Property transfer taxes are an important source of revenue for many governments. But when transfer fees and taxes are too burdensome, even registered property might quickly become informal if subsequent transactions are not registered. This not only weakens the protection of property rights, it also reduces potential revenue from property taxes. Property registration costs in Nigeria are prohibitive and may dissuade land owners from formally registering their properties. The low level of property registration in Nigeria leads to insecure rights and a high number of disputes and prevents the private sector from having the access to finance that it

needs to thrive. Some Nigerian states have already taken meaningful steps to encourage property registration. Edo, Lagos and Ogun have lowered their fees and taxes. Other states such as Benue and Plateau implemented tax holidays. Kaduna went a step further and restructured the cost by introducing a flat fee valid for all transactions instead of continuing to levy percentage-based fees. Sixty economies worldwide have lowered transfer taxes and other government fees related to property registration since 2005. Several countries from Sub-Saharan Africa have lowered such taxes. For example, Guinea decreased the transfer tax from 10% to 5% of the property value; Senegal lowered the transfer tax from 15% to 5%; Chad cut the property transfer tax from 15% to 10%; Côte d'Ivoire lowered this tax from 10% to 4%; Malawi reduced the stamp duty from 3% to 1.5%; and Niger cut the transfer tax from 5% to 3%.

In many economies property registration fees or transfer taxes represent only part of the total cost, and additional fees and duties apply throughout the process. Even where these additional fees add little to overall revenue, they may increase red tape for entrepreneurs if the process for paying them is unnecessarily cumbersome. Armenia and Burkina Faso simplified the process by making it possible to pay several fees at a single location. Others have eliminated these additional fees altogether.

Making the cost of a property transfer neutral to the value of the property helps to increase the transparency of the real estate market. Ten economies across the world set up fixed fees for the transfer of a property, which usually include either fees for the notary service, the registration of a property transfer or access to the public databases for encumbrances. Georgia, the Slovak Republic, Palau and Rwanda have fixed fees for every step of the property transfer process.

Introduce service delivery standards for the land registry and create specific and separate mechanisms to file complaints

Information gives citizens the power of knowing what to expect and whom to hold accountable in case things go awry. But when the mechanisms through which individuals or agencies are held accountable function poorly, information alone is not enough. In most Nigerian states land administration authorities do not commit to delivering their services within a specific time frame, nor do they have specific mechanisms for filing complaints. Service delivery standards allow the beneficiaries of public services to know what they can expect in terms of timeliness, accuracy and suitability. Publishing this information—including clear definitions, indicators, timetables and the names of officers in charge—would increase the quality of the service, allow for monitoring and evaluation, and increase citizens' confidence.

Lagos is one location in Nigeria that has set up a complaint mechanism via an online portal.¹⁴ The website allows citizens to file specific complaints addressing land documentation services and the land use charge, as well as to track the status of the feedback via a ticket number. Complaints can be lodged on the portal, and the claimants can select the agency they want to report. All complaints are sent an acknowledgement and a tracking number, along with a resolution turnaround time. Each agency appointed a focal point responsible for following through with timely resolution. The governor has a dashboard on the portal to track which agencies have the most pending complaints that are overdue. Malaysia, another good practice in this area, allows users of land registry and cadastre services to file anonymous complaints through the agency website; these are sent directly to the director of the relevant department.

Continue the digitization process of titles and cadastre maps and create electronic services

Economies that invest in a digital land registration system benefit in several ways.¹⁵ Computerization helps reduce duplication in the storage of information and makes it possible to consolidate a large amount of information in one database. It streamlines workflows and helps compile information in ways not possible with manual systems. It also allows a land registry to set up a monitoring and evaluation system and improve its services, and it increases the reliability of land records because it allows for creating backup copies to prevent losses of titles. However, digitizing an inefficient system might not achieve more than freezing the bottlenecks and making it more difficult to correct them. Before computerizing a paper-based system there are a few issues to consider. First, the legal framework should be reviewed to update provisions that might not be compatible with digitization, and the business structure should be redesigned together with the technology architecture and a migration plan. Choosing the appropriate technology and training the staff are also critical to a successful transition.

Digitization is not reserved for high-income economies; many developing economies have also digitized their land registry. Rwanda fully digitized its titles and maps, set up electronic databases and linked them. In Kenya the land registry of Nairobi has gone through a full digitization of its records and is now developing new electronic services for its customers.

In Nigeria digitization started after 2004 in many states, but progress has been slow. Abia, Anambra, FCT Abuja and Lagos lead the way in this respect, while Kaduna is catching up fast. Digitizing records and linking inter-institutional databases are prerequisites that enable registries to offer online services to the public. But these processes take time. For instance, New Zealand digitized

its property records between 1997 and 2002 and subsequently introduced electronic registration, but by 2005 only about half of property transactions were being submitted electronically. A final push was needed. In 2008 electronic registration was made mandatory by law. Now property registration can be completed in just two steps, at a cost of 0.1% of the property value—and New Zealand tops the *Doing Business* ranking on the ease of registering property. Elsewhere, in the United Kingdom the process of digitization started in 1997 and spanned more than a decade. As a result of computerization, in 2013/14 the land registry increased its productivity by 21% despite a 16% rise in applications. Some 76% of substantive applications were submitted electronically in 2014, and by 2016 about 24 million titles were registered.¹⁶

Reduce time to obtain decisions on land disputes from the courts

When land disputes end up in court, an efficient legal system should be able to provide a timely resolution. In Nigeria obtaining a judgment in a standard land dispute between two local businesses over tenure rights of a property takes more than three years in 22 states, between two and three years in 10 states and one to two years in 5 states. There is no state in Nigeria where this would take less than one year. Some of the reform recommendations suggested in the chapter on enforcing contracts in this report—such as the introduction of case management practices like regulating the maximum number of adjournments that can be granted or limiting such adjournments to unforeseen and exceptional circumstances—could provide guidance on how to successfully tackle this problem. Establishing judicial deadlines and adopting case management systems are internationally recognized good practices promoting the timely processing of cases. Preventing frivolous adjournments is essential to good case management. But in order to preserve procedural fairness, clear and sound adjournment rules and the mechanisms to enforce

them must be established and be made publicly available. Strengthening the land registration and cadastral systems by keeping reliable and accurate deeds and cadastral maps would also help speed up court proceedings.

NOTES

1. Johnson, Simon, John McMillan and Christopher Woodruff. 2002. "Property Rights and Finance." *American Economic Review* 92(5): 1335-1356.
2. World Bank. 2014. *Enterprise Surveys*, data for Nigeria. <http://www.enterprisesurveys.org/data/exploreeconomies/2014/nigeria>.
3. Iarossi, Giuseppe, and George R. G. Clarke. 2011. *Nigeria 2011: An Assessment of the Investment Climate in 26 States*. Washington, D.C.: World Bank.
4. Galiani, Sebastian, and Ernesto Scharfrodsky. 2010. "Property Rights for the Poor: Effects of Land Titling." *Journal of Public Economics* 94 (2010) 700–729.
5. World Bank. 1989. *World Development Report 1989: Financial Systems and Development*. New York: Oxford University Press.
6. See the Federal Capital Territory Act.
7. The four economies where it is more expensive to register property are Cameroon, Maldives, the Republic of Congo and the Syrian Arab Republic.
8. According to information obtained in meetings with representatives of Cross River state, the governor of the state stopped granting consents in 2015 based on suspicions of fraudulent implementation of the Cross River Geographic Information Agency program to digitize land records. As of March 2018 no consent had been issued in Cross River since 2015.
9. In line with *Doing Business* methodology, capital gains tax is excluded from the cost measure when applied to the actual profit or gain.
10. This is based on anecdotal evidence provided by private sector contributors (mainly lawyers).
11. The Anambra property search function can be found at http://anambra-lands.net/property_search.php.
12. The ABIAGIS website is available at <https://www.abiagis.com/search/legal>.
13. The Lagos Lands Bureau website is available at <https://landsbureau.lagosstate.gov.ng/>.
14. The portal for filing complaints is available at <https://citizensgate.lagosstate.gov.ng/#/complaint>.
15. World Bank. 2016. *Doing Business 2016: Measuring Regulatory Quality and Efficiency*. "Registering property: The paths of digitization." Washington, DC: World Bank.
16. Ibid.



Enforcing Contracts

MAIN FINDINGS

- Kaduna is the easiest place to enforce a contract within Nigeria. Resolving a standardized commercial dispute there takes 307 days and costs 25.2% of the claim value.
- Since 2014, four states (Bauchi, Enugu, Katsina and Sokoto) have implemented reforms making it easier to enforce a contract.
- Enugu has made the biggest strides on the ease of enforcing contracts by hiring additional magistrates and issuing a practice direction to resolve commercial disputes faster.
- Nigerian states continue to modernize their civil procedure rules to introduce better case management measures such as frontloading evidentiary materials and holding pretrial conferences.
- All states should implement rules limiting the number of trial adjournments and create specialized commercial courts.

A business contract is only as meaningful as its ability to be enforced swiftly and effectively. Imagine a small business in Anambra state that recently bought some goods that turned out to be defective. It is now faced with the dilemma of whether to pursue a legal action—which in Anambra means being tied up in litigation for 20 months—or accept the consequences of a significant financial loss. These types of challenges constantly affect businesses and potential litigants across Nigeria. If small and medium-size enterprises are to grow and succeed, an effective court system must exist to protect and enforce

their basic contractual rights. The courts adjudicate parties' rights and contractual obligations and ensure that any monetary awards are properly and efficiently enforced in favor of the prevailing party. If these obligations are overlooked, commercial activity may be stifled and businesses may avoid entering into contracts with parties they do not know and trust. Research has shown that weak contract enforcement raises the cost of borrowing and shortens loan maturities,¹ with a resulting negative effect on investment and on GDP.² Weak enforcement systems have also been linked to late payments, which can lead to liquidity issues

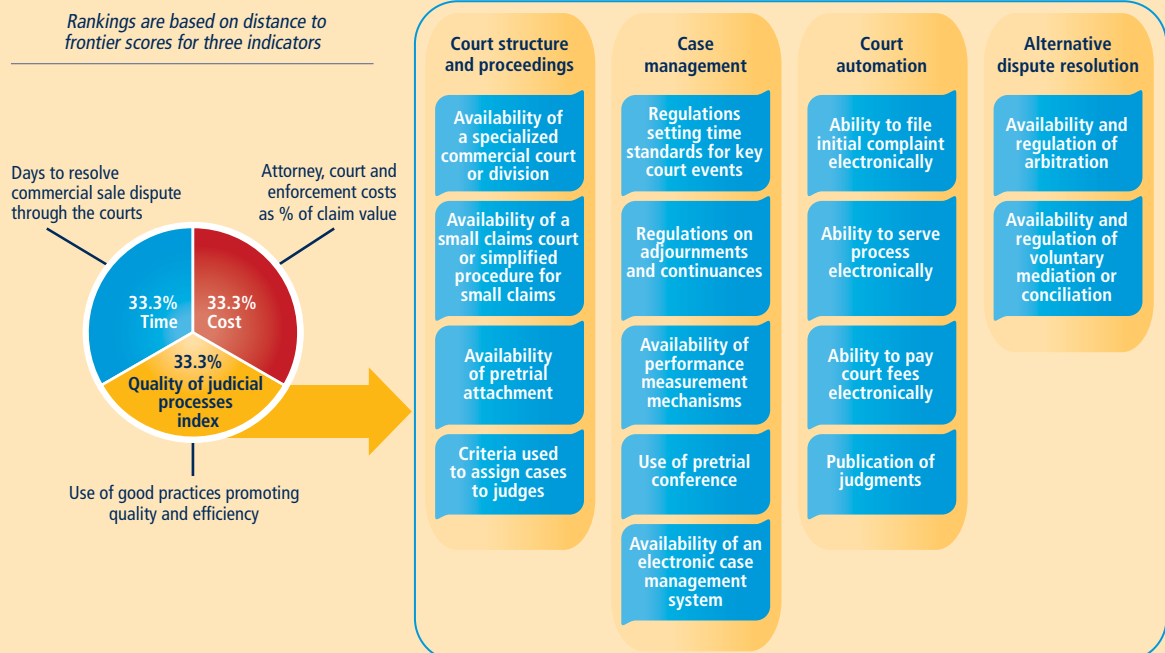
for companies and increase the likelihood of insolvency.³

HOW DOES CONTRACT ENFORCEMENT WORK IN NIGERIA?

Pursuant to the Nigerian Constitution,⁴ the chief judge in each state is empowered to promulgate rules governing the state's courts. Each state has instituted its own set of procedural rules for its high and lower courts. Enugu and Anambra's court rules are the same and result from a collaborative drafting effort. States have also adopted

WHAT DOES ENFORCING CONTRACTS MEASURE?

Doing Business measures the time, cost and quality of judicial processes for resolving a commercial dispute through a local first-instance court. The case study assumes that a seller delivers custom-made goods to a buyer who refuses delivery, alleging that the goods are of inadequate quality. To enforce the sales agreement, the seller files a claim with a local court, which hears arguments on the merits of the case. Before a decision is reached in favor of the seller, an expert is appointed to provide an opinion on the quality of the goods in dispute, which distinguishes the case from simple debt enforcement. Ultimately, the seller must commence enforcement proceedings after the period allocated by law for appeal expires, attach the buyer's movable assets and organize a public auction and sale of these goods to satisfy the court's judgment. *Doing Business* also builds a quality of judicial processes index that measures whether a location has adopted a series of good practices in its court system in four areas: court structure and proceedings, case management, court automation and alternative dispute resolution (see figure). This index was introduced in 2015 and replaces the indicator on the number of procedures to enforce a contract.



varying pieces of legislation which affect the quality of the judicial process, notably laws that regulate the arbitration or mediation of commercial disputes.

In Nigeria both the high courts and the magistrates' courts (the lower courts)⁵ have subject-matter jurisdiction over breach of contract claims. Typically, high courts can hear matters of any amount, but the jurisdiction of the lower courts is limited by a maximum monetary threshold. This threshold is determined by state law (such as the Enugu Magistrate Court Law) and varies across the country, usually tracking levels of economic activity. For example, in Lagos, where economic activity is highest,⁶ the magistrates' courts' monetary threshold is NGN 10 million (\$45,422). This is the highest in the country, along with the threshold in Enugu, Edo and Kano.⁷ However, in Adamawa and Yobe the lower courts can only hear actions claiming less than NGN 10,000 (\$45). The median threshold for lower courts across the

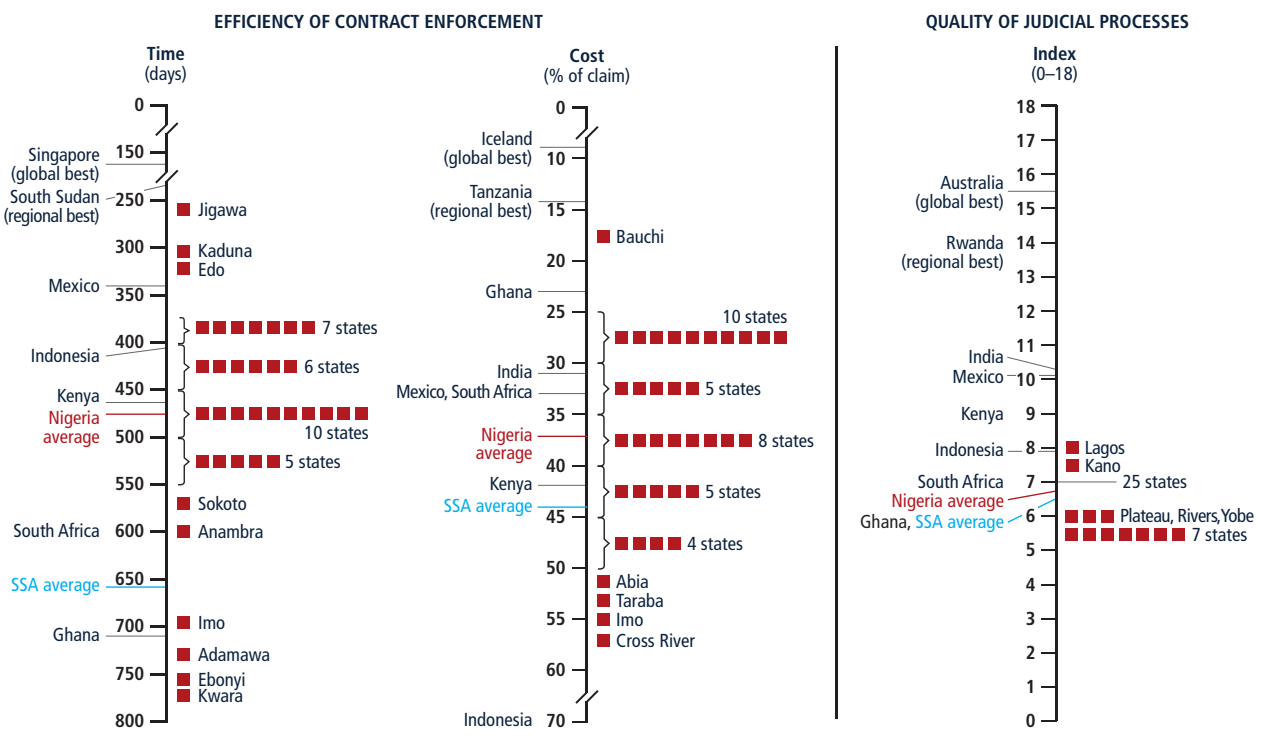
country is NGN 1 million (\$4,542). In those states where the case study assessed by *Doing Business*⁸ could be heard by either the high court or a lower court, litigants more commonly choose to file their actions in the high court in order to benefit from more experienced judges and comprehensive rules and procedures (notably a pretrial conference).⁹ Regardless of which court hears the case, the judge must submit a final judgment within 90 days of the final hearing.¹⁰ The losing party then typically has 60 days in most states (and up to 90 days in FCT Abuja and Lagos) to appeal. After this period elapses, the prevailing party must institute enforcement proceedings through the enlistment of public enforcement agents.

Enforcing contracts measures the time and cost throughout the three main phases of a court proceeding—filing and service process, trial and judgment, and enforcement of judgment—and the quality of judicial processes. Across Nigerian states,

resolving a commercial dispute takes 475 days and costs 37% of the claim value, on average. This is 182 days faster and nearly 16% less expensive than the average time and cost across Sub-Saharan Africa. On the quality of judicial processes index, which ranges from 0 to 18 points globally, Nigeria has an average score of 6.7, close to the regional average of 6.5 (figure 6.1).

However, the overall time and cost to resolve a commercial dispute and performance on the quality of judicial processes index all vary significantly across states. Enforcing a contract is easier in Kaduna and Jigawa, thanks to their fast trial times, and in Bauchi, which benefits from the lowest costs in the country. It is more difficult in Imo, Ebonyi and Cross River (table 6.1). It takes 307 days and costs 25.2% of the claim value to enforce a contract in Kaduna, while in Imo the same process takes more than twice the time (almost two years) and money (55% of the claim value).

FIGURE 6.1 Enforcing a contract in Nigeria is faster and cheaper than the regional average



Source: *Doing Business* database.
 Note: The averages for Sub-Saharan Africa (SSA) are based on economy-level data for the 48 SSA economies.

TABLE 6.1 Enforcing contracts in Nigeria—where is it easier?

State	Rank	Distance to frontier score (0–100)	Time (days)	Cost (% of claim value)	Quality of judicial processes index (0–18)
Kaduna	1	65.10	307	25.2%	7
Bauchi	2	63.99	455	17.4%	7
Jigawa	3	63.14	261	33.8%	7
Borno	4	62.97	371	26.2%	7
Katsina	5	62.94	375	26.0%	7
Kebbi	6	62.40	392	26.2%	7
Yobe	7	61.27	368	26.1%	6
Edo	8	60.83	314	28.7%	5.5
Ondo	9	60.74	382	31.4%	7
Kano	10	60.20	476	28.4%	7.5
Osun	11	59.46	438	30.7%	7
Bayelsa	12	58.46	393	36.7%	7
Zamfara	13	58.37	405	36.0%	7
Nasarawa	14	58.09	410	36.4%	7
Sokoto	15	57.27	568	27.1%	7
Lagos	16	56.84	447	42.0%	8
Gombe	17	56.82	500	33.2%	7
Kogi	18	56.56	464	36.5%	7
Niger	19	56.16	515	26.5%	5.5
Ogun	20	55.89	455	39.0%	7
Benue	21	55.26	469	39.7%	7
Plateau	22	54.51	498	34.6%	6
Delta	23	54.18	506	39.9%	7
Akwa Ibom	24	53.70	428	46.8%	7
Oyo	25	53.41	469	37.2%	5.5
Rivers	26	53.34	375	46.7%	6
FCT Abuja	27	51.49	476	41.8%	5.5
Ekiti	28	51.29	546	44.6%	7
Taraba	29	51.10	439	52.9%	7
Kwara	30	50.54	774	30.0%	7
Enugu	31	48.62	532	45.4%	5.5
Abia	32	48.11	464	51.7%	5.5
Adamawa	33	47.84	729	40.5%	7
Anambra	34	47.80	600	42.6%	5.5
Cross River	35	47.69	505	57.2%	7
Ebonyi	36	44.28	763	47.5%	7
Imo	37	43.25	698	55.0%	7

Source: *Doing Business* database.

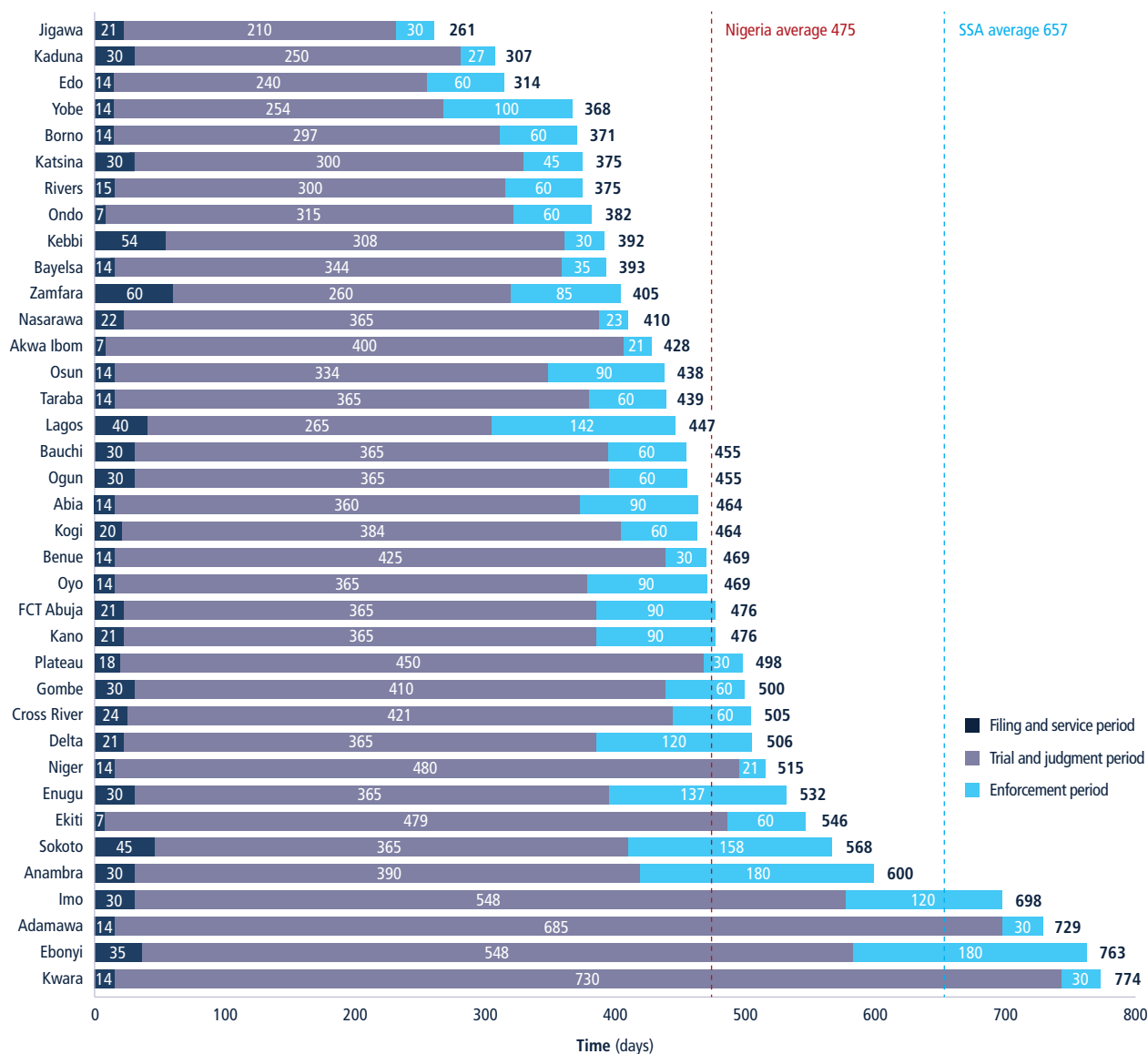
Note: Rankings are based on the average distance to frontier score (DTF) for the time and cost associated with enforcing a contract, as well as for the quality of judicial processes index. The DTF score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in Nigeria 2018*." The data for Kano have been revised since the publication of *Doing Business 2018*. The complete data set can be found on the *Doing Business* website at <http://www.doingbusiness.org>.

The time required to enforce a contract varies from 261 days in Jigawa to nearly three times that (774 days) in Kwara (figure 6.2). The initial filing and service phase is fastest in Akwa Ibom, Ekiti and Ondo, taking only one week. In these states the court's registrar confirms that all formal requirements of preparing a complaint have been satisfied, collects the requisite filing fee, assigns the case to the appropriate court and sets a date for the defendant

to be summoned—all in a timely manner. Service to the defendant does not typically hold up the process. Court rules tend to allow service to be made by a sheriff, deputy sheriff, bailiff or other officer of the court. The filing and service process is slowest in Zamfara, where it takes two months. However, this is partly due to the introduction of robust “frontloading procedures” in 2014, whereby the claimant is required to attach to the complaint

a list of all witnesses to be called at trial, transcripts of their depositions and copies of every document to be relied upon. This increases the amount of time required for the claimant's attorney to draft the complaint and gather all supporting documents needed for trial. These procedures, however, have resulted in a reduction in time to complete the trial and judgment phase, from 360 days in 2014 to 260 days, given that evidentiary issues become more

FIGURE 6.2 Courts in Jigawa and Kaduna are fastest



Source: Doing Business database.

Note: The average for Sub-Saharan Africa (SSA) is based on economy-level data for the 48 SSA economies.

streamlined and there are fewer expected hearings. Kebbi also has such frontloading procedures in place, explaining why the filing and service process takes on average 54 days to complete but the trial and judgment phase is 71 days faster than the national average of 379 days.

Enforcing a judgment across Nigeria remains relatively fast, at an average of 73 days to complete this process, compared with the regional average of 216 days. The time ranges from just three weeks in Akwa Ibom and Niger to six months in Anambra and Ebonyi. In these states and more than half the others, litigants say that waiting for bailiffs and court staff to attach the losing party's assets and auctioneers to complete a public auction were the main causes of delay. Further delays can arise if not all the attached

assets are sold in the first auction and subsequent auctions are needed.

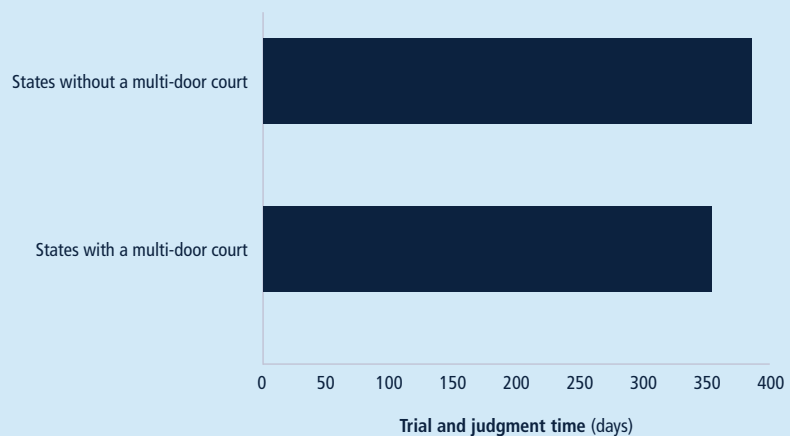
By far the longest phase of the litigation process is trial and judgment. This process, defined by the amount of time required for a final judgment to be rendered once the claim has been filed with the court, takes on average a little more than one year to complete. It is shortest in Jigawa (seven months on average) and longest in Kwara (two years on average). One of the main reasons for delays in this process is excessive and unnecessary adjournments requested by the parties or ordered by judges. This is especially true in states that are experiencing significant population growth such as Bauchi, where growth has led to increased commercial activity and related litigation.¹¹ In these locations

adjournments are frequent between hearings, causing litigants to wait an additional three weeks on average before the next hearing. Legal practitioners report that litigants will often seek to gain advantage by claiming they need additional time to respond to evidence or prepare their case. Judges honor such requests to avoid the appearance of prejudicing a party. Judges also often adjourn proceedings of their own accord, as a backlog of cases strains their ability to adequately prepare for every scheduled hearing. In fact, lawyers and judges note that several of the courts are experiencing an extreme backlog and are facing a rising caseload.¹² States have addressed the large case backlog in part by introducing multi-door courts aimed at facilitating the resolution of disputes through mediation (box 6.1).

BOX 6.1 Multi-door courts have alleviated court congestion

To promote alternative dispute resolution, several states have created multi-door courts (beginning in 2002 in Lagos) where trained mediators and arbitrators are prepared to facilitate the resolution of disputes among parties who voluntarily agree to use such procedures. Formal rules have been adopted by these centers to guide the process. States with fully functioning multi-door courts that actively mediate matters tend to have a shorter trial and judgment phase. Across six states that have fully functioning multi-door courts (Abia, Akwa Ibom, Delta, FCT Abuja, Lagos and Ogun)—meaning they have numerous full-time mediators and staff and have been open for longer than a year—the longest trial and judgment time is 400 days and the average is 353 days. This average is faster than the states where a multi-door court has yet to be fully introduced, but only by one month (see figure). Authorities in Akwa Ibom report that the multi-door court has started to decrease judges' caseloads; however this has yet to be reflected in a decrease in time.^a Another five states (Bayelsa, Cross River, Kaduna, Katsina and Oyo) have multi-door courts that are in the process of becoming fully functioning. In these 11 states officials estimated that more than half the cases referred to these centers are successfully resolved in the multi-door courts.^b

States with a multi-door court have slightly more efficient trials and judgments



Source: Doing Business database.

a. Based on interviews with public officials in Nigeria. March 19-30, 2018.

b. Based on interviews with public officials in Nigeria. March 19-30, 2018.

Another cause for delay is that judges are routinely transferred between civil and criminal divisions or to a different courthouse in the same state, which creates procedural inefficiencies. Osun has dealt with this issue by introducing a practice direction in 2016 requiring judges to bring any “part-heard” case with them upon transfer.¹³

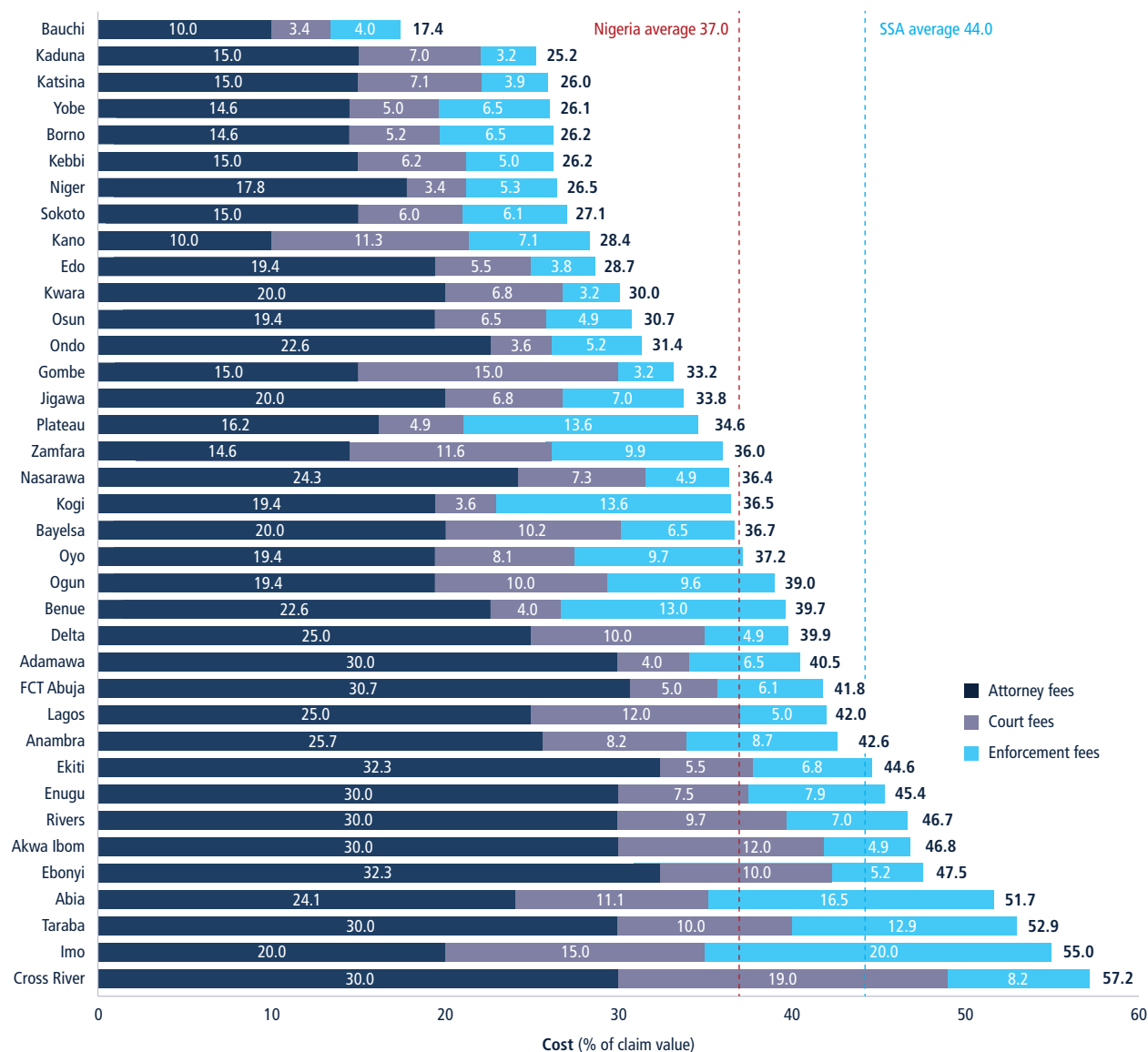
The cost to enforce a contract ranges from 17.4% in Bauchi, where attorney

fees are low, to more than three times that amount in Cross River (57.2%), where attorney fees and the expert fee are among the highest in the country (figure 6.3). The highest portion of these costs are attorney fees, which on average amount to 21.5% of the claim value. This is on par with the global average of 21.7%. However, there is significant variation in attorney fees. They range from 10% of the claim value in Bauchi (where depressed

economic circumstances encourage attorneys to charge less) and Kano, to 32.3% in Ebonyi and Ekiti.

Some court fees, most notably the filing fee, are regulated by fee schedules attached to the court’s civil procedure rules. Total court costs, including court fees and expert costs, are on average 8% of the claim value, varying from 3.4% in Bauchi and Niger to 19% in Cross River.

FIGURE 6.3 Attorney fees vary substantially and are lowest in Bauchi and Kano



Source: Doing Business database.

Note: The average for Sub-Saharan Africa (SSA) is based on economy-level data for the 48 SSA economies.

Filing fees comprise a quite low portion of overall court costs; across the country they do not exceed 1% of the claim value. For example, in Lagos total court fees for the standard case are 12% of the claim value, but less than 1% of the claim value is attributable to filing fees. Most of the remaining court costs go toward expert fees, which (unlike the filing fee or the fee to obtain a copy of the judgment)

are negotiable. The enforcement of judgment process remains governed by the federal Sheriffs and Civil Process Act.¹⁴ The cost of enforcement varies from 3.2% of the claim value in Gombe, Kaduna and Kwara to 20% in Imo, with an average of 7.5% across the country. The biggest reason for this wide gap is that bailiffs charge negotiable rates in many states.

Starting with this round of the *Doing Business in Nigeria* benchmarking series, the enforcing contracts indicator looks not only at the efficiency and cost of attaining and enforcing a judgment in the country but also at the quality of the judicial procedures that are used. Each state is benchmarked and scored through a quality index (box 6.2). There is a clear positive link between efficiency and the

BOX 6.2 A review of the quality of judicial processes index

The quality of judicial processes index measures whether each state has adopted a series of good practices in its court system. The index assesses four areas: court structure and proceedings, case management, court automation and alternative dispute resolution. The index ranges in score from 0 to 18 points. Nigerian states have yet to adopt most of the good practices assessed, including procedural rules limiting adjournments, performance reports about the state courts made publicly available online, and electronic case management and filing systems. Lagos has a score of 8, the highest in the country, because it is the only state that has a specialized commercial division within its high court. Twenty-five states score 7 points, while seven others score 5.5—the lowest in the country (see table).^a

Court structure and proceedings (0 to 5 points). All states receive the maximum score of 1.5 points for having simplified rules for small claims (that is, those heard at the lower courts) and for allowing the parties the right of self-representation (a constitutional right that exists across all courts). Through a supreme court precedent, a Mareva injunction has been recognized across the country, which allows a claimant the right to seek pretrial attachment of the defendant's assets (maximum score of 1 point).^b Moreover, all courts randomly assign cases to judges (a score of 0.5 of 1 point), though this process has yet to become electronically automated.

Case management (0 to 6 points). All states have procedural rules in place, but only high court civil procedure rules prescribe time limits for at least three key court events. Deadlines to file a statement of defense and to serve process are provided for in all high court procedure rules, and the Constitution sets a deadline for all courts to submit a final judgment (90 days from the date of the final hearing).^c For example, under the Ogun State High Court Rules, process must be served within six months from when the court issues the summons. Upon receipt of the summons, the defendant has 60 days to file a statement of defense. However, in most of the states where the competent court is the magistrates' or district court, the procedure rules do not stipulate a deadline for a statement of defense to be filed, given the "summary trial" procedures that exist. The exceptions are the magistrates' courts in Lagos and Rivers, where the applicable rules prescribe deadlines for the service of process and the filing of a statement of defense. In practice, however, procedural deadlines are not rigidly adhered to across most Nigerian states and therefore, almost all states where the competent court is the high court receive a score of 0.5 points. Rules limiting the maximum number of adjournments that may be granted or limiting adjournments to unforeseen or exceptional circumstances have yet to be enacted (score of 0 points across all states). Similarly, while the National Judicial Council requires judges to submit quarterly reports on the rate of closure of pending cases, these reports are not publicly available online (0 points). States where the competent court is the high court receive a maximum score of 1 point for requiring a pretrial conference—except for Plateau and Yobe, which do not require this procedure. No magistrates' court rules contain a provision for a pretrial conference. Lastly, no state has an electronic case management system in place for judges or lawyers. This is something that states could consider adopting in the long run, after addressing other underlying issues such as connectivity challenges and internal court efficiencies.

Court automation (0 to 4 points). No Nigerian state has procedures in place for electronic filing, service of process or payment of court fees. Certain judgments are made available online, but these do not include trial court decisions and thus no state receives any of the 4 possible points on the court automation index. This is clearly an area of needed improvement for all Nigerian states.

Alternative dispute resolution (0 to 3 points). All states have a suitable alternative dispute resolution regime, given federal legislation that requires all courts to enforce arbitration provisions in commercial contracts and subsequent awards.^d Moreover, litigants have the right to pursue mediation in all states even if they have not contractually agreed to such a procedure. States, however, have yet to offer financial incentives to parties seeking to mediate their disputes, and thus all states receive 2.5 out of 3 possible points on the alternative dispute resolution index.

a. These states are Abia, Anambra, Edo, Enugu, FCT Abuja, Niger and Oyo.

b. *Sotumini v. Ocean Steamship (Nig) Ltd.* (1992).

c. Section 294, article 1 of the Nigerian Constitution (1999).

d. Arbitration and Conciliation Act, Cap A18 (2004).

BOX 6.2 A review of the quality of judicial processes index (continued)

Court automation practices have yet to be implemented across Nigeria																				
	Competent court for assumed case	Court structure and proceedings				Case management				Court automation				Alternative dispute resolution				Quality of judicial processes index (0–18)		
		Specialized commercial court or division	Small claims court or fast-track procedure	Pretrial attachment	Randomized case assignment	Legal time standards for key events	Legal limits on adjournments	Performance reports	Pretrial conference	Electronic CMS features for judges	Electronic CMS features for attorneys	Electronic filing	Electronic service	Electronic payment of court fees	Electronic publication of judgments	Consolidated law for commercial arbitration	Limitations on arbitration matters		Enforcement of valid arbitration clauses	Voluntary mediation
Abia	Lower court	●	●	◐											●	●	●	●	●	5.5
Adamawa	High court	●	●	◐				●							●	●	●	●	●	7
Akwa Ibom	High court	●	●	◐	◐			●							●	●	●	●	●	7
Anambra	Lower court	●	●	◐											●	●	●	●	●	5.5
Bauchi	High court	●	●	◐	◐			●							●	●	●	●	●	7
Bayelsa	High court	●	●	◐	◐			●							●	●	●	●	●	7
Benue	High court	●	●	◐	◐			●							●	●	●	●	●	7
Borno	High court	●	●	◐	◐			●							●	●	●	●	●	7
Cross River	High court	●	●	◐	◐			●							●	●	●	●	●	7
Delta	High court	●	●	◐	◐			●							●	●	●	●	●	7
Ebonyi	High court	●	●	◐	◐			●							●	●	●	●	●	7
Edo	Lower court	●	●	◐											●	●	●	●	●	5.5
Ekiti	High court	●	●	◐	◐			●							●	●	●	●	●	7
Enugu	Lower court	●	●	◐											●	●	●	●	●	5.5
FCT Abuja	Lower court	●	●	◐											●	●	●	●	●	5.5
Gombe	High court	●	●	◐	◐			●							●	●	●	●	●	7
Imo	High court	●	●	◐	◐			●							●	●	●	●	●	7
Jigawa	High court	●	●	◐	◐			●							●	●	●	●	●	7
Kaduna	High court	●	●	◐	◐			●							●	●	●	●	●	7
Kano	High court	●	●	◐	●			●							●	●	●	●	●	7.5
Katsina	High court	●	●	◐	◐			●							●	●	●	●	●	7
Kebbi	High court	●	●	◐	◐			●							●	●	●	●	●	7
Kogi	High court	●	●	◐	◐			●							●	●	●	●	●	7
Kwara	High court	●	●	◐	◐			●							●	●	●	●	●	7
Lagos	Lower court	●	●	◐	●										●	●	●	●	●	8
Nasarawa	High court	●	●	◐	◐			●							●	●	●	●	●	7
Niger	Lower court	●	●	◐											●	●	●	●	●	5.5
Ogun	High court	●	●	◐	◐			●							●	●	●	●	●	7
Ondo	High court	●	●	◐	◐			●							●	●	●	●	●	7
Osun	High court	●	●	◐	◐			●							●	●	●	●	●	7
Oyo	Lower court	●	●	◐											●	●	●	●	●	5.5
Plateau	High court	●	●	◐	◐										●	●	●	●	●	6
Rivers	Lower court	●	●	◐	◐										●	●	●	●	●	6
Sokoto	High court	●	●	◐	◐			●							●	●	●	●	●	7
Taraba	High court	●	●	◐	◐			●							●	●	●	●	●	7
Yobe	High court	●	●	◐	◐										●	●	●	●	●	6
Zamfara	High court	●	●	◐	◐			●							●	●	●	●	●	7

● Full points ◐ Partial points

Source: Doing Business database.

Note: This figure shows which states have adopted the judicial good practices captured by the quality of judicial processes index. For more details, see the data notes. CMS = case management system.

quality of the judicial process (as measured by the quality index): economies that make resolving a commercial dispute simpler, faster and less expensive also tend to have a judicial system that follows well-established good practices—such as having a specialized commercial court or division or offering arbitration and voluntary mediation.

WHAT HAS IMPROVED SINCE 2014?

Since 2014, four states (Bauchi, Enugu, Katsina and Sokoto) have implemented reforms making it easier to enforce a contract (table 6.2).

Over the last four years, Enugu significantly reduced the time to enforce a contract. In 2015 the state's chief judge issued a practice direction requiring magistrates to resolve matters more expeditiously, with the goal of completing civil cases within six months. This directive was paired with the hiring of 15 additional magistrates that same year. In 2017 the new chief judge conducted extensive training to ensure that magistrates were making progress towards meeting this directive. As a result, trial and judgment time dropped from over two years to one

year on average. Starting in 2016 court staff and bailiffs were also trained, to promote more efficient enforcement of judgments. The hiring of five additional deputy registrars created additional efficiencies, and now the time required to enforce a judgment has decreased from 210 days to an average of 137. To increase transparency, Enugu's chief judge has also required that all court fees be paid directly into the court's bank account instead of through cash payments to court staff. These notable improvements have translated into drastic improvement of Enugu's distance to frontier score—from 36.65 to 48.62 (figure 6.4).

Sokoto has also notably improved the efficiency of commercial dispute resolution. In 2015 it introduced frontloading. This led to a decrease of over six months in trial and judgment time. However, frontloading also yielded unintended outcomes. Because it requires parties to file evidentiary materials before trial (including deposition transcripts and documentary evidence), filing and service time increased from 30 to 45 days. Time to enforce a judgment also increased, from 60 to 158 days, though this was unrelated to frontloading; it was rather due to a decrease in the efficiency of the procedures under the purview of

enforcement officers and auctioneers. Overall, the efficiencies gained from frontloading exceed the time increases. Total time to resolve a commercial dispute thus dropped from 638 to 568 days, and Sokoto's distance to frontier score improved from 55.35 to 57.27.

Bauchi and Katsina have made enforcing contracts easier by amending their high court civil procedure rules to now require a pretrial conference as part of their case management measures.¹⁵ This increased their scores on the quality of judicial processes index by 1 point, from a score of 6 to 7.

In FCT Abuja it takes longer to enforce contracts since the standardized case measured by *Doing Business* is now heard in the more congested FCT Magistrate Courts instead of the FCT High Court. The threshold value of the jurisdiction of the FCT Magistrate Courts was increased in 2014 to NGN 5 million (\$22,711). Consequently, the time to enforce a contract increased from nine months to one year. However, court costs decreased slightly because filing and other court fees at the lower courts are lower than at the high court across all states. In Nasarawa the time required to complete the trial and judgment phase

TABLE 6.2 What states have made it easier to enforce a contract since 2014?

States	Made enforcing contracts easier overall	Decreased time due to new directives or new procedural rules	Decreased time due to introduction of pretrial conference	Increased time due to update of monetary thresholds for lower court	Improved efficiency by increasing judicial resources	Increased court fees	Reduced internal court efficiency during trial
Bauchi	✓		✓				
Enugu	✓	✓			✓		
FCT Abuja	✗			✗			
Gombe	✗					✗	✗
Katsina	✓		✓				
Nasarawa	✗						✗
Oyo	✗						✗
Sokoto	✓	✓					✗
Zamfara	✗	✓					✗

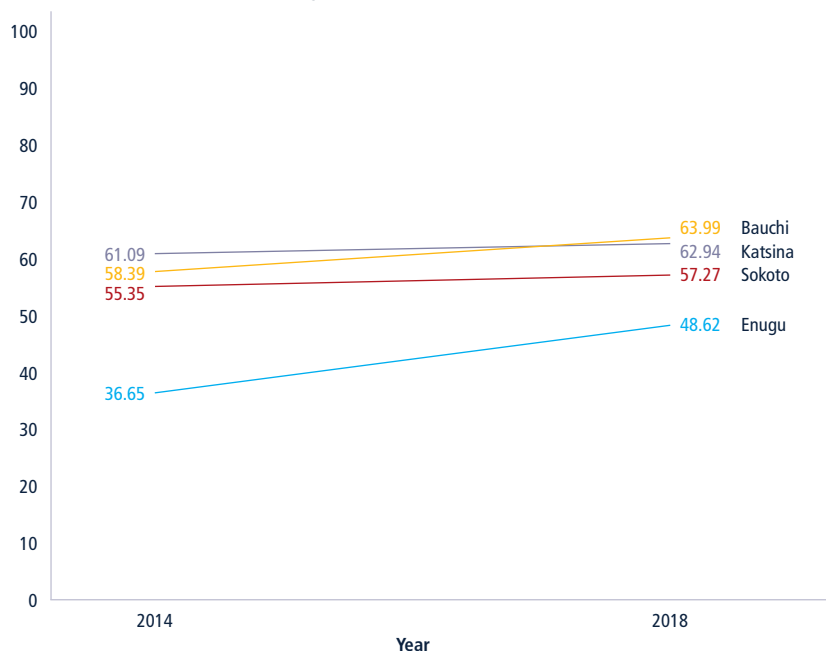
Source: *Doing Business* database.

Note: This table records *Doing Business* reforms and changes that occurred between March 2014 and March 2018.

✓ = *Doing Business* reform making it easier to enforce a contract. ✗ = *Doing Business* change making it more difficult to enforce a contract.

FIGURE 6.4 Greater efficiency has led to significant improvement in Enugu

Distance to frontier score for enforcing contracts (0–100)



Source: *Doing Business* database.

Note: The reforms took place between March 2014 and March 2018. The distance to frontier score (DTF) is the average DTF score for the time and cost associated with enforcing a contract, as well as for the quality of judicial processes index. The DTF score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in Nigeria 2018*."

increased from seven months to one year, as judges have been excessively using adjournments to delay trials and there have been strikes at courts led by court staff. In Gombe costs rose because filing fees spiked from NGN 200 (less than \$1) to NGN 200,000 (\$908).¹⁶ Similarly, the time required to enforce a judgment has increased from one to two months because bailiffs have delayed and prolonged the process to locate the defendant's assets. In Zamfara it is now slightly more difficult to enforce contract rights. Despite the introduction of new frontloading procedures which have resulted in a reduction of the trial and judgment phase from 360 to 260 days, the time required to enforce a judgment has increased from one to nearly three months. This is also a result of unnecessary delays created by the various enforcement agents (including registrars and auctioneers) in confirming the sale of the defendant's assets. In

Oyo the time to enforce a judgment has also increased from two to three months for these same inefficiencies.

WHAT CAN BE IMPROVED?

Limit adjournments and introduce effective time limits

One of the leading causes of delay during trial and judgment is that parties request adjournments and judges tend to grant them. Currently, no state's civil procedure rules limit the number of adjournments that parties and the presiding judge may request. As a result, the defendant has incentives to request adjournments in order to delay the issuance of a final judgment, and attorneys on both sides may have incentives to delay the trial to increase their billings. Judges tend to be lenient in granting such adjournments. Amending the civil procedural rules to limit adjournments would be a first step

in preventing delays during the trial period and lowering litigation costs.

The use of judicial timelines and case management are internationally recognized good practices promoting timely processing of cases. Preventing frivolous adjournments is essential to good case management. But to preserve procedural fairness, clear and sound adjournment rules and the mechanisms to enforce them must be established and publicly available. In the Slovak Republic, for example, the Bratislava District Court is obligated to decide a case on the first hearing; adjournments are allowed only for serious reasons which are put on the record. In the Riga Central Court in Latvia a hearing cannot be postponed without the new hearing date being set. In the Swiss judicial district of Dorneck-Thierstein extensions are not generally granted more than twice.¹⁷ The courts must also ensure that established schedules for all court events are realistic and allow all parties reasonable time frames for preparation.¹⁸ According to *Doing Business 2018*, three economies in Sub-Saharan Africa (Burundi, Cabo Verde and Liberia) have rules limiting the maximum number of adjournments that may be granted and limiting adjournments to unforeseen or exceptional circumstances, and such rules are enforced more than 50% of the time.

In addition, many states' civil procedural rules do not establish time limits for the date of the first procedural hearing, completion of the evidence process or the time for the expert to deliver his or her opinion. And even in states where there are time limits for filing a statement of defense, these time limits are not respected in most cases. As such, amending the civil procedure rules would be ineffective if deadlines are not properly enforced. One way to enforce deadlines is to back them with penalty fees payable for each day exceeding the deadline. At the Rivers Magistrate Court any party who fails to meet a procedural deadline must pay a fine of NGN 100 (\$0.45) for

each day of default until compliance.¹⁹ While the amount of the penalty may be insignificant, it is a good example that other courts can follow by imposing similar penalties but of higher values.

Consider the introduction of specialized commercial courts or divisions and fast-track procedures in small claims courts

Specialized courts tend to improve efficiency and result in faster and less costly contract enforcement.²⁰ In many Nigerian states, judges or magistrates overseeing small claims matters often alternate between a civil and criminal docket within the same day or week. This creates inefficiencies as judges must continuously reacquaint themselves with cases they are hearing. But in specialized commercial courts, judges can become subject-matter experts in hearing commercial disputes and dispose of cases faster. This can alleviate backlogs and translate into efficiency gains at the relevant trial court. For example, Côte d'Ivoire's introduction of a specialized commercial court in Abidjan helped reduce trial time by more than six months; time to resolve a commercial dispute dropped from 700 to 525 days between 2011 and 2018. Lagos is the sole state in Nigeria to have implemented a specialized commercial court. Other states can follow suit. And in states where commercial activity is not as high, states could consider establishing a specialized commercial division—a less expensive alternative—within their high courts.

Apart from specialized commercial courts or divisions, states can also simplify the proceedings for lower courts that only hear small claims. Or, in places where the monetary threshold for the lower courts is already relatively high, they can establish fast-track procedures within these courts for small claims matters. While magistrates' and district courts across all states do have simpler rules than high courts, there is still a considerable backlog of cases in many of

these courts. Therefore, establishing fast-track procedures for small claims within these courts would have great merit. In April 2018 Lagos introduced a fast-track small claims court to hear matters under NGN 5 million (\$22,711).²¹ At this court, judgments must be rendered within 60 days of the case's filing.²² However, as the court was recently established, its impact on reducing the caseload on magistrates' courts and high courts remains to be seen.

Perform a resource review to evaluate the need to hire more judges and staff

Several states have reported that backlogs and delays in the trial and judgment phase are the direct result of insufficient staff. Across courts, judges and litigants complain that more judges and court staff are needed to improve efficiency and deal with increasing caseloads. Government officials in Imo attributed the lengthy time to enforce a contract (698 days) to an underfunded judiciary and overworked high court judges. In Yobe there are now seven sitting high court judges, but it is estimated that at least ten are required to effectively manage the current demands. The need to hire more judges may be more pressing in states that are experiencing drastic population growth and a corresponding increase in economic activity and related litigation, such as in Bauchi. A thorough review of internal efficiency, including caseloads and backlogs, and judicial performance can help determine which courts need more resources, and what type. Often efficiency gains can first be attained with an improvement in internal processing of cases and better court management without having to resort to hiring additional judges.

Moreover, performance measurement procedures should be put in place to ensure that courts can track performance and evaluate whether they are meeting their performance goals. While all judges are required to submit quarterly reports to the National Judicial Council regarding their clearance rate of active cases, these

reports are not made publicly available and thus a standard of accountability is lacking. Monitoring and evaluation are powerful tools to ensure accountability, but also to improve. An analysis of judges' current docket backlogs, if made publicly available, would encourage states and localities to provide evidence to support budget requests in jurisdictions that are particularly short of staff and resources.

Further promote alternative dispute resolution

Many Nigerian high court rules recognize that one of the central purposes of pre-trial conferences is to promote "amicable settlement" of cases through alternative dispute resolution. In Lagos the high court has instituted a "pre-action protocol" whereby the parties, through their representatives, must sign a form indicating that they have attempted settlement prior to the continuation of formal litigation proceedings. However, lawyers express that this has become a mere formality, as settlement is not meaningfully encouraged. While the intention of this protocol is worthwhile, it should be more sternly regulated by judges so that the litigants fully understand their option to attempt mediation at the multi-door court or other available forum to reach an out-of-court settlement. Judges could remind the parties of this available option during the pretrial conference.

This would allow the litigants to fully understand their option to mediate and thus substantially decrease their attorney fees in the event a successful amicable resolution is reached. Moreover, fewer cases would remain on the courts' dockets, alleviating existing backlogs and helping to mitigate future ones. Studies in the United States, for example, have shown that mediation is an economical option compared to the cost of adjudicating disputes and is cost-efficient for the courts, if the cases are settled. The Lagos example is beneficial; states can supplement their alternative dispute resolution procedures with a pre-action protocol such as in Lagos, except ensure

that it is meaningfully enforced. As noted above, more than half of all cases that are mediated at the multi-door courts across Nigeria are resolved there, reflecting the effectiveness of these institutions in reducing the number of actions on a court's docket.

NOTES

1. Bae, Kee-Hong, and Vidhan Goyal. 2009. "Creditor Rights, Enforcement, and Bank Loans." *The Journal of Finance* 64(2): 823-860; Laeven, Luc, and Giovanni Majnoni. 2003. "Loan Loss Provisioning and Economic Slowdowns: Too Much, Too Late?" *Journal of Financial Intermediation* 12(2): 178-197.
2. Bianco, Magda, Tullio Jappelli and Marco Pagano. 2002. "Courts and Banks: Effects of Judicial Enforcement on Credit Markets." CSEF Working Paper No. 58; Luc Laeven and Giovanni Majnoni. 2003. "Loan Loss Provisioning and Economic Slowdowns: Too Much, Too Late?"; Djankov, Simeon, Oliver Hart, Caralee McLiesh and Andrei Shleifer. 2008. "Debt Enforcement around the World." *Journal of Political Economy* 116(6): 1105-1149.
3. Intrum Justitia. 2013. "Intrum Justitia Annual Report." Stockholm: Intrum Justitia.
4. Constitution of the Federal Republic of Nigeria (1999).
5. In some states a magistrates' court is called a district court when it hears a civil matter. (The magistrates' courts and district courts are collectively referred to as lower courts.). This is different than an area court, which only hears matters under customary law, such as certain types of matrimonial and property disputes. Area courts are not measured by *Doing Business*.
6. For data on economic activity, see <https://www.cgidd.com/>.
7. Kano recently increased the monetary jurisdictional threshold of its magistrates' court to NGN 10 million (\$45,422), per Kano State Magistrate Court Law (April 26, 2018); however, since data for this report are as of March 31, 2018, the applicable court for the standardized case is the Kano State High Court.
8. The *Doing Business* case study assesses a commercial dispute valued at NGN 1,100,778 (\$5,000).
9. *Doing Business* records the court that is most commonly used in practice for the assumed case with a claim amount of NGN 1,100,778 (\$5,000). As recorded, the assumed case would go to trial in the high court in 28 locations (Adamawa, Akwa Ibom, Bauchi, Bayelsa, Benue, Borno, Cross River, Delta, Ebonyi, Ekiti, Gombe, Imo, Jigawa, Kaduna, Kano, Katsina, Kebbi, Kogi, Kwara, Nasarawa, Ogun, Ondo, Osun, Plateau, Sokoto, Taraba, Yobe and Zamfara) and the magistrates' court in the remaining 9 locations (Abia, Anambra, Edo, Enugu, FCT Abuja, Lagos, Niger, Oyo and Rivers).
10. Section 294, article 1 of the Nigerian Constitution (1999).
11. Based on interviews with public officials in Nigeria. March 19-30, 2018.
12. Based on interviews with public officials in Nigeria. March 19-30, 2018.
13. Practice Direction No. 14-27 (November 2016) requires a judge who has been transferred to a different division to bring with him or her any "part-heard" case that has already begun and in which at least two witnesses have already testified.
14. Sheriffs and Civil Process Act, chapter 407. Laws of the Federation of Nigeria 1990.
15. Bauchi State Notice No. 9, Practice Direction No. 4 (2017); Order 26 of 2017 Katsina High Court Rules.
16. Gombe State Legal Notice No. 1 of 2015.
17. Gramckow, Heike, Omniah Ebeid, Erica Bosio and Jorge Luis Silva Mendez. 2006. *Good Practices for Courts: Helpful Elements for Good Court Performance and the World Bank's Quality of Judicial Process Indicators*. Washington, DC: World Bank.
18. Steelman, David, with John Goerdts and James McMillan. 2000. *Caseflow Management: The Heart of Court Management in the New Millennium*. Williamsburg, VA: National Center for State Courts.
19. Order 11 - 3(3) of Rivers State Magistrate Court Rules (2007).
20. Botero, Juan Carlos, Rafael La Porta, Florencio López-de-Silanes, Andrei Shleifer and Alexander Volokh. 2003. "Judicial Reform." *World Bank Research Observer* 18 (1): 67-88.
21. See <https://theeagleonline.com.ng/lagos-chief-judge-inaugurates-small-claims-court/>.
22. Small Claims Court Practice Directions, article 12 (April 2018).

Data Notes

The indicators presented and analyzed in *Doing Business in Nigeria 2018* measure business regulation and the protection of property rights as well as their effect on businesses, especially small and medium-size domestic firms. First, the indicators document the complexity of regulation, such as the number of procedures to start a business or to register a transfer of commercial property. Second, they gauge the time and cost to achieve a regulatory goal or comply with regulation, such as the time and cost to enforce a contract. Third, they measure the extent of legal protections, for example, the protections of property rights.

This report presents *Doing Business* indicators for 36 Nigerian states and FCT Abuja. The data for all sets of indicators in *Doing Business in Nigeria 2018* are current as of March 31, 2018. The data for

the 189 other economies used for comparison are based on the indicators in *Doing Business 2018: Reforming to Create Jobs*, the 15th in a series of annual reports published by the World Bank Group.

METHODOLOGY

The data for *Doing Business in Nigeria 2018* were collected in a standardized way. To start, the team customized the *Doing Business* questionnaires for the specific study in Nigeria. The questionnaires use a simple business case to ensure comparability across locations and economies and over time—with assumptions about the legal form of the business, its size, its location and the nature of its operations. Questionnaires were administered to local experts, including lawyers, business consultants, architects, engineers, public officials, magistrates and other

professionals routinely administering or advising on legal and regulatory requirements. These experts had several rounds of interaction with the project team, involving conference calls, written correspondence and visits by the team. The data from questionnaires were subjected to numerous rounds of verification, leading to revisions or expansions of the information collected.

The *Doing Business* methodology offers several advantages. It is transparent, using factual information about what laws and regulations say and allowing multiple interactions with local respondents to clarify potential misinterpretations of questions. Having representative samples of respondents is not an issue; *Doing Business* is not a statistical survey, and the texts of the relevant laws and regulations are collected and answers checked for accuracy. The methodology

Economy characteristics

Gross national income per capita

Doing Business in Nigeria 2018 relies on 2016 income per capita data as published in the World Bank's *World Development Indicators 2017*. Income is calculated using the Atlas method (in current U.S. dollars). For cost indicators expressed as a percentage of income per capita, 2016 gross national income (GNI) per capita in current U.S. dollars is used as the denominator. Nigeria's income per capita for 2016 is \$2,450 (NGN 539,381).

Region and income group

Doing Business uses the World Bank regional and income group classifications, available at <http://data.worldbank.org/about/country-and-lending-groups>. Regional averages presented in figures and tables in *Doing Business in Nigeria 2018* include economies from all income groups (low, lower middle, upper middle and high income).

Exchange rate

The exchange rate for the U.S. dollar used in *Doing Business in Nigeria 2018* is as follows: \$1 = 220.155509975979 Nigerian naira (NGN).

is inexpensive and easily replicable, so data can be collected in a large sample of locations and economies. Because standard assumptions are used in the data collection, comparisons and benchmarks are valid across locations. Finally, the data not only highlight the extent of specific regulatory obstacles to business but also identify their source and point to what might be reformed.

LIMITS TO WHAT IS MEASURED

The *Doing Business* methodology has four limitations that should be considered when interpreting the data. First, the data often focus on a specific business form—generally a limited liability company (or its legal equivalent) of a specified size—and may not be representative of the regulation on other businesses (for example, sole proprietorships). Second, transactions described in a standardized case scenario refer to a specific set of issues and may not represent the full set of issues that a business encounters. Third, the measures of time involve an element of judgment by the expert respondents. When sources indicate different estimates, the time indicators reported in *Doing Business* represent the median values of several responses given under the assumptions of the standardized case.

Finally, the methodology assumes that a business has full information on what is required and does not waste time when completing procedures. In practice, completing a procedure may take longer if the business lacks information or is unable to follow up promptly. Alternatively, the business may choose to disregard some burdensome procedures. For both reasons the time delays reported in *Doing Business* would differ from the recollection of entrepreneurs reported in the World Bank Enterprise Surveys or other firm-level surveys.

STARTING A BUSINESS

Doing Business records all procedures officially required, or commonly done in practice, for an entrepreneur to start up and formally operate an industrial or commercial business, as well as the time and cost to complete these procedures and the paid-in minimum capital requirement (figure 7.1). These procedures include the processes entrepreneurs undergo when obtaining all necessary approvals, licenses and permits and completing any required notifications, verifications or inscriptions for the company and employees with relevant authorities.

The ranking of locations on the ease of starting a business is determined by sorting their distance to frontier scores for starting a business. These scores are the simple average of the distance to frontier scores for each of the component indicators (figure 7.2). The distance to frontier score shows the distance of an economy or location to the “frontier,” which is derived from the most efficient practice or highest score achieved on each indicator.

Two types of local limited liability companies are considered under the starting a business methodology. They are identical in all respects except that one company is owned by five married women and the

other by five married men. The distance to frontier score for each indicator is the average of the scores obtained for each of the component indicators for both of these standardized companies.

After a study of laws, regulations and publicly available information on business entry, a detailed list of procedures is developed, along with the time and cost to comply with each procedure under normal circumstances and the paid-in minimum capital requirement. Subsequently, local incorporation lawyers, notaries and government officials complete and verify the data.

Information is also collected on the sequence in which procedures are to be completed and whether procedures may be carried out simultaneously. It is assumed that any required information is readily available and that the entrepreneur will pay no bribes. If answers by local experts differ, inquiries continue until the data are reconciled.

To make the data comparable across locations, several assumptions about the businesses and the procedures are used.

Assumptions about the business

The business:

- Is a limited liability company (or its legal equivalent). If there is more than

FIGURE 7.1 What are the time, cost, paid-in minimum capital and number of procedures to get a local limited liability company up and running?

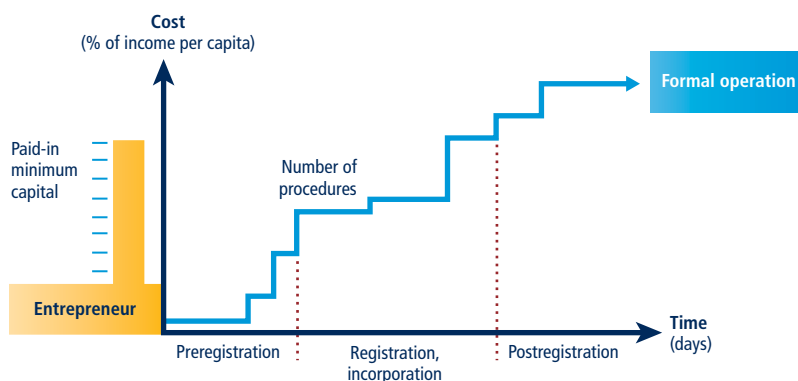
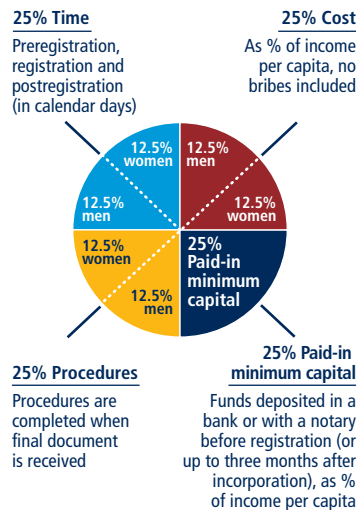


FIGURE 7.2 Starting a business: getting a local limited liability company up and running

Rankings are based on distance to frontier scores for four indicators



one type of limited liability company in the economy, the limited liability form 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 selected city.
- Is 100% domestically owned and has five owners, none of whom is a legal entity.
- Has start-up capital of 10 times income per capita.
- Performs general industrial or commercial activities, such as the production or sale to the public of products or services. 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 is not using heavily polluting production processes.
- Leases the commercial plant or offices and is not a proprietor of real estate. The amount of the annual lease for the office space is equivalent to income per capita. The size of the entire office space is approximately 929 square meters (10,000 square feet).

- 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 them domestic nationals.
- Has a turnover of at least 100 times income per capita.
- Has a company deed 10 pages long.

The owners:

- Have reached the legal age of majority and are capable of making decisions as an adult. If there is no legal age of majority, they are assumed to be 30 years old.
- Are sane, competent and in good health and have no criminal record.
- Are married and their marriages are monogamous and registered with the authorities.

Procedures

A procedure is defined as any interaction of the company founders with external parties (for example, government agencies, lawyers, auditors or notaries) or spouses (if legally required). Interactions between company founders or company officers and employees are not counted as procedures. Procedures that must be completed in the same building but in different offices or at different counters are counted as separate procedures. If founders have to visit the same office several times for different sequential procedures, each is counted separately. The founders are assumed to complete all procedures themselves, without middlemen, facilitators, accountants or lawyers, unless the use of such a third party is mandated by law or solicited by the majority of entrepreneurs. If the services of professionals are required, procedures conducted by such professionals on behalf of the company are counted as separate procedures. Each electronic procedure is counted as a separate procedure. Obtaining approval from a spouse to own a business or leave the home is considered a procedure if it is required by law or if by failing to do so an individual will suffer consequences under the law, such as the loss of rights

to financial maintenance. Obtaining permissions only required by one gender for company registration and operation, or getting additional documents only required by one gender for a national identification card are considered additional procedures. In that case, only procedures required for one spouse but not the other are counted. Both pre- and postincorporation procedures that are officially required or commonly done in practice for an entrepreneur to formally operate a business are recorded (table 7.1).

Procedures required for official correspondence or transactions with public agencies are also included. For example, if a company seal or stamp is required

TABLE 7.1 What do the starting a business indicators measure?

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

Preregistration (for example, name verification or reservation, notarization)

Registration in the selected location

Postregistration (for example, social security registration, company seal)

Obtaining approval from spouse to start a business or to leave the home to register the company

Obtaining any gender-specific document for company registration and operation or national identification card

Time required to complete each procedure (calendar days)

Does not include time spent gathering information

Each procedure starts on a separate day (two procedures cannot start on the same day)—though procedures that can be fully completed online are an exception to this rule

Registration process considered completed once final incorporation document is received or company can officially start operating

No prior contact with officials takes place

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

Official costs only, no bribes

No professional fees unless services required by law or commonly used in practice

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

Funds deposited in a bank or with a third party (for example a notary) before registration or up to three months after incorporation

on official documents, such as tax declarations, obtaining the seal or stamp is counted. Similarly, if a company must open a bank account in order to complete any subsequent procedure—such as registering for value added tax or showing proof of minimum capital deposit—this transaction is included as a procedure. Shortcuts are counted only if they fulfill four criteria: they are legal, they are available to the general public, they are used by the majority of companies, and avoiding them causes delays.

Only procedures required of all businesses are covered. Industry-specific procedures are excluded. For example, procedures to comply with environmental regulations are included only when they apply to all businesses conducting general commercial or industrial activities. Procedures that the company undergoes to connect to electricity, water, gas or waste disposal services are not included in the starting a business indicators.

Time

Time is recorded in calendar days. The measure captures the median duration that incorporation lawyers or notaries indicate is necessary in practice to complete a procedure with minimum follow-up with government agencies and no unofficial payments. It is assumed that the minimum time required for each procedure is one day, except for procedures that can be fully completed online, for which the time required is recorded as half a day. Although procedures may take place simultaneously, they cannot start on the same day (that is, simultaneous procedures start on consecutive days), again with the exception of procedures that can be fully completed online. A registration process is considered completed once the company has received the final incorporation document or can officially commence business operations. If a procedure can be accelerated legally for an additional cost, the fastest procedure is chosen if that option is more beneficial to the location's ranking. For obtaining a spouse's approval, it is assumed that permission is granted at

no additional cost unless the permission needs to be notarized. It is assumed that the entrepreneur does not waste time and commits to completing each remaining procedure without delay. The time that the entrepreneur spends on gathering information is not taken into account. It is assumed that the entrepreneur is aware of all entry requirements and their sequence from the beginning but has had no prior contact with any of the officials involved.

Cost

Cost is recorded as a percentage of the economy's income per capita. It includes all official fees and fees for legal or professional services if such services are required by law or commonly used in practice. Fees for purchasing and legalizing company books are included if these transactions are required by law. Although value added tax registration can be counted as a separate procedure, value added tax is not part of the incorporation cost. The company law, the commercial code, and specific regulations and fee schedules are used as sources for calculating costs. In the absence of fee schedules, a government officer's estimate is taken as an official source. In the absence of a government officer's estimate, estimates by incorporation lawyers are used. If several incorporation lawyers provide different estimates, the median reported value is applied. In all cases the cost excludes bribes.

Paid-in minimum capital

The paid-in minimum capital requirement reflects the amount that the entrepreneur needs to deposit in a bank or with a notary before registration or up to three months after incorporation and is recorded as a percentage of the economy's income per capita. The amount is typically specified in the commercial code or the company law. The legal provision needs to be adopted, enforced and fully implemented. Any legal limitation of the company's operations or decisions related to the payment of the minimum capital requirement is recorded. In case the legal minimum capital is provided per

share, it is multiplied by the number of shareholders owning the company. Many economies require minimum capital but allow businesses to pay only a part of it before registration, with the rest to be paid after the first year of operation. In Turkey in June 2017, for example, the minimum capital requirement was 10,000 Turkish liras, of which one-fourth needed to be paid before registration. The paid-in minimum capital recorded for Turkey is therefore 2,500 Turkish liras, or 7.8% of income per capita.

REFORMS

The starting a business indicator set tracks changes related to the ease of incorporating and operating a limited liability company since the last benchmarked study in 2014. Depending on the impact on the data, certain changes are classified as reforms in order to acknowledge the implementation of significant changes. Reforms are divided into two types: those that make it easier to do business and those changes that make it more difficult to do business. The starting a business indicator set uses one criterion to recognize a reform.

The aggregate gap on the overall distance to frontier of the indicator set is used to assess the impact of data changes. Any data update that leads to a change of 2% or more on the distance to frontier gap is classified as a reform (for more details, see the chapter on "About *Doing Business* and *Doing Business in Nigeria 2018*"). For example, if the implementation of a new one-stop shop for company registration reduces time and procedures in a way that the overall gap decreases by 2% or more, the change is classified as a reform. On the contrary, minor fee updates or other small changes in the indicators that have an aggregate impact of less than 2% on the gap are not classified as a reform, but the data are updated accordingly.

The data details on starting a business can be found at <http://www.doingbusiness.org>. This methodology was developed by Simeon Djankov, Rafael La Porta, Florencio

López-de-Silanes and Andrei Shleifer ("The Regulation of Entry," Quarterly Journal of Economics 117, no. 1 [2002]: 1-37) and is adopted here with minor changes.

DEALING WITH CONSTRUCTION PERMITS

Doing Business records all procedures required for a business in the construction industry to build a warehouse, along with the time and cost to complete each procedure. In addition, *Doing Business* compiles 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. Information is collected through a questionnaire administered to experts in construction licensing, including architects, civil engineers, construction lawyers, construction firms, utility service providers and public officials who deal with building regulations, including approvals, permit issuance and inspections.

The ranking of locations on the ease of dealing with construction permits is determined by sorting their distance to frontier scores for dealing with construction permits. These scores are the simple average of the distance to frontier scores for each of the component indicators (figure 7.3).

EFFICIENCY OF CONSTRUCTION PERMITTING

Doing Business divides the process of building a warehouse into distinct procedures in the questionnaire and solicits data for calculating the time and cost to complete each procedure (figure 7.4). These procedures include but are not limited to:

- Obtaining all plans and surveys required by the architect and the engineer to start the design of the building plans (for example, topographical surveys, location maps or soil tests).
- Obtaining and submitting to the authorities all relevant project-specific

documents (for example, building plans, site maps and certificates of urbanism).

- Hiring external third-party supervisors, engineers or inspectors (if necessary).
- Obtaining all necessary clearances, licenses, permits and certificates.
- Submitting all required notifications for the start and end of construction and for inspections.
- Requesting and receiving all necessary inspections (unless completed by a private, third-party inspector).

Doing Business also records procedures for obtaining connections for water and sewerage. Procedures necessary to register the warehouse so that it can be used as collateral or transferred to another entity are also counted.

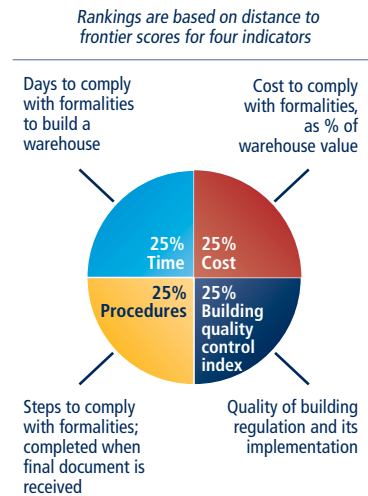
To make the data comparable across locations, several assumptions about the construction company, the warehouse project and the utility connections are used.

Assumptions about the construction company

The construction company (BuildCo):

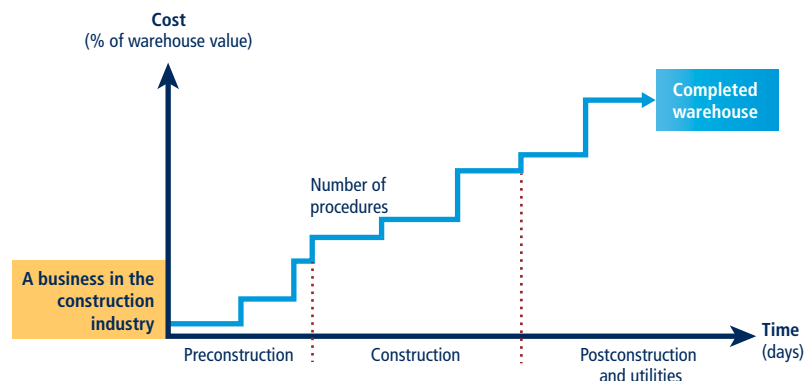
- Is a limited liability company (or its legal equivalent).
- Operates in the selected city.
- Is 100% domestically and privately owned.

FIGURE 7.3 Dealing with construction permits: efficiency and quality of building regulation



- Has five owners, none of whom is a legal entity.
- Is fully licensed and insured to carry out construction projects, such as building warehouses.
- Has 60 builders and other employees, all of them nationals with the technical expertise and professional experience necessary to obtain construction permits and approvals.
- 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

FIGURE 7.4 What are the time, cost and number of procedures to comply with formalities to build a warehouse?



technical or licensed experts, such as geological or topographical experts.

- Has paid all taxes and taken out all necessary insurance applicable to its general business activity (for example, accident insurance for construction workers and third-person liability insurance).
- Owns the land on which the warehouse will be built and will sell the warehouse upon its completion.

Assumptions about the warehouse

The warehouse:

- Will be used for general storage activities, such as storage of books or stationery. The warehouse will not be used for any goods requiring special conditions, such as food, chemicals or pharmaceuticals.
- 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.
- Will have road access and be located in the periurban area of the selected city (that is, on the fringes of the city but still within its official limits).
- Will not be located in a special economic or industrial zone.
- Will be located on a land plot of approximately 929 square meters (10,000 square feet) that is 100% owned by BuildCo and is accurately registered in the cadastre and land registry where freehold titles exist. However, when the land is owned by the government and leased by BuildCo, it is assumed that BuildCo will register the land in the cadastre or land registry or both, whichever is applicable, at the completion of the warehouse.
- Is valued at 50 times income per capita.
- Will be a new construction (there was no previous construction on the land), with no trees, natural water sources, natural reserves or historical monuments of any kind on the plot.

- Will have complete architectural and technical plans prepared by a licensed architect and a licensed engineer. 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 include all technical equipment required to be fully operational.
- Will take 30 weeks to construct (excluding all delays due to administrative and regulatory requirements).

Assumptions about the utility connections

The water and sewerage connections:

- Will be 150 meters (492 feet) from the existing water source and sewer tap. If there is no water delivery infrastructure in the location, 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 not require water for fire protection reasons; a fire extinguishing system (dry system) will be used instead. If a wet fire protection system is required by law, it is assumed that the water demand specified below also covers the water needed for fire protection.
- 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.

Procedures

A procedure is any interaction of the company's employees or managers, or any party acting on behalf of the company, with external parties, including government agencies, notaries, the land

registry, the cadastre, utility companies and public inspectors—and the hiring of external private inspectors and technical experts where needed. Interactions between company employees, such as development of the warehouse plans and inspections conducted by employees, are not counted as procedures. However, interactions with external parties that are required for the architect to prepare the plans and drawings (such as obtaining topographic or geological surveys), or to have such documents approved or stamped by external parties, are counted as procedures. Procedures that the company undergoes to connect the warehouse to water and sewerage are included. All procedures that are legally required, or that are done in practice by the majority of companies, to build a warehouse are counted, even if they may be avoided in exceptional cases. This includes obtaining technical conditions for electricity or clearance of the electrical plans only if they are required to obtain a building permit (table 7.2).

TABLE 7.2 What do the indicators on the efficiency of construction permitting measure?

Procedures to legally build a warehouse (number)

Submitting all relevant documents and obtaining all necessary clearances, licenses, permits and certificates

Submitting all required notifications and receiving all necessary inspections

Obtaining utility connections for water and sewerage

Registering the warehouse after its completion (if required for use as collateral or for transfer of the warehouse)

Time required to complete each procedure (calendar days)

Does not include time spent gathering information

Each procedure starts on a separate day—though procedures that can be fully completed online are an exception to this rule

Procedure considered completed once final document is received

No prior contact with officials

Cost required to complete each procedure (% of warehouse value)

Official costs only, no bribes

Time

Time is recorded in calendar days. The measure captures the median duration that local experts indicate is necessary to complete a procedure in practice. It is assumed that the minimum time required for each procedure is one day, except for procedures that can be fully completed online, for which the time required is recorded as half a day. Although procedures may take place simultaneously, they cannot start on the same day (that is, simultaneous procedures start on consecutive days), again with the exception of procedures that can be fully completed online. If a procedure can be accelerated legally for an additional cost and the accelerated procedure is used by the majority of companies, the fastest procedure is chosen. It is assumed that BuildCo does not waste time and commits to completing each remaining procedure without delay. The time that BuildCo spends on gathering information is not taken into account. It is assumed that BuildCo is aware of all building requirements and their sequence from the beginning.

Cost

Cost is recorded as a percentage of the warehouse value (assumed to be 50 times income per capita). Only official costs are recorded. All the fees associated with completing the procedures to legally build a warehouse are recorded, including those associated with obtaining land use approvals and preconstruction design clearances; receiving inspections before, during and after construction; obtaining utility connections; and registering the warehouse property. Nonrecurring taxes required for the completion of the warehouse project are also recorded. Sales taxes (such as value added tax) or capital gains taxes are not recorded. Nor are deposits that must be paid up front and are later refunded. The building code, information from local experts, and specific regulations and fee schedules are used as sources for costs. If several local partners provide different estimates, the median reported value is used.

BUILDING QUALITY CONTROL

The building quality control index is based on six other indices—the quality of building regulations, quality control before construction, quality control during construction, quality control after construction, liability and insurance regimes, and professional certifications indices (table 7.3). The indicator is based on the same case study assumptions as the measures of efficiency.

Quality of building regulations index

The quality of building regulations index has two components:

- Whether building regulations are easily accessible. A score of 1 is assigned if building regulations (including the building code) or regulations dealing with construction permits are available on a website that is updated as new regulations are passed; 0.5 if the building regulations are available free of charge (or for a nominal fee) at the relevant permit-issuing authority; 0 if the building regulations must be purchased or if they are not made easily accessible anywhere.
- Whether the requirements for obtaining a building permit are clearly specified. A score of 1 is assigned if the building regulations (including the building code) or any accessible website, brochure or pamphlet clearly specifies the list of required documents to submit, the fees to be paid and all required preapprovals of the drawings or plans (for example, electrical, water and sewerage, or environmental clearances) by the relevant agencies; 0 if none of these sources specify any of these requirements or if these sources specify fewer than the three requirements mentioned here.

The index ranges from 0 to 2, with higher values indicating clearer and more transparent building regulations. In New Zealand, for example, all relevant legislation can be found on an official government website (a score of 1). The legislation specifies the list of required

TABLE 7.3 What do the indicators on building quality control measure?

Quality of building regulations index (0–2)
Accessibility of building regulations (0–1)
Clarity of requirements for obtaining a building permit (0–1)
Quality control before construction index (0–1)
Whether licensed or technical experts approve building plans (0–1)
Quality control during construction index (0–3)
Types of inspections legally mandated during construction (0–2)
Implementation of legally mandated inspections in practice (0–1)
Quality control after construction index (0–3)
Final inspection legally mandated after construction (0–2)
Implementation of legally mandated final inspection in practice (0–1)
Liability and insurance regimes index (0–2)
Parties held legally liable for structural flaws after building occupancy (0–1)
Parties legally mandated to obtain insurance to cover structural flaws after building occupancy or insurance commonly obtained in practice (0–1)
Professional certifications index (0–4)
Qualification requirements for individual who approves building plans (0–2)
Qualification requirements for individual who supervises construction or conducts inspections (0–2)
Building quality control index (0–15)
Sum of the quality of building regulations, quality control before construction, quality control during construction, quality control after construction, liability and insurance regimes, and professional certifications indices

documents to submit, the fees to be paid, and all required preapprovals of the drawings or plans by the relevant agencies (a score of 1). Adding these numbers gives New Zealand a score of 2 on the quality of building regulations index.

Quality control before construction index

The quality control before construction index has one component:

- Whether by law a licensed architect or licensed engineer is part of the committee or team that reviews and approves building permit applications

and whether that person has the authority to refuse an application if the plans are not in compliance with the building regulations. A score of 1 is assigned if the national association of architects or engineers (or its equivalent) must review the building plans, if an independent firm or expert who is a licensed architect or engineer must review the plans, if the architect or engineer who prepared the plans must submit an attestation to the permit-issuing authority stating that the plans are in compliance with the building regulations or if a licensed architect or engineer is part of the committee or team that approves the plans at the relevant permit-issuing authority; 0 if no licensed architect or engineer is involved in the review of the plans to ensure their compliance with the building regulations.

The index ranges from 0 to 1, with higher values indicating better quality control in the review of the building plans. In Rwanda, for example, the City Hall in Kigali must review the building permit application, including the plans and drawings, and both a licensed architect and a licensed engineer are part of the team that reviews the plans and drawings. Rwanda therefore receives a score of 1 on the quality control before construction index.

Quality control during construction index

The quality control during construction index has two components:

- Whether inspections are mandated by law during the construction process. A score of 2 is assigned if an in-house supervising engineer (that is, an employee of the building company), an external supervising engineer or a government agency is legally mandated to conduct risk-based inspections. A score of 1 is assigned if an in-house supervising engineer (that is, an employee of the building company), an external supervising engineer or an external

inspections firm is legally mandated to conduct technical inspections at different stages during the construction of the building or if a government agency is legally mandated only to conduct technical inspections at different stages during the construction. A score of 0 is assigned if a government agency is legally mandated to conduct unscheduled inspections or if no technical inspections are mandated by law.

- Whether inspections during construction are implemented in practice. A score of 1 is assigned if the legally mandated inspections during construction always occur in practice; 0 if the legally mandated inspections do not occur in practice, if the inspections occur most of the time but not always or if inspections are not mandated by law regardless of whether or not they commonly occur in practice.

The index ranges from 0 to 3, with higher values indicating better quality control during the construction process. In Antigua and Barbuda, for example, the Development Control Authority is legally mandated to conduct phased inspections under the Physical Planning Act of 2003 (a score of 1). However, the Development Control Authority rarely conducts these inspections in practice (a score of 0). Adding these numbers gives Antigua and Barbuda a score of 1 on the quality control during construction index.

Quality control after construction index

The quality control after construction index has two components:

- Whether a final inspection is mandated by law in order to verify that the building was built in accordance with the approved plans and existing building regulations. A score of 2 is assigned if an in-house supervising engineer (that is, an employee of the building company), an external supervising engineer or an external inspections firm is legally mandated to verify that the building has been

built in accordance with the approved plans and existing building regulations or if a government agency is legally mandated to conduct a final inspection upon completion of the building; 0 if no final inspection is mandated by law after construction and no third party is required to verify that the building has been built in accordance with the approved plans and existing building regulations.

- Whether the final inspection is implemented in practice. A score of 1 is assigned if the legally mandated final inspection after construction always occurs in practice or if a supervising engineer or firm attests that the building has been built in accordance with the approved plans and existing building regulations; 0 if the legally mandated final inspection does not occur in practice, if the legally mandated final inspection occurs most of the time but not always or if a final inspection is not mandated by law regardless of whether or not it commonly occurs in practice.

The index ranges from 0 to 3, with higher values indicating better quality control after the construction process. In Haiti, for example, the Municipality of Port-au-Prince is legally mandated to conduct a final inspection under the national Building Code of 2012 (a score of 2). However, most of the time the final inspection does not occur in practice (a score of 0). Adding these numbers gives Haiti a score of 2 on the quality control after construction index.

Liability and insurance regimes index

The liability and insurance regimes index has two components:

- Whether any parties involved in the construction process are held legally liable for latent defects such as structural flaws or problems in the building once it is in use. A score of 1 is assigned if at least two of the following parties are held legally liable for structural flaws or problems in the building once

it is in use: the architect or engineer who designed the plans for the building, the professional or agency that conducted technical inspections, or the construction company; 0.5 if only one of the parties is held legally liable for structural flaws or problems in the building once it is in use; 0 if no party is held legally liable for structural flaws or problems in the building once it is in use, if the project owner or investor is the only party held liable, if liability is determined in court or if liability is stipulated in a contract.

- Whether any parties involved in the construction process are legally required to obtain a latent defect liability—or decennial (10-year) liability—insurance policy to cover possible structural flaws or problems in the building once it is in use. A score of 1 is assigned if the architect or engineer who designed the plans for the building, the professional or agency that conducted the technical inspections, the construction company, or the project owner or investor is required by law to obtain either a decennial liability insurance policy or a latent defect liability insurance policy to cover possible structural flaws or problems in the building once it is in use or if a decennial liability insurance policy or a latent defect liability insurance policy is commonly obtained in practice by the majority of any of these parties even if not required by law. A score of 0 is assigned if no party is required by law to obtain either a decennial liability insurance policy or a latent defect liability insurance policy and such insurance is not commonly obtained in practice by any party, if the requirement to obtain an insurance policy is stipulated in a contract, if any party must obtain a professional insurance or all-risk insurance policy to cover the safety of workers or any other defects during construction but not a decennial liability insurance or latent defect liability insurance policy that would cover defects after the building is in use, or if any party is required to pay

for any damages caused on their own without having to obtain an insurance policy.

The index ranges from 0 to 2, with higher values indicating more stringent latent defect liability and insurance regimes. In Madagascar, for example, under article 1792 of the Civil Code both the architect who designed the plans and the construction company are held legally liable for latent defects for a period of 10 years after the completion of the building (a score of 1). However, there is no legal requirement for any party to obtain a decennial liability insurance policy to cover structural defects, nor do most parties obtain such insurance in practice (a score of 0). Adding these numbers gives Madagascar a score of 1 on the liability and insurance regimes index.

Professional certifications index

The professional certifications index has two components:

- The qualification requirements for the professional responsible for verifying that the architectural plans or drawings are in compliance with the building regulations. A score of 2 is assigned if this professional must have a minimum number of years of practical experience, must have a university degree (a minimum of a bachelor's) in architecture or engineering and must also either be a registered member of the national order (association) of architects or engineers or pass a qualification exam. A score of 1 is assigned if the professional must have a university degree (a minimum of a bachelor's) in architecture or engineering and must also *either* have a minimum number of years of practical experience *or* be a registered member of the national order (association) of architects or engineers or pass a qualification exam. A score of 0 is assigned if the professional must meet only one of the requirements, if the professional must meet two of the requirements but neither of the two is to have a university degree, or if the

professional is subject to no qualification requirements.

- The qualification requirements for the professional who conducts the technical inspections during construction. A score of 2 is assigned if the regulation mandates that the professional must have a minimum number of years of practical experience, must have a university degree (a minimum of a bachelor's) in engineering and must also either be a registered member of the national order of engineers or pass a qualification exam. A score of 1 is assigned if the regulation mandates that the professional must have a university degree (a minimum of a bachelor's) in engineering and must also *either* have a minimum number of years of practical experience *or* be a registered member of the national order (association) of engineers or architects or pass a qualification exam. A score of 0 is assigned if the regulation mandates that the professional must meet only one of the requirements, if they mandate that the professional must meet two of the requirements but neither of the two is to have a university degree, or if no national or state regulation determines the professional's qualification requirements.

The index ranges from 0 to 4, with higher values indicating greater professional certification requirements.

In Albania, for example, the professional conducting technical inspections during construction must have a minimum number of years of experience as well as a relevant university degree and must also be a registered architect or engineer (a score of 2). However, the professional responsible for verifying that the architectural plans or drawings are in compliance with building regulations must only have a minimum number of years of experience and a university degree in architecture or engineering (a score of 1). Adding these numbers gives Albania a score of 3 on the professional certifications index.

Building quality control index

The building quality control index is the sum of the scores on the quality of building regulations, quality control before construction, quality control during construction, quality control after construction, liability and insurance regimes, and professional certifications indices. The index ranges from 0 to 15, with higher values indicating better quality control and safety mechanisms in the construction regulatory system.

REFORMS

The indicator set on dealing with construction permits tracks changes related to the efficiency and quality of construction permitting systems since the last benchmarked study in 2014. Depending on the impact on the data, certain changes are classified as reforms in order to acknowledge the implementation of significant changes. Reforms are divided into two types: those that make it easier to do business and those changes that make it more difficult to do business. The dealing with construction permits indicator set uses one criterion to recognize a reform. The aggregate gap on the overall distance to frontier of the indicator set is used to assess the impact of data changes. Any data update that leads to a change of 2% or more on the distance to frontier gap is classified as a reform (for more details, see the chapter on “About *Doing Business* and *Doing Business in Nigeria 2018*”). For example, if the implementation of a new electronic permitting system reduces time in a way that the overall gap decreases by 2% or more, such a change is classified as a reform. On the contrary, minor fee updates or other smaller changes in the indicators that have an aggregate impact of less than 2% on the gap are not classified as a reform, but their impact is still reflected in the most updated data for this indicator set.

The data details on dealing with construction permits can be found at <http://www.doingbusiness.org>.

REGISTERING PROPERTY

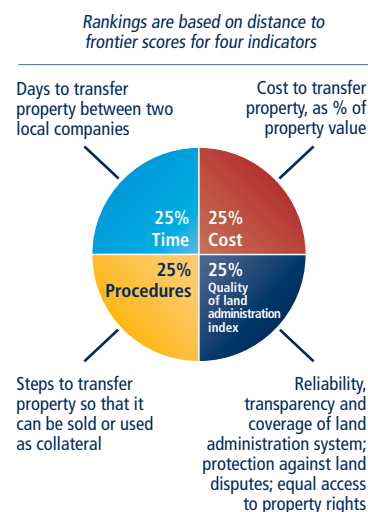
Doing Business records the full sequence of procedures necessary for a business (the buyer) to purchase a property from another business (the seller) and to transfer the property title to the buyer's name so that the buyer can use the property for expanding its business, use the property as collateral in taking new loans or, if necessary, sell the property to another business. It also measures the time and cost to complete each of these procedures. In addition, *Doing Business* 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 ranking of locations on the ease of registering property is determined by sorting their distance to frontier scores for registering property. These scores are the simple average of the distance to frontier scores for each of the component indicators (figure 7.5).

EFFICIENCY OF TRANSFERRING PROPERTY

As recorded by *Doing Business*, the process of transferring property starts with obtaining the necessary documents, such as a copy of the seller's title if necessary, and conducting due diligence if required.

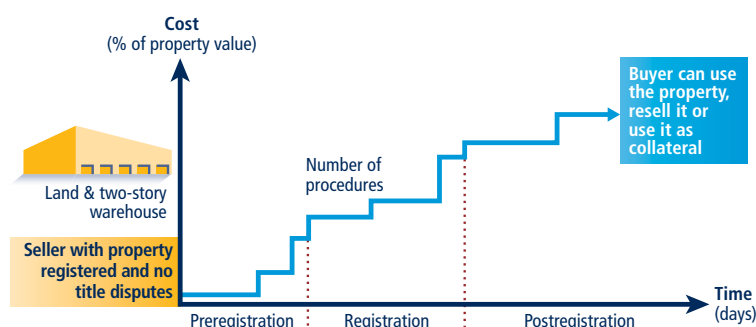
FIGURE 7.5 Registering property: efficiency and quality of land administration system



The transaction is considered complete when it is opposable to third parties and when the buyer can use the property, use it as collateral for a bank loan or resell it (figure 7.6). Every procedure required by law or necessary in practice is included, whether it is the responsibility of the seller or the buyer or must be completed by a third party on their behalf. Local property lawyers, notaries and property registries provide information on procedures as well as the time and cost to complete each of them.

To make the data comparable across locations, several assumptions about the

FIGURE 7.6 What are the time, cost and number of procedures required to transfer property between two local companies?



parties to the transaction, the property and the procedures are used.

Assumptions about the parties

The parties (buyer and seller):

- Are limited liability companies (or the legal equivalent).
- Are located in the periurban area of the selected city.
- Are 100% domestically and privately owned.
- Have 50 employees each, all of whom are nationals.
- Perform general commercial activities.

Assumptions about the property

The property:

- Has a value of 50 times income per capita. The sale price equals the value.
- 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 and complies with all safety standards, building codes and other legal requirements. It has no heating system. The property of land and building will be transferred in its entirety.
- Will not be subject to renovations or additional building 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.

Procedures

A procedure is defined as any interaction of the buyer or the seller, their agents (if an agent is legally or in practice required) or the property with external parties, including government agencies, inspectors, notaries and lawyers. Interactions between company officers and employees are not considered. All procedures that are legally or in practice required for registering property are recorded, even if they may be avoided in exceptional cases (table 7.4). It is assumed that the buyer follows the fastest legal option available and used by the majority of property owners. Although the buyer may use lawyers or other professionals where necessary in the registration process, it is assumed that the buyer does not employ an outside facilitator in the registration process unless legally or in practice required to do so.

Time

Time is recorded in calendar days. The measure captures the median duration that property lawyers, notaries or registry officials indicate is necessary to complete a procedure. It is assumed that the minimum time required for each procedure is one day, except for procedures that can be fully completed online, for which the time required is recorded as half a day. Although procedures may take place simultaneously, they cannot start on the same day, again with the exception of procedures that can be fully completed online. It is assumed that the buyer does not waste time and commits to completing each remaining procedure without delay. If a procedure can be accelerated for an additional cost, the fastest legal procedure available and used by the majority of property owners is chosen. If procedures can be undertaken simultaneously, it is assumed that they are. It is assumed that the parties involved are aware of all requirements and their sequence from the beginning. Time spent on gathering information is not considered. If time estimates differ among sources, the median reported value is used.

TABLE 7.4 What do the indicators on the efficiency of transferring property measure?

Procedures to legally transfer title on immovable property (number)

Preregistration procedures (for example, checking for liens, notarizing sales agreement, paying property transfer taxes)

Registration procedures in the selected city

Postregistration procedures (for example, filing title with municipality)

Time required to complete each procedure (calendar days)

Does not include time spent gathering information

Each procedure starts on a separate day—though procedures that can be fully completed online are an exception to this rule

Procedure considered completed once final document is received

No prior contact with officials

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

Official costs only (such as administrative fees, duties and taxes)

Value added tax, capital gains tax and illicit payments are excluded^a

a. There is an exception in this report: the capital gains tax is included in the calculation of the cost for those states where the tax is charged based on the total value of the property and not only the profits.

Cost

Cost is recorded as a percentage of the property value, assumed to be equivalent to 50 times income per capita. Only official costs required by law are recorded, including fees, transfer taxes, stamp duties and any other payment to the property registry, notaries, public agencies or lawyers. Other taxes, such as capital gains tax or value added tax, are excluded from the cost measure. Both costs borne by the buyer and those borne by the seller are included. If cost estimates differ among sources, the median reported value is used.

QUALITY OF LAND ADMINISTRATION

The quality of land administration index is composed of five other indices: the reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution and equal access to property rights indices (table 7.5). Data

TABLE 7.5 What do the indicators on the quality of land administration measure?

Reliability of infrastructure index (0–8)
Type of system for archiving information on land ownership (0–2)
Availability of electronic database to check for encumbrances (0–1)
Type of system for archiving maps (0–2)
Availability of geographic information system (0–1)
Link between property ownership registry and mapping system (0–2)
Transparency of information index (0–6)
Accessibility of information on land ownership (0–1)
Accessibility of maps of land plots (0–0.5)
Publication of fee schedules, lists of registration documents, service standards (0–2.5)
Availability of a specific and separate mechanism for complaints (0–1.5)
Publication of statistics about the number of property transactions (0–0.5)
Geographic coverage index (0–8)
Coverage of land registry at the level of the selected location and the economy (0–4)
Coverage of mapping agency at the level of the selected location and the economy (0–4)
Land dispute resolution index (0–8)
Legal framework for immovable property registration (0–2)
Mechanisms to prevent and resolve land disputes (0–6)
Equal access to property rights index (-2–0)
Unequal ownership rights to property between unmarried men and women
Unequal ownership rights to property between married men and women
Quality of land administration index (0–30)
Sum of the reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution and equal access to property rights indices

are collected for each of the selected locations.

Reliability of infrastructure index

The reliability of infrastructure index has six components:

- How land titles are kept at the registry of the selected location. A score of 2 is assigned if the majority of land titles are fully digital; 1 if the majority are scanned; 0 if the majority are kept in paper format.
- Whether there is an electronic database for checking for encumbrances. A score of 1 is assigned if yes; 0 if no.
- How maps of land plots are kept at the mapping agency of the selected location. A score of 2 is assigned if the majority of maps are fully digital; 1 if the majority are scanned; 0 if the majority are kept in paper format.

- Whether there is a geographic information system—an electronic database for recording boundaries, checking plans and providing cadastral information. A score of 1 is assigned if yes; 0 if no.
- How the land ownership registry and mapping agency are linked. A score of 1 is assigned if land ownership information and maps are kept in a single database or in linked databases; 0 if there is no connection between the different databases.
- How immovable property is identified. A score of 1 is assigned if there is a unique number to identify property for the majority of land plots; 0 if there are multiple identifiers.

The index ranges from 0 to 8, with higher values indicating a higher quality of infrastructure for ensuring the reliability of information on property titles and

boundaries. In Turkey, for example, the land registry offices in Istanbul maintain titles in a fully digital format (a score of 2) and have a fully electronic database to check for encumbrances (a score of 1). The Cadastral Directorate offices in Istanbul have digital maps (a score of 2), and the Geographical Information Directorate has a public portal allowing users to check the plans and cadastral information on parcels along with satellite images (a score of 1). Databases about land ownership and maps are linked through the TAKBIS system, an integrated information system for the land registry offices and cadastral offices (a score of 1). Finally, there is a unique identifying number for properties (a score of 1). Adding these numbers gives Turkey a score of 8 on the reliability of infrastructure index.

Transparency of information index

The transparency of information index has 10 components:

- Whether information on land ownership is made publicly available. A score of 1 is assigned if information on land ownership is accessible by anyone; 0 if access is restricted.
- Whether the list of documents required for completing any type of property transaction is made publicly available. A score of 0.5 is assigned if the list of documents is accessible online or on a public board; 0 if it is not made available to the public or if it can be obtained only in person.
- Whether the fee schedule for completing any type of property transaction is made publicly available. A score of 0.5 is assigned if the fee schedule is accessible online or on a public board, free of charge; 0 if it is not made available to the public or if it can be obtained only in person.
- Whether the agency in charge of immovable property registration commits to delivering a legally binding document that proves property ownership within a specific time frame. A score of 0.5 is assigned if the

service standard is accessible online or on a public board; 0 if it is not made available to the public or if it can be obtained only in person.

- Whether there is a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration. A score of 1 is assigned if there is a specific and separate mechanism for filing a complaint; 0 if there is only a general mechanism or no mechanism.
- Whether there are publicly available official statistics tracking the number of transactions at the immovable property registration agency. A score of 0.5 is assigned if statistics are published about property transfers in the selected location in the past calendar year; 0 if no such statistics are made publicly available.
- Whether maps of land plots are made publicly available. A score of 0.5 is assigned if maps are accessible by anyone; 0 if access is restricted.
- Whether the fee schedule for accessing maps is made publicly available. A score of 0.5 is assigned if the fee schedule is accessible online or on a public board, free of charge; 0 if it is not made available to the public or if it can be obtained only in person.
- Whether the mapping agency commits to delivering an updated map within a specific time frame. A score of 0.5 is assigned if the service standard is accessible online or on a public board; 0 if it is not made available to the public or if it can be obtained only in person.
- Whether there is a specific and separate mechanism for filing complaints about a problem that occurred at the mapping agency. A score of 0.5 is assigned if there is a specific and separate mechanism for filing a complaint; 0 if there is only a general mechanism or no mechanism.

The index ranges from 0 to 6, with higher values indicating greater transparency in the land administration system. In the

Netherlands, for example, anyone who pays a fee can consult the land ownership database (a score of 1). Information can be obtained at the office, by mail or online using the Kadaster website (<http://www.kadaster.nl>). Anyone can also get information online about the list of documents to submit for property registration (a score of 0.5), the fee schedule for registration (a score of 0.5) and the service standards (a score of 0.5). And anyone facing a problem at the land registry can file a complaint or report an error by filling in a specific form online (a score of 1). In addition, the Kadaster makes statistics about land transactions available to the public, reporting a total of 214,793 property transfers in Amsterdam in 2016 (a score of 0.5). Moreover, anyone who pays a fee can consult online cadastral maps (a score of 0.5). It is also possible to get public access to the fee schedule for map consultation (a score of 0.5), the service standards for delivery of an updated plan (a score of 0.5) and a specific mechanism for filing a complaint about a map (a score of 0.5). Adding these numbers gives the Netherlands a score of 6 on the transparency of information index.

Geographic coverage index

The geographic coverage index has four components:

- How complete the coverage of the land registry is at the level of the selected location. A score of 2 is assigned if all privately held land plots in the location are formally registered at the land registry; 0 if not.
- How complete the coverage of the land registry is at the level of the economy. A score of 2 is assigned if all privately held land plots in the economy are formally registered at the land registry; 0 if not.
- How complete the coverage of the mapping agency is at the level of the selected location. A score of 2 is assigned if all privately held land plots in the location are mapped; 0 if not.
- How complete the coverage of the mapping agency is at the level of the

economy. A score of 2 is assigned if all privately held land plots in the economy are mapped; 0 if not.

The index ranges from 0 to 8, with higher values indicating greater geographic coverage in land ownership registration and cadastral mapping. In the Republic of Korea, for example, all privately held land plots are formally registered at the land registry in Seoul (a score of 2) and in the economy as a whole (a score of 2). In addition, all privately held land plots are mapped in Seoul (a score of 2) and in the economy as a whole (a score of 2). Adding these numbers gives Korea a score of 8 on the geographic coverage index.

Land dispute resolution index

The land dispute resolution index assesses the legal framework for immovable property registration and the accessibility of dispute resolution mechanisms. The index has eight components:

- Whether the law requires that all property sale transactions be registered at the immovable property registry to make them opposable to third parties. A score of 1.5 is assigned if yes; 0 if no.
- Whether the formal system of immovable property registration is subject to a guarantee. A score of 0.5 is assigned if either a state or a private guarantee over immovable property registration is required by law; 0 if no such guarantee is required.
- Whether there is 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. A score of 0.5 is assigned if yes; 0 if no.
- Whether the legal system requires verification of the legal validity of the documents necessary for a property transaction. A score of 0.5 is assigned if there is a review of legal validity, either by the registrar or by a professional (such as a notary or lawyer); 0 if there is no review.

- Whether the legal system requires verification of the identity of the parties to a property transaction. A score of 0.5 is assigned if there is verification of identity, either by the registrar or by a professional (such as a notary or lawyer); 0 if there is no verification.
- Whether there is a national database to verify the accuracy of identity documents. A score of 1 is assigned if such a national database is available; 0 if not.
- How much time it takes to obtain a decision from a court of first instance (without appeal) in a standard land dispute between two local businesses over tenure rights worth 50 times income per capita and located in the selected location. A score of 3 is assigned if it takes less than one year; 2 if it takes between one and two years; 1 if it takes between two and three years; 0 if it takes more than three years.
- Whether there are publicly available statistics on the number of land disputes in the first instance. A score of 0.5 is assigned if statistics are published about land disputes in the economy in the past calendar year; 0 if no such statistics are made publicly available.

The index ranges from 0 to 8, with higher values indicating greater protection against land disputes. In Lithuania, for example, according to the Civil Code and the Law on the Real Property Register, property transactions must be registered at the land registry to make them opposable to third parties (a score of 1.5). The property transfer system is guaranteed by the state (a score of 0.5) and has a compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on an error by the registry (a score of 0.5). A notary verifies the legal validity of the documents in a property transaction (a score of 0.5) and the identity of the parties (a score of 0.5), in accordance with the Law on the Notary Office (Law I-2882). Lithuania has a

national database to verify the accuracy of identity documents (a score of 1). In a land dispute between two Lithuanian companies over the tenure rights of a property worth \$770,000, the Vilnius District Court gives a decision in less than one year (a score of 3). Finally, statistics about land disputes are collected and published; there were a total of 549 land disputes in the country in 2016 (a score of 0.5). Adding these numbers gives Lithuania a score of 8 on the land dispute resolution index.

Equal access to property rights index

The equal access to property rights index has two components:

- Whether unmarried men and unmarried women have equal ownership rights to property. A score of -1 is assigned if there are unequal ownership rights to property; 0 if there is equality.
- Whether married men and married women have equal ownership rights to property. A score of -1 is assigned if there are unequal ownership rights to property; 0 if there is equality.

Ownership rights cover the ability to manage, control, administer, access, encumber, receive, dispose of and transfer property. Each restriction is considered if there is a differential treatment for men and women in the law considering the default marital property regime. For customary land systems, equality is assumed unless there is a general legal provision stating a differential treatment.

The index ranges from -2 to 0, with higher values indicating greater inclusiveness of property rights. In Mali, for example, unmarried men and unmarried women have equal ownership rights to property (a score of 0). Similarly, married men and married women can use their property in the same way (a score of 0). Adding these numbers gives Mali a score of 0 on the equal access to property rights index—which indicates equal property rights between men and

women. Conversely, in Tonga, according to the Land Act [Cap 132], sections 7, 45 and 82, unmarried men and unmarried women do not have equal ownership rights to property (a score of -1), and married men and married women are not permitted to use their property in the same way (a score of -1). Adding these numbers gives Tonga a score of -2 on the equal access to property rights index—which indicates unequal property rights between men and women.

Quality of land administration index

The quality of land administration index is the sum of the scores on the reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution and equal access to property rights indices. The index ranges from 0 to 30, with higher values indicating better quality of the land administration system.

If private sector entities were unable to register property transfers in a location between March 2014 and March 2018, the location receives a “no practice” mark on the procedures, time and cost indicators. A “no practice” location receives a score of 0 on the quality of land administration index even if its legal framework includes provisions related to land administration.

REFORMS

The registering property indicator set tracks changes related to the efficiency and quality of land administration systems since the last benchmarked study in 2014. Depending on the impact on the data, certain changes are classified as reforms in order to acknowledge the implementation of significant changes. Reforms are divided into two types: those that make it easier to do business and those changes that make it more difficult to do business. The registering property indicator set uses two criteria to recognize a reform.

First, the aggregate gap on the overall distance to frontier of the indicator set

is used to assess the impact of data changes. Any data update that leads to a change of 2% or more in the distance to frontier gap is classified as a reform (for more details, see the chapter on "About *Doing Business* and *Doing Business in Nigeria 2018*"). For example, if the implementation of a new electronic property registration system reduces time in a way that the overall gap decreases by 2% or more, such a change is classified as a reform. On the contrary, minor fee updates or other smaller changes in the indicators that have an aggregate impact of less than 2% on the gap are not classified as a reform, but their impact is still reflected in the most updated data for this indicator set.

Second, the overall score on the quality of land administration is also considered as a criterion. Any change of 1 point or more on the overall quality score is acknowledged as a reform. For instance, the completion of the geographic coverage of the land registry of the business city (2 points) is considered a reform.

The data details on registering property can be found at <http://www.doingbusiness.org>.

ENFORCING CONTRACTS

Doing Business measures the time and cost for resolving a commercial dispute through a local first-instance court and also compiles 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 data are collected through study of the codes of civil procedure and other court regulations as well as questionnaires completed by local litigation lawyers and judges. The ranking of economies on the ease of enforcing contracts is determined by sorting their distance to frontier scores for enforcing contracts. These scores are the simple average of the distance to frontier scores for each of the component indicators (figure 7.7).

EFFICIENCY OF RESOLVING A COMMERCIAL DISPUTE

The data on time and cost are built by following the step-by-step evolution of a commercial sale dispute (figure 7.8; table 7.6). The data are collected for a specific court for each location covered, under the assumptions about the case described below. The court is the one with jurisdiction over disputes worth 200% of income per capita or \$5,000, whichever is greater. Whenever more than one court has original jurisdiction over a case comparable to the standardized case study, the data are collected based on the court that would be used by litigants in the majority of cases. The name of the relevant court in each economy is published on the *Doing Business* website at <http://www.doingbusiness.org/data/exploretopics/enforcing-contracts>.

Assumptions about the case

- The value of the claim is equal to 200% of the economy's income per capita or \$5,000, whichever is greater.
- The dispute concerns a lawful transaction between two businesses (Seller and Buyer), both located in the selected city. Pursuant to a contract between the businesses, Seller sells some custom-made furniture to Buyer worth 200% of the economy's income per capita or \$5,000, whichever is greater. After Seller delivers the goods to Buyer, Buyer refuses to pay the contract price, alleging that the goods are not of adequate quality. Because they were custom-made, Seller is unable to sell them to anyone else.
- Seller (the plaintiff) sues Buyer (the defendant) to recover the amount under the sales agreement. The dispute is brought before the court located in the selected location with jurisdiction over commercial cases worth 200% of income per capita or \$5,000, whichever is greater.
- At the outset of the dispute, Seller decides to attach Buyer's movable assets (for example, office equipment and vehicles) because Seller fears that

FIGURE 7.7 Enforcing contracts: efficiency and quality of commercial dispute resolution

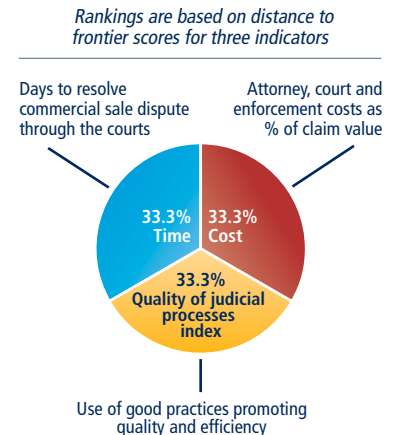
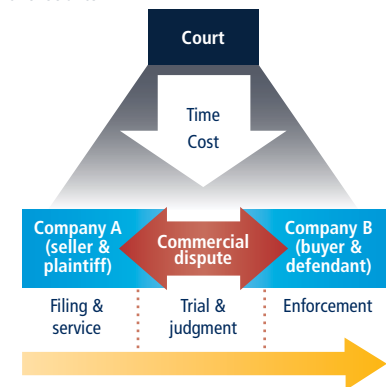


FIGURE 7.8 What are the time and cost to resolve a commercial dispute through the courts?



Buyer may hide its assets or otherwise become insolvent.

- The claim is disputed on the merits because of Buyer's allegation that the quality of the goods was not adequate. Because the court cannot decide the case on the basis of documentary evidence or legal title alone, an expert opinion is given on the quality of the goods. If it is standard practice in the economy for each party to call its own expert witness, the parties each call one expert witness. If it is standard practice for the judge to appoint an independent expert, the judge does so. In this case

TABLE 7.6 What do the indicators on the efficiency of resolving a commercial dispute measure?

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

Time to file and serve the case

Time for trial and to obtain the judgment

Time to enforce the judgment

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

Average attorney fees

Court costs

Enforcement costs

the judge does not allow opposing expert testimony.

- Following the expert opinion, the judge decides that the goods delivered by Seller were of adequate quality and that Buyer must pay the contract price. The judge thus renders a final judgment that is 100% in favor of Seller.
- Buyer does not appeal the judgment. Seller decides to start enforcing the judgment as soon as the time allocated by law for appeal lapses. Seller takes all required steps for prompt enforcement of the judgment. The money is successfully collected through a public sale of Buyer's movable assets (for example, office equipment and vehicles). It is assumed that Buyer has no money in its bank account, making it impossible for the judgment to be enforced through a seizure of Buyer's account.

Time

Time is recorded in calendar days, counted from the moment Seller decides to file the lawsuit in court until payment. This includes both the days when actions take place and the waiting periods in between. The average duration of the following three stages of dispute resolution is recorded: (i) filing and service; (ii) trial and judgment; and (iii) enforcement. Time is recorded considering the case study assumptions detailed above and only as applicable to the competent court. Time is recorded in practice, regardless of time limits set by law if

such time limits are not respected in the majority of cases.

The filing and service phase includes the following:

- The time for Seller to try to obtain payment out of court through a nonlitigious demand letter, including the time to prepare the letter and the deadline provided to Buyer to comply.
- The time necessary for a local lawyer to write the initial complaint and gather all supporting documents needed for filing, including authenticating or notarizing them if required.
- The time necessary to file the complaint at the court.
- The time necessary for Buyer (defendant) to be served, including the processing time at the court and the waiting periods between unsuccessful attempts to serve Buyer, if more than one attempt is usually required.

The trial and judgment phase includes the following:

- The time between the moment a notice of the case is served on Buyer and the moment a pretrial conference is held, if a pretrial conference is part of the case management techniques used by the competent court.
- The time between the pretrial conference and the first hearing, if a pretrial conference is part of the case management techniques used by the competent court. If not, the time between the moment a notice of the case is served on Buyer and the moment the first hearing is held.
- The time to conduct all trial activities, including exchanges of briefs and evidence, multiple hearings, waiting times in between hearings and the obtaining of an expert opinion.
- The time necessary for the judge to issue a written final judgment once the evidence period has closed.
- The time limit for appeal.

The enforcement phase includes the following:

- The time it takes to obtain an enforceable copy of the judgment and contact the relevant enforcement office.
- The time it takes to locate, identify, seize and transport Buyer's (losing party) movable assets (including the time necessary to obtain an order from the court to attach and seize the assets, if applicable).
- The time it takes to advertise, organize and hold the auction. If more than one auction is usually required to fully recover the value of the claim in a case comparable to the standardized case, the time between multiple auction attempts is recorded.
- The time it takes for Seller (winning party) to fully recover the value of the claim once the auction is successfully completed.

Cost

Cost is recorded as a percentage of the claim, assumed to be equivalent to 200% of income per capita or \$5,000, whichever is greater. Three types of costs are recorded: average attorney fees, court costs and enforcement costs.

Average attorney fees are the fees that Seller (plaintiff) must advance to a local attorney to represent Seller in the standardized case, regardless of final reimbursement. Court costs include all costs that Seller (plaintiff) must advance to the court, regardless of the final cost borne by Seller. Court costs include the fees that must be paid to obtain an expert opinion, regardless of whether they are paid to the court or to the expert directly. Enforcement costs are all costs that Seller (plaintiff) must advance to enforce the judgment through a public sale of Buyer's movable assets, regardless of the final cost borne by Seller. Bribes are not taken into account.

QUALITY OF JUDICIAL PROCESSES

The quality of judicial processes index measures whether each location has adopted a series of good practices in its court system in four areas: court

structure and proceedings, case management, court automation and alternative dispute resolution (table 7.7).

Court structure and proceedings index

The court structure and proceedings index has five components:

- Whether a specialized commercial court or a section dedicated solely to hearing commercial cases is in place. A score of 1.5 is assigned if yes; 0 if no.
- Whether a small claims court or a fast-track procedure for small claims is in place. A score of 1 is assigned if such a court or procedure is in place, it is

TABLE 7.7 What do the indicators on the quality of judicial processes measure?

Court structure and proceedings index (0–5)

Availability of specialized commercial court, division or section (0–1.5)

Availability of small claims court or simplified procedure for small claims (0–1.5)

Availability of pretrial attachment (0–1)

Criteria used to assign cases to judges (0–1)

Evidentiary weight of a woman's testimony (0–1)

Case management index (0–6)

Regulations setting time standards for key court events (0–1)

Regulations on adjournments or continuances (0–1)

Availability of performance measurement reports (0–1)

Availability of pretrial conference (0–1)

Availability of electronic case management system for judges (0–1)

Availability of electronic case management system for lawyers (0–1)

Court automation index (0–4)

Ability to file initial complaint electronically (0–1)

Ability to serve initial complaint electronically (0–1)

Ability to pay court fees electronically (0–1)

Publication of judgments (0–1)

Alternative dispute resolution index (0–3)

Arbitration (0–1.5)

Voluntary mediation or conciliation (0–1.5)

Quality of judicial processes index (0–18)

Sum of the court structure and proceedings, case management, court automation and alternative dispute resolution indices

applicable to all civil cases and the law sets a cap on the value of cases that can be handled through this court or procedure. If small claims are handled by a stand-alone court, the point is assigned only if this court applies a simplified procedure. An additional score of 0.5 is assigned if parties can represent themselves before this court or during this procedure. If no small claims court or simplified procedure is in place, a score of 0 is assigned.

- Whether plaintiffs can obtain pretrial attachment of the defendant's movable assets if they fear that the assets may be moved out of the jurisdiction or otherwise dissipated. A score of 1 is assigned if yes; 0 if no.
- Whether cases are assigned randomly and automatically to judges throughout the competent court. A score of 1 is assigned if the assignment of cases is random and automated; 0.5 if it is random but not automated; 0 if it is neither random nor automated.
- Whether a woman's testimony carries the same evidentiary weight in court as a man's. A score of 1 is assigned if the law differentiates between the evidentiary value of a woman's testimony and that of a man's testimony in any type of civil case, including family cases; 0 if it does not.

The index ranges from 0 to 5, with higher values indicating a more sophisticated and streamlined court structure. In Bosnia and Herzegovina, for example, a specialized commercial court is in place (a score of 1.5), and small claims can be resolved through a dedicated court in which self-representation is allowed (a score of 1.5). Plaintiffs can obtain pretrial attachment of the defendant's movable assets if they fear dissipation during trial (a score of 1). Cases are assigned randomly through an electronic case management system (a score of 1). A woman's testimony carries the same evidentiary weight in court as a man's (a score of 0). Adding these numbers gives Bosnia and Herzegovina a score of 5 on the court structure and proceedings index.

Case management index

The case management index has six components:

- Whether any of the applicable laws or regulations on civil procedure contain time standards for at least three of the following key court events: (i) service of process; (ii) first hearing; (iii) filing of the statement of defense; (iv) completion of the evidence period; (v) filing of testimony by expert; and (vi) submission of the final judgment. A score of 1 is assigned if such time standards are available and respected in more than 50% of cases; 0.5 if they are available but not respected in more than 50% of cases; 0 if there are time standards for less than three of these key court events.
- Whether there are any laws regulating the maximum number of adjournments or continuances that can be granted, whether adjournments are limited by law to unforeseen and exceptional circumstances and whether these rules are respected in more than 50% of cases. A score of 1 is assigned if all three conditions are met; 0.5 if only two of the three conditions are met; 0 if only one of the conditions is met or if none are.
- Whether there are any performance measurement reports that can be generated about the competent court to monitor the court's performance, to track the progress of cases through the court and to ensure compliance with established time standards. A score of 1 is assigned if at least two of the following four reports are made publicly available: (i) time to disposition report (measuring the time the court takes to dispose or adjudicate its cases); (ii) clearance rate report (measuring the number of cases resolved relative to the number of incoming cases); (iii) age of pending cases report (providing a snapshot of all pending cases according to case type, case age, last action held and next action scheduled); and (iv) single case progress report (providing a snapshot of the status of one

case). A score of 0 is assigned if only one of these reports is available or if none are.

- Whether a pretrial conference is among the case management techniques used before the competent court and at least three of the following issues are discussed during the pretrial conference: (i) scheduling (including the time frame for filing motions and other documents with the court); (ii) case complexity and projected length of trial; (iii) possibility of settlement or alternative dispute resolution; (iv) exchange of witness lists; (v) evidence; (vi) jurisdiction and other procedural issues; and (vii) the narrowing down of contentious issues. A score of 1 is assigned if a pretrial conference in which at least three of these events are discussed is held within the competent court; 0 if not.
- Whether judges within the competent court can use an electronic case management system for at least four of the following purposes: (i) to access laws, regulations and case law; (ii) to automatically generate a hearing schedule for all cases on their docket; (iii) to send notifications (for example, e-mails) to lawyers; (iv) to track the status of a case on their docket; (v) to view and manage case documents (briefs, motions); (vi) to assist in writing judgments; (vii) to semiautomatically generate court orders; and (viii) to view court orders and judgments in a particular case. A score of 1 is assigned if an electronic case management system is available that judges can use for at least four of these purposes; 0 if not.
- Whether lawyers can use an electronic case management system for at least four of the following purposes: (i) to access laws, regulations and case law; (ii) to access forms to be submitted to the court; (iii) to receive notifications (for example, e-mails); (iv) to track the status of a case; (v) to view and manage case documents (briefs, motions); (vi) to

file briefs and documents with the court; and (vii) to view court orders and decisions in a particular case. A score of 1 is assigned if an electronic case management system is available that lawyers can use for at least four of these purposes; 0 if not.

The index ranges from 0 to 6, with higher values indicating a higher-quality and more efficient case management system. In Australia, for example, time standards for at least three key court events are established in applicable civil procedure instruments and are respected in more than 50% of cases (a score of 1). The law stipulates that adjournments can be granted only for unforeseen and exceptional circumstances, and this rule is respected in more than 50% of cases (a score of 0.5). A time to disposition report, a clearance rate report and an age of pending cases report can be generated about the competent court (a score of 1). A pretrial conference is among the case management techniques used before the District Court of New South Wales (a score of 1). An electronic case management system satisfying the criteria outlined above is available to judges (a score of 1) and to lawyers (a score of 1). Adding these numbers gives Australia a score of 5.5 on the case management index, the highest score attained by any economy on this index.

Court automation index

The court automation index has four components:

- Whether the initial complaint can be filed electronically through a dedicated platform (not e-mail or fax) within the relevant court. A score of 1 is assigned if such a platform is available and litigants are not required to follow up with a hard copy of the complaint; 0 if not. Electronic filing is acknowledged regardless of the percentage of users, as long as no additional in-person interactions are required and local experts have used it enough to be able to confirm that it is fully functional.
- Whether the initial complaint can be served on the defendant electronically, through a dedicated system or by e-mail, fax or SMS (short message service) for cases filed before the competent court. A score of 1 is assigned if electronic service is available and no further service of process is required; 0 if not. Electronic service is acknowledged regardless of the percentage of users, as long as no additional in-person interactions are required and local experts have used it enough to be able to confirm that it is fully functional.
- Whether court fees can be paid electronically for cases filed before the competent court, either through a dedicated platform or through online banking. A score of 1 is assigned if fees can be paid electronically and litigants are not required to follow up with a hard copy of the receipt or produce a stamped copy of the receipt; 0 if not. Electronic payment is acknowledged regardless of the percentage of users, as long as no additional in-person interactions are required and local experts have used it enough to be able to confirm that it is fully functional.
- Whether judgments rendered by local courts are made available to the general public through publication in official gazettes, in newspapers or on the internet. A score of 1 is assigned if judgments rendered in commercial cases at all levels are made available to the general public; 0.5 if only judgments rendered at the appeal and supreme court level are made available to the general public; 0 in all other instances. No points are awarded if judgments need to be individually requested from the court or if the case number or parties' details are required in order to obtain a copy of a judgment.

The index ranges from 0 to 4, with higher values indicating a more automated, efficient and transparent court system. In Estonia, for example, the initial summons can be filed online (a score of 1), it can

be served on the defendant electronically (a score of 1), and court fees can be paid electronically as well (a score of 1). In addition, judgments in commercial cases at all levels are made publicly available through the internet (a score of 1). Adding these numbers gives Estonia a score of 4 on the court automation index.

Alternative dispute resolution index

The alternative dispute resolution index has six components:

- Whether domestic commercial arbitration is governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all its aspects. A score of 0.5 is assigned if yes; 0 if no.
- Whether commercial disputes of all kinds—aside from those dealing with public order, public policy, bankruptcy, consumer rights, employment issues or intellectual property—can be submitted to arbitration. A score of 0.5 is assigned if yes; 0 if no.
- Whether valid arbitration clauses or agreements are enforced by local courts in more than 50% of cases. A score of 0.5 is assigned if yes; 0 if no.
- Whether voluntary mediation, conciliation or both are a recognized way of resolving commercial disputes. A score of 0.5 is assigned if yes; 0 if no.
- Whether voluntary mediation, conciliation or both are governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all their aspects. A score of 0.5 is assigned if yes; 0 if no.
- Whether there are any financial incentives for parties to attempt mediation or conciliation (for example, if mediation or conciliation is successful, a refund of court filing fees, an income tax credit or the like). A score of 0.5 is assigned if yes; 0 if no.

The index ranges from 0 to 3, with higher values associated with greater availability of mechanisms of alternative

dispute resolution. In Israel, for example, arbitration is regulated through a dedicated statute (a score of 0.5), all relevant commercial disputes can be submitted to arbitration (a score of 0.5), and valid arbitration clauses are usually enforced by the courts (a score of 0.5). Voluntary mediation is a recognized way of resolving commercial disputes (a score of 0.5), it is regulated through a dedicated statute (a score of 0.5), and part of the filing fees is reimbursed if the process is successful (a score of 0.5). Adding these numbers gives Israel a score of 3 on the alternative dispute resolution index.

Quality of judicial processes index

The quality of judicial processes index is the sum of the scores on the court structure and proceedings, case management, court automation and alternative dispute resolution indices. The index ranges from 0 to 18, with higher values indicating better and more efficient judicial processes.

REFORMS

The enforcing contracts indicator set tracks changes related to the efficiency and quality of commercial dispute resolution systems since the last benchmarked study in 2014. Depending on the impact on the data, certain changes are classified as reforms. Reforms are divided into two types: those that make it easier to do business and those changes that make it more difficult to do business. The enforcing contracts indicator set uses three criteria to recognize a reform.

First, changes in laws and regulations that have any impact on the location's score on the quality of judicial processes index are classified as reforms. Examples of reforms affecting the quality of judicial processes index include measures to introduce electronic filing of the initial complaint, the creation of a commercial court or division, or the introduction of dedicated systems to resolve small claims. Changes affecting the quality of judicial processes index can be different in magnitude and scope and still

be considered a reform. For example, implementing a new electronic case management system for the use of judges and lawyers represents a reform with a 2-point increase in the index, while introducing incentives for the parties to use mediation represents a reform with a 0.5-point increase in the index.

Second, changes that have an impact on the time and cost to resolve a dispute may also be classified as reforms depending on the magnitude of the changes. According to the enforcing contracts methodology, any updates in legislation leading to a change of 2% or more on the distance to frontier gap (for more details, see the chapter on "About *Doing Business* and *Doing Business in Nigeria 2018*") of the time and cost indicators is classified as a reform. Changes with lower impact are not classified as reforms but they are still reflected in the most updated indicators data.

The third types of reforms are legislative changes of exceptional magnitude, such as sizeable revisions of the applicable civil procedure, or enforcement laws, that are anticipated to have a significant impact on time and cost in the future.

The data details on enforcing contracts can be found for each economy at <http://www.doingbusiness.org>. This methodology was initially developed by Simeon Djankov, Rafael La Porta, Florencio López-de-Silanes and Andrei Shleifer ("Courts," Quarterly Journal of Economics 118, no. 2 [2003]: 453–517) and is adopted here with several changes. The quality of judicial processes index was introduced in Doing Business 2016. The good practices tested in this index were developed on the basis of internationally recognized good practices promoting judicial efficiency.

State Profiles

ABIA, Aba

Average distance to frontier score (0–100)

53.90

✓ Starting a business (rank)	16	Dealing with construction permits (rank)	13
Distance to frontier score (0–100)	77.10	Distance to frontier score (0–100)	72.72
Procedures (number)	10	Procedures (number)	14
Time (days)	25	Time (days)	65
Cost (% of income per capita)	28.1	Cost (% of warehouse value)	5.0
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	9.5
✓ Registering property (rank)	34	Enforcing contracts (rank)	32
Distance to frontier score (0–100)	17.67	Distance to frontier score (0–100)	48.11
Procedures (number)	12	Time (days)	464
Time (days)	128.5	Cost (% of claim value)	51.7
Cost (% of property value)	15.8	Quality of judicial processes index (0–18)	5.5
Quality of land administration index (0–30)	7		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission

Time: 2 days

Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service

Time: 3 days

Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court

Time: 1 day

Cost: NGN 500

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission

Time: 10 days

Cost: NGN 60,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker

Time: 3 days

Cost: NGN 5,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service

Time: 5 days

Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Abia State Internal Revenue Service

Time: 1 day

Cost: no cost

Procedure 9*. Pay registration fees for business premises into a state government account

Agency: Commercial bank

Time: 1 day

Cost: NGN 4,000

Procedure 10. Obtain a business premises permit

Agency: State Ministry of Commerce and Industry

Time: 3 days

Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment and site analysis report from registered town planner

Agency: Registered town planner

Time: 14 days

Cost: NGN 200,000 (town planner fee)

Procedure 2. Apply for building permit at the Aba Town Planning Office

Agency: Aba Town Planning Office, Town Planning Department, Ministry of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 3. Pay the building plan approval fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 460,792 (NGN 80 per sq. m. of land plot for planning rate + NGN 50 per cubic meter for inspection fee + NGN 20 per sq. m. of land plot for registration fee + NGN 150 per perimeter for fencing fee + NGN 7 for certificate of completion fee + NGN 70 per percent coverage of the building for stage permits + NGN 70 per sq. m. of building for commencement/ foundation fee + NGN 40,000 building plan approval fee for 2-story buildings)

Procedure 4. Receive pre-approval inspection from the Aba Town Planning Office

Agency: Aba Town Planning Office, Town Planning Department, Ministry of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 5. Obtain building permit from the Aba Town Planning Office

Agency: Aba Town Planning Office, Town Planning Department, Ministry of Lands and Survey

Time: 21 days

Cost: no cost

Procedure 6. Set up septic tank

Agency: Private company

Time: 14 days

Cost: NGN 200,000

Procedure 7*. Dig borehole to obtain water

Agency: Private company

Time: 7 days

Cost: NGN 500,000

Procedure 8. Receive inspection at setting out level by the Aba Town Planning Office

Agency: Aba Town Planning Office, Town Planning Department, Ministry of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 9. Receive inspection at foundation level by the Aba Town Planning Office

Agency: Aba Town Planning Office, Town Planning Department, Ministry of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 10. Receive inspection at first floor level by the Aba Town Planning Office

Agency: Aba Town Planning Office, Town Planning Department, Ministry of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 11. Receive inspection at second floor level by the Aba Town Planning Office

Agency: Aba Town Planning Office, Town Planning Department, Ministry of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 12. Receive inspection at roof level by the Aba Town Planning Office

Agency: Aba Town Planning Office, Town Planning Department, Ministry of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 13. Receive final inspection by the Aba Town Planning Office

Agency: Aba Town Planning Office, Town Planning Department, Ministry of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 14. Obtain certificate of completion from the Aba Town Planning Office

Agency: Aba Town Planning Office, Town Planning Department, Ministry of Lands and Survey

Time: 7 days

Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		9.5
Quality of building regulations index (0–2)		1.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	List of required documents; Fees to be paid; Required pre-approvals.	1
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are not always done in practice.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection does not always occur in practice.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee and conduct online search of property title at Land Registry

Agency: Land Registry, Ministry of Lands, Survey and Urban Planning

Time: Less than one day (online procedure)

Cost: NGN 13,000 (NGN 3,000 search fee + NGN 10,000 legal fee for search)

Procedure 2. Execute deed of assignment at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 2,022,679 (7.5% of property value legal fee)

Procedure 3. Submit application for governor's consent to the assignment at Land Registry

Agency: Land Registry, Ministry of Lands, Survey and Urban Planning

Time: 1 day

Cost: no cost

Procedure 4. Receive inspection of property from Ministry of Lands, Survey and Urban Planning

Agency: Zonal Lands Department, Ministry of Lands, Survey and Urban Planning

Time: 8 days

Cost: no cost

Procedure 5. Obtain report of property valuation and demand order for payment of fees at Land Registry

Agency: Land Registry, Ministry of Lands, Survey and Urban Planning

Time: 10 days

Cost: no cost

Procedure 6. Pay fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 59,500 (NGN 5,000 inspection fee + NGN 12,500 consent fee + NGN 25,000 registration fee + NGN 12,000 revalidation fee + NGN 5,000 administrative fee)

Procedure 7. Assess and pay capital gains tax at Stamp Duty Office (Board of Internal Revenue)

Agency: Board of Internal Revenue

Time: 4 days

Cost: NGN 1,348,452 (5% of property value capital gains tax)

Procedure 8*. Assess deed of assignment at Stamp Duty Office (Federal Inland Revenue Service)

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 9. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 5 days

Cost: NGN 809,071 (3% of property value stamp duty)

Procedure 10. Stamp deed of assignment at Stamp Duty Office (Federal Inland Revenue Service)

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 11. Submit payment receipts of fees at Land Registry and obtain governor's consent

Agency: Land Registry, Ministry of Lands, Survey and Urban Planning

Time: 90 days

Cost: no cost

Procedure 12. Register deed of assignment at Land Registry

Agency: Land Registry, Ministry of Lands, Survey and Urban Planning

Time: 7 days

Cost: no cost

*Simultaneous with previous procedure

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		7
Reliability of infrastructure index (0–8)		2
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Computer/scanned	1
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	Yes	1
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		2
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, online	0.5
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	Yes, but not available to the public	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, online	0.5
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
14	360	90	464	24.1%	11.1%	16.5%	51.7%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		5.5
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		0
Time standards (0–1)		0
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	No	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

ADAMAWA, Yola

Average distance to frontier score (0–100)

54.34

Starting a business (rank) 36

Distance to frontier score (0–100)	71.96
Procedures (number)	10
Time (days)	45
Cost (% of income per capita)	29.0
Minimum capital (% of income per capita)	0.0

Registering property (rank) 23

Distance to frontier score (0–100)	23.93
Procedures (number)	11
Time (days)	122
Cost (% of property value)	12.2
Quality of land administration index (0–30)	5.5

Dealing with construction permits (rank) 9

Distance to frontier score (0–100)	73.63
Procedures (number)	9
Time (days)	97
Cost (% of warehouse value)	4.5
Building quality control index (0–15)	8

Enforcing contracts (rank) 33

Distance to frontier score (0–100)	47.84
Time (days)	729
Cost (% of claim value)	40.5
Quality of judicial processes index (0–18)	7

✓ Reform making it easier to do business ✗ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 7 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 14 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 200

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 18 days
Cost: NGN 60,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 2 days
Cost: NGN 4,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 2 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Adamawa State Board of Internal Revenue
Time: 1 day
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce, Industries and Co-operatives
Time: 1 day
Cost: no cost

Procedure 10. Register business premises

Agency: State Ministry of Commerce, Industries and Co-operatives
Time: 1 day
Cost: NGN 10,000

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment from registered town planner

Agency: Registered town planner
Time: 19 days
Cost: NGN 100,000

Procedure 2*. Obtain a soil investigation report

Agency: Adamawa State Polytechnic Yola
Time: 14 days
Cost: NGN 75,000

Procedure 3. Apply for building permit at the Adamawa State Urban Planning and Development Authority

Agency: Adamawa State Urban Planning and Development Authority
Time: 1 day
Cost: NGN 80,000

Procedure 4. Receive pre-approval inspection from the Adamawa State Urban Planning and Development Authority

Agency: Adamawa State Urban Planning and Development Authority
Time: 1 day
Cost: no cost

Procedure 5. Obtain building permit from the Adamawa State Urban Planning and Development Authority

Agency: Adamawa State Urban Planning and Development Authority
Time: 60 days
Cost: no cost

Procedure 6. Receive inspection at setting out level from the Adamawa State Urban Planning and Development Authority

Agency: Adamawa State Urban Planning and Development Authority
Time: 1 day
Cost: no cost

Procedure 7. Receive final inspection from the Adamawa State Urban Planning and Development Authority

Agency: Adamawa State Urban Planning and Development Authority
Time: 1 day
Cost: no cost

Procedure 8. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 350,000

Procedure 9*. Dig borehole to obtain water

Agency: Private company
Time: 7 days
Cost: NGN 600,000

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		8
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Not accessible.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection does not always occur in practice.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee and consent application form fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 25,500 (NGN 20,000 search fee + NGN 5,500 consent application form fee)

Procedure 2. Conduct search of property title and obtain consent application form at Land Registry

Agency: Land Registry, Ministry of Lands and Survey

Time: 5 days

Cost: no cost

Procedure 3. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 1,348,452 (5% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at Ministry of Lands and Survey

Agency: Ministry of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 5. Receive inspection of property from Ministry of Lands and Survey

Agency: Ministry of Lands and Survey

Time: 5 days

Cost: no cost

Procedure 6. Pay fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,109,262 (NGN 500 administrative fee + NGN 30,000 consent fee + 4% of property value registration fee)

Procedure 7. Submit payment receipts of fees at Ministry of Lands and Survey and obtain governor's consent

Agency: Ministry of Lands and Survey

Time: 75 days

Cost: no cost

Procedure 8. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 9. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 809,071 (3% of property value stamp duty)

Procedure 10. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 11. Register deed of assignment at Land Registry

Agency: Land Registry, Ministry of Lands and Survey

Time: 30 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		5.5
Reliability of infrastructure index (0–8)		1
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	Yes	1
Transparency of information index (0–6)		1.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	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? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
14	685	30	729	30.0%	4.0%	6.5%	40.5%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

AKWA IBOM, Uyo

Average distance to frontier score (0–100)

55.66

Starting a business (rank)	21	Dealing with construction permits (rank)	18
Distance to frontier score (0–100)	76.17	Distance to frontier score (0–100)	71.31
Procedures (number)	10	Procedures (number)	13
Time (days)	29	Time (days)	99
Cost (% of income per capita)	27.5	Cost (% of warehouse value)	5.0
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	9.5
Registering property (rank)	26	Enforcing contracts (rank)	24
Distance to frontier score (0–100)	21.46	Distance to frontier score (0–100)	53.70
Procedures (number)	13	Time (days)	428
Time (days)	55	Cost (% of claim value)	46.8
Cost (% of property value)	15.5	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	3.5		

✓ Reform making it easier to do business ✖ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 3 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 200

Procedure 4. Register at the Corporate Affairs Commission and pay fees at the bank desk of CAC

Agency: Corporate Affairs Commission
Time: 14 days
Cost: NGN 90,000 (NGN 50,000 for legal fees + NGN 40,000 for registration fees [NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 or part thereof] + NGN 3,000 for certified copies of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5*. Make a company seal

Agency: Seal maker
Time: 3 days
Cost: NGN 6,000

Procedure 6. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 2 days
Cost: no cost

Procedure 7*. Register for personal income tax PAYE

Agency: Akwa Ibom State Internal Revenue Service
Time: 2 days
Cost: no cost

Procedure 8*. Receive an inspection for business premises registration

Agency: State Ministry of Investment, Commerce and Industry
Time: 1 day
Cost: no cost

Procedure 9. Pay registration fees for business premises into a state government account

Agency: Commercial bank
Time: 1 day
Cost: NGN 10,000

Procedure 10. Register business premises

Agency: State Ministry of Investment, Commerce and Industry
Time: 3 days
Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment and site analysis report from environmental specialist

Agency: Environmental specialist

Time: 10 days

Cost: NGN 220,000 (NGN 120,000 environmental impact assessment report + NGN 100,000 site analysis report)

Procedure 2*. Swear affidavit of plot ownership at the High Court

Agency: High Court

Time: 1 day

Cost: NGN 200 (court fee)

Procedure 3. Apply for building plan approval at the Uyo Capital City Development Authority (UCCDA)

Agency: Uyo Capital City Development Authority (UCCDA)

Time: 1 day

Cost: NGN 5,000 (application fee)

Procedure 4. Pay the building plan approval fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 138,000 (NGN 10,000 registration fee + NGN 75,000 approval fee [NGN 60,000 for the first-floor level and NGN 15,000 for each additional floor level] + NGN 20,000 fencing fee + NGN 15,000 water borehole + NGN 3,000 for charting fee + NGN 10,000 development levy/inspection tariffs + NGN 5,000 site inspection fee)

Procedure 5. Receive pre-approval inspection from the Uyo Capital City Development Authority (UCCDA)

Agency: Uyo Capital City Development Authority (UCCDA)

Time: 1 day

Cost: no cost

Procedure 6. Obtain building plan approval from the Uyo Capital City Development Authority (UCCDA) and pay the setting out fee

Agency: Uyo Capital City Development Authority (UCCDA)

Time: 60 days

Cost: NGN 3,000 (pegging/setting out inspection fee)

Procedure 7. Dig borehole to obtain water

Agency: Private company

Time: 14 days

Cost: NGN 676,000 (NGN 300,000 borehole drilling + NGN 300,000 water tank stand + NGN 76,000 [5,000 liters PVC water tank])

Procedure 8*. Set up septic tank

Agency: Private company

Time: 14 days

Cost: NGN 300,000

Procedure 9. Receive inspection at setting out level from the Uyo Capital City Development Authority (UCCDA)

Agency: Uyo Capital City Development Authority (UCCDA)

Time: 1 day

Cost: no cost

Procedure 10. Receive inspection at foundation level from the Uyo Capital City Development Authority (UCCDA)

Agency: Uyo Capital City Development Authority (UCCDA)

Time: 1 day

Cost: no cost

Procedure 11. Receive inspection at first floor level from the Uyo Capital City Development Authority (UCCDA)

Agency: Uyo Capital City Development Authority (UCCDA)

Time: 1 day

Cost: no cost

Procedure 12. Request and receive final inspection from the Uyo Capital City Development Authority (UCCDA)

Agency: Uyo Capital City Development Authority (UCCDA)

Time: 1 day

Cost: no cost

Procedure 13. Obtain certificate of fitness for habitation from the Uyo Capital City Development Authority (UCCDA)

Agency: Uyo Capital City Development Authority (UCCDA)

Time: 7 days

Cost: NGN 10,000

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		9.5
Quality of building regulations index (0–2)		1.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	List of required documents; Fees to be paid; Required pre-approvals.	1
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection occurs most of the time.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,000 (search fee)

Procedure 2. Conduct search of property title at Ministry of Lands and Town Planning

Agency: Ministry of Lands and Town Planning

Time: 1 day

Cost: NGN 5,000 (legal fee for search)

Procedure 3. Execute deed of assignment at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 2,696,905 (10% of property value legal fee)

Procedure 4. Pay fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 4,500 (NGN 2,000 application fee + NGN 2,500 registration fee)

Procedure 5. Submit application for governor's consent to the assignment at Ministry of Lands and Town Planning

Agency: Ministry of Lands and Town Planning

Time: 1 day

Cost: no cost

Procedure 6. Receive inspection of property from Ministry of Lands and Town Planning

Agency: Ministry of Lands and Town Planning

Time: 7 days

Cost: no cost

Procedure 7. Obtain demand order for payment of fees at Ministry of Lands and Town Planning

Agency: Ministry of Lands and Town Planning

Time: 1 day

Cost: no cost

Procedure 8. Pay consent fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 674,226 (2.5% of property value consent fee)

Procedure 9. Submit payment receipts of fees at Ministry of Lands and Town Planning and obtain governor's consent

Agency: Ministry of Lands and Town Planning

Time: 31 days

Cost: no cost

Procedure 10. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 11. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 809,071 (3% of property value stamp duty)

Procedure 12. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 13. Register deed of assignment at Land Registry

Agency: Land Registry

Time: 7 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		3.5
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		2.5
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	No	0
Is there a specific compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
7	400	21	428	30.0%	12.0%	4.9%	46.8%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

ANAMBRA, Onitsha

Average distance to frontier score (0–100) **53.50**

✓ Starting a business (rank)	19	Dealing with construction permits (rank)	21
Distance to frontier score (0–100)	76.69	Distance to frontier score (0–100)	70.18
Procedures (number)	10	Procedures (number)	12
Time (days)	26	Time (days)	82
Cost (% of income per capita)	29.3	Cost (% of warehouse value)	5.7
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	8
✓ Registering property (rank)	32	Enforcing contracts (rank)	34
Distance to frontier score (0–100)	19.33	Distance to frontier score (0–100)	47.80
Procedures (number)	13	Time (days)	600
Time (days)	111	Cost (% of claim value)	42.6
Cost (% of property value)	12.8	Quality of judicial processes index (0–18)	5.5
Quality of land administration index (0–30)	4.5		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 1 day
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 3 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 200

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 16 days
Cost: NGN 60,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 5 days
Cost: NGN 6,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 3 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Anambra State Internal Revenue Service
Time: 2 days
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce and Industry
Time: 1 day
Cost: no cost

Procedure 10. Pay registration fees for business premises into a state government account

Agency: Commercial bank
Time: 1 day
Cost: NGN 10,000

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain site analysis report and town planner technical report from registered town planner

Agency: Registered town planner

Time: 10 days

Cost: NGN 110,000 (NGN 70,000 site analysis report + NGN 40,000 town planner technical report)

Procedure 2. Apply for building plan approval at the Anambra State Physical Planning Board

Agency: Anambra State Physical Planning Board

Time: 1 day

Cost: no cost

Procedure 3. Pay the building plan approval fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 296,400 (NGN 600 application form + NGN 600 filing fee + NGN 24,000 registration fee + NGN 96,000 inspection fee + NGN 60,000 planning fee + NGN 12,000 approval fee + NGN 24,000 building completion fee + NGN 24,000 pegging fee + NGN 24,000 setting out fee + NGN 30,000 fencing fee + NGN 600 schedule fee + NGN 600 stamp fee)

Procedure 4. Receive pre-approval inspection from the Anambra State Physical Planning Board

Agency: Anambra State Physical Planning Board

Time: 1 day

Cost: no cost

Procedure 5. Obtain building plan approval from the Anambra State Physical Planning Board

Agency: Anambra State Physical Planning Board

Time: 30 days

Cost: no cost

Procedure 6. Set up septic tank

Agency: Private company

Time: 14 days

Cost: NGN 450,000

Procedure 7*. Dig borehole to obtain water

Agency: Private company

Time: 7 days

Cost: NGN 680,000

Procedure 8. Receive inspection at setting out level from the Anambra State Physical Planning Board

Agency: Anambra State Physical Planning Board

Time: 1 day

Cost: no cost

Procedure 9. Receive inspection at first floor level from the Anambra State Physical Planning Board

Agency: Anambra State Physical Planning Board

Time: 1 day

Cost: no cost

Procedure 10. Receive inspection at second floor level from the Anambra State Physical Planning Board

Agency: Anambra State Physical Planning Board

Time: 1 day

Cost: no cost

Procedure 11. Request and receive final inspection from the Anambra State Physical Planning Board

Agency: Anambra State Physical Planning Board

Time: 1 day

Cost: no cost

Procedure 12. Obtain certificate of completion from the Anambra State Physical Planning Board

Agency: Anambra State Physical Planning Board

Time: 21 days

Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		8
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	To be purchased.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection occurs most of the time.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 10,000 (search fee)

Procedure 2. Conduct search of property title at Land Registry

Agency: Land Registry, Ministry of Lands, Survey and Urban Planning

Time: 1 day

Cost: NGN 10,000 (legal fee for search)

Procedure 3. Execute deed of assignment at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 2,022,679 (7.5% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at Ministry of Lands, Survey and Urban Planning

Agency: Ministry of Lands, Survey and Urban Planning

Time: 1 day

Cost: no cost

Procedure 5. Receive inspection of property from Ministry of Lands, Survey and Urban Planning

Agency: Ministry of Lands, Survey and Urban Planning

Time: 5 days

Cost: no cost

Procedure 6. Obtain demand order for payment of fees at Ministry of Lands, Survey and Urban Planning

Agency: Ministry of Lands, Survey and Urban Planning

Time: 1 day

Cost: no cost

Procedure 7. Pay fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 589,381 (NGN 20,000 inspection fee + NGN 20,000 computerization fee + NGN 10,000 registration fee + 2% of property value consent fee)

Procedure 8. Assess capital gains tax at Ministry of Lands, Survey and Urban Planning

Agency: INOCK Consult Limited

Time: 1 day

Cost: no cost

Procedure 9. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 10. Pay capital gains tax and stamp duty at designated bank

Agency: Commercial bank

Time: 3 days

Cost: NGN 809,071 (3% of property value stamp duty; capital gains tax is also paid, but not included in the calculation)

Procedure 11. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 12. Submit payment receipts of fees at Ministry of Lands, Survey and Urban Planning and obtain governor's consent

Agency: Ministry of Lands, Survey and Urban Planning

Time: 80 days

Cost: no cost

Procedure 13. Register deed of assignment at Land Registry

Agency: Land Registry, Ministry of Lands, Survey and Urban Planning

Time: 14 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		4.5
Reliability of infrastructure index (0–8)		1
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	Yes	1
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		2.5
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	No	0
Is there a specific compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
30	390	180	600	25.7%	8.2%	8.7%	42.6%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		5.5
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		0
Time standards (0–1)		0
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	No	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

BAUCHI, Bauchi

Average distance to frontier score (0–100) **60.60**

✓ Starting a business (rank)	22	Dealing with construction permits (rank)	5
Distance to frontier score (0–100)	76.06	Distance to frontier score (0–100)	74.10
Procedures (number)	10	Procedures (number)	13
Time (days)	30	Time (days)	41
Cost (% of income per capita)	26.4	Cost (% of warehouse value)	6.1
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	9.5
Registering property (rank)	15	✓ Enforcing contracts (rank)	2
Distance to frontier score (0–100)	28.26	Distance to frontier score (0–100)	63.99
Procedures (number)	11	Time (days)	455
Time (days)	33	Cost (% of claim value)	17.4
Cost (% of property value)	15.6	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	3.5		

✓ Reform making it easier to do business ✖ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 3 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 200

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 14 days
Cost: NGN 50,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 5 days
Cost: NGN 5,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 5 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Bauchi State Inland Revenue Service
Time: 2 days
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce and Industry
Time: 4 days
Cost: no cost

Procedure 10. Pay registration fees and obtain a business premises permit

Agency: Commercial bank
Time: 1 day
Cost: NGN 5,000

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment

Agency: Bauchi State Environmental Protection Agency

Time: 5 days

Cost: NGN 65,000

Procedure 2*. Obtain site analysis report from registered town planner

Agency: Registered town planner

Time: 4 days

Cost: NGN 60,000 (town planner fees)

Procedure 3. Apply for building plan approval at the Bauchi State Urban Development Board

Agency: Bauchi State Urban Development Board

Time: 1 day

Cost: no cost

Procedure 4. Pay the building plan approval fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 426,756 (NGN 300 per sq. m. of building for building plan approval fee + NGN 300 per perimeter of the plot of land fencing fee)

Procedure 5. Receive pre-approval inspection from the Bauchi State Urban Development Board

Agency: Bauchi State Urban Development Board

Time: 1 day

Cost: no cost

Procedure 6. Obtain building plan approval from the Bauchi State Urban Development Board

Agency: Bauchi State Urban Development Board

Time: 14 days

Cost: no cost

Procedure 7. Set up septic tank

Agency: Private company

Time: 14 days

Cost: NGN 350,000

Procedure 8*. Dig borehole to obtain water

Agency: Private company

Time: 7 days

Cost: NGN 750,000

Procedure 9. Receive inspection at setting out level by the Bauchi State Urban Development Board

Agency: Bauchi State Urban Development Board

Time: 1 day

Cost: no cost

Procedure 10. Receive inspection at first floor level from the Bauchi State Urban Development Board

Agency: Bauchi State Urban Development Board

Time: 1 day

Cost: no cost

Procedure 11. Receive inspection at second floor level from the Bauchi State Urban Development Board

Agency: Bauchi State Urban Development Board

Time: 1 day

Cost: no cost

Procedure 12. Receive inspection at lintel level by the Bauchi State Urban Development Board

Agency: Bauchi State Urban Development Board

Time: 1 day

Cost: no cost

Procedure 13. Request and receive joint final inspection from the Bauchi State Urban Development Board

Agency: Bauchi State Urban Development Board, Water Board, Environmentalist

Time: 1 day

Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		9.5
Quality of building regulations index (0–2)		1.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	List of required documents; Fees to be paid; Required pre-approvals.	1
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency and in-house engineer; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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 and it is a joint final inspection.	2
Do legally mandated final inspections occur in practice? (0–1)	Final inspection occurs most of the time.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 3,000 (search fee)

Procedure 2. Conduct search of property title at Land Registry

Agency: Ministry of Works, Land and Housing

Time: 1 day

Cost: no cost

Procedure 3. Execute deed of assignment at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 2,022,679 (7.5% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at Ministry of Works, Land and Housing

Agency: Ministry of Works, Land and Housing

Time: 1 day

Cost: no cost

Procedure 5. Receive inspection of property from Ministry of Works, Land and Housing

Agency: Ministry of Works, Land and Housing

Time: 7 days

Cost: NGN 10,000 (inspection fee)

Procedure 6. Obtain governor's consent to the assignment at Ministry of Works, Land and Housing

Agency: Ministry of Works, Land and Housing

Time: 17 days

Cost: no cost

Procedure 7. Pay fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,357,452 (5% of property value registration fee + NGN 3,000 consent fee + NGN 6,000 processing fee)

Procedure 8. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 9. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 809,071 (3% of property value stamp duty)

Procedure 10. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 11. Register deed of assignment at Land Registry

Agency: Ministry of Works, Land and Housing

Time: 1 day

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		3.5
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		2.5
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	No	0
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
30	365	60	455	10.0%	3.4%	4.0%	17.4%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

BAYELSA, Yenagoa

Average distance to frontier score (0–100) **57.76**

✓ Starting a business (rank)	27	Dealing with construction permits (rank)	12
Distance to frontier score (0–100)	75.35	Distance to frontier score (0–100)	72.93
Procedures (number)	11	Procedures (number)	10
Time (days)	26	Time (days)	58
Cost (% of income per capita)	28.3	Cost (% of warehouse value)	6.5
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	8
✓ Registering property (rank)	21	Enforcing contracts (rank)	12
Distance to frontier score (0–100)	24.31	Distance to frontier score (0–100)	58.46
Procedures (number)	12	Time (days)	393
Time (days)	66	Cost (% of claim value)	36.7
Cost (% of property value)	19.2	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	6		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 3 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 3 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 500

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 10 days
Cost: NGN 60,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 1 day
Cost: NGN 6,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 6 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Bayelsa State Board of Internal Revenue
Time: 2 days
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Trade, Industry and Investment
Time: 4 days
Cost: no cost

Procedure 10. Pay registration fees for business premises into a state government account

Agency: Commercial bank
Time: 1 day
Cost: NGN 4,000

Procedure 11. Obtain a business premises permit

Agency: State Ministry of Trade, Industry and Investment
Time: 1 day
Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment and site analysis report from registered town planner

Agency: Registered town planner

Time: 7 days

Cost: NGN 160,000 (NGN 115,000 environmental impact assessment report + NGN 45,000 site analysis report)

Procedure 2. Apply for building plan approval at the Bayelsa State Physical Planning and Development Board

Agency: Bayelsa State Physical Planning and Development Board

Time: 1 day

Cost: no cost

Procedure 3. Receive pre-approval inspection from Bayelsa State Physical Planning and Development Board

Agency: Bayelsa State Physical Planning and Development Board

Time: 1 day

Cost: no cost

Procedure 4. Pay the building plan approval fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 407,150 (NGN 15,000 inspection fee + NGN 2,000 commercial registration fee + NGN 100 per cubic meter of the building approval fee)

Procedure 5. Obtain building plan approval from Bayelsa State Physical Planning and Development Board

Agency: Bayelsa State Physical Planning and Development Board

Time: 30 days

Cost: no cost

Procedure 6. Dig borehole to obtain water

Agency: Private company

Time: 14 days

Cost: NGN 850,000

Procedure 7*. Set up septic tank

Agency: Private company

Time: 14 days

Cost: NGN 330,000

Procedure 8. Receive inspection at foundation level from Bayelsa State Physical Planning and Development Board

Agency: Bayelsa State Physical Planning and Development Board

Time: 1 day

Cost: no cost

Procedure 9. Receive inspection upon completion of the first floor from Bayelsa State Physical Planning and Development Board

Agency: Bayelsa State Physical Planning and Development Board

Time: 1 day

Cost: no cost

Procedure 10. Receive final inspection from the Bayelsa State Physical Planning and Development Board

Agency: Bayelsa State Physical Planning and Development Board

Time: 1 day

Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		8
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	To be purchased.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency, in-house engineer and external engineer; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0
Quality control after construction index (0–3)		2
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 and in-house supervising engineer submits a final report.	2
Do legally mandated final inspections occur in practice? (0–1)	Final inspection does not always occur in practice.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee and consent application form fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 15,000 (NGN 5,000 search fee + NGN 10,000 application form fee)

Procedure 2. Conduct search of property title and obtain consent application form at BGIS (Bayelsa Geographic Information System)

Agency: Bayelsa Geographic Information System (BGIS)

Time: 1 day

Cost: NGN 10,000 (legal fee for search)

Procedure 3. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 2,696,905 (10% of property value legal fee)

Procedure 4. Assess deed of assignment at Stamp Duty Office

Agency: Bayelsa Board Internal Revenue

Time: 1 day

Cost: no cost

Procedure 5. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 539,381 (2% of property value stamp duty)

Procedure 6. Stamp deed of assignment at Stamp Duty Office

Agency: Bayelsa Board Internal Revenue

Time: 1 day

Cost: no cost

Procedure 7. Submit application for governor's consent to the assignment at BGIS

Agency: Bayelsa Geographic Information System (BGIS)

Time: 1 day

Cost: no cost

Procedure 8. Receive inspection of property from BGIS

Agency: Bayelsa Geographic Information System (BGIS)

Time: 7 days

Cost: NGN 10,000 (inspection fee)

Procedure 9. Obtain demand order for payment of fees at BGIS

Agency: Bayelsa Geographic Information System (BGIS)

Time: 1 day

Cost: no cost

Procedure 10. Pay fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,897,833 (7% of property value consent fee + NGN 5,000 registration fee + NGN 5,000 execution fee)

Procedure 11. Submit payment receipts of fees at BGIS and obtain governor's consent

Agency: Bayelsa Geographic Information System (BGIS)

Time: 45 days

Cost: no cost

Procedure 12. Register deed of assignment at BGIS

Agency: Bayelsa Geographic Information System (BGIS)

Time: 5 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		6
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		5
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	Between 1 and 2 years	2
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
14	344	35	393	20.0%	10.2%	6.5%	36.7%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

BENUE, Makurdi

Average distance to frontier score (0–100)

58.21

Starting a business (rank) 23

Distance to frontier score (0–100)	75.91
Procedures (number)	9
Time (days)	36
Cost (% of income per capita)	27.3
Minimum capital (% of income per capita)	0.0

Registering property (rank) 12

Distance to frontier score (0–100)	30.62
Procedures (number)	11
Time (days)	100
Cost (% of property value)	9.5
Quality of land administration index (0–30)	5

Dealing with construction permits (rank) 19

Distance to frontier score (0–100)	71.03
Procedures (number)	13
Time (days)	66
Cost (% of warehouse value)	5.8
Building quality control index (0–15)	8.5

Enforcing contracts (rank) 21

Distance to frontier score (0–100)	55.26
Time (days)	469
Cost (% of claim value)	39.7
Quality of judicial processes index (0–18)	7

✓ Reform making it easier to do business ✖ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 3 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 7 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 100

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 21 days
Cost: NGN 50,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 3 days
Cost: NGN 5,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 2 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Benue State Internal Revenue Service
Time: 1 day
Cost: no cost

Procedure 9*. Register business premises

Agency: State Ministry of Commerce and Industry
Time: 1 day
Cost: NGN 10,000

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment from registered environmentalist

Agency: Registered environmentalist
Time: 7 days
Cost: NGN 120,000

Procedure 2. Apply for building permit at the Benue State Urban Development Board

Agency: Benue State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 3. Pay the building plan approval fees at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 465,180 (NGN 300 sq. m. per the warehouse size for development fee + NGN 10,000 per floor for drawings + NGN 15,000 processing fee + NGN 15,000 location plan fee + NGN 15,000 site analysis fee + NGN 10,000 vetting fee)

Procedure 4. Receive pre-approval inspection by the Benue State Urban Development Board

Agency: Benue State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 5. Obtain building permit from the Benue State Urban Development Board

Agency: Benue State Urban Development Board
Time: 30 days
Cost: no cost

Procedure 6. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 280,000

Procedure 7*. Dig borehole to obtain water

Agency: Private company
Time: 7 days
Cost: NGN 650,000

Procedure 8. Receive inspection at setting out level from the Benue State Urban Development Board

Agency: Benue State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 9. Receive inspection at foundation level by the Benue State Urban Development Board

Agency: Benue State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 10. Receive inspection at first floor level from the Benue State Urban Development Board

Agency: Benue State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 11. Receive inspection at second floor level from the Benue State Urban Development Board

Agency: Benue State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 12. Request and receive final inspection from the Benue State Urban Development Board

Agency: Benue State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 13. Obtain certificate of fitness from the Benue State Urban Development Board

Agency: Benue State Urban Development Board
Time: 7 days
Cost: NGN 50,000

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		8.5
Quality of building regulations index (0–2)		0.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	List of required documents; Required pre-approvals.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection occurs most of the time.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 3,500 (NGN 2,500 search fee + NGN 1,000 application form fee)

Procedure 2. Conduct search of property title and obtain consent application form at Deeds Registry

Agency: Deeds Registry

Time: 1 day

Cost: no cost

Procedure 3. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 1,348,452 (5% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at Ministry of Lands and Survey

Agency: Ministry of Lands and Survey

Time: 1 day

Cost: NGN 2,500 (processing fee)

Procedure 5*. Receive inspection of property from Ministry of Lands and Survey

Agency: Ministry of Lands and Survey

Time: 7 days

Cost: no cost

Procedure 6*. Obtain governor's consent at Ministry of Lands and Survey

Agency: Ministry of Lands and Survey

Time: 90 days

Cost: no cost

Procedure 7. Pay registration fee at Deeds Registry

Agency: Deeds Registry

Time: 1 day

Cost: NGN 404,536 (1.5% of property value registration fee)

Procedure 8. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 9. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 809,071 (3% of property value stamp duty)

Procedure 10. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 11. Register deed of assignment at Deeds Registry

Agency: Deeds Registry

Time: 1 day

Cost: no cost

*Simultaneous with previous procedure

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		5
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	Yes, in person	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		4
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	Between 2 and 3 years	1
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
14	425	30	469	22.6%	4.0%	13.0%	39.7%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

BORNO, Maiduguri

Average distance to frontier score (0–100) **60.55**

Starting a business (rank) **13**

Distance to frontier score (0–100)	77.66
Procedures (number)	9
Time (days)	28
Cost (% of income per capita)	29.3
Minimum capital (% of income per capita)	0.0

Registering property (rank) **13**

Distance to frontier score (0–100)	29.73
Procedures (number)	11
Time (days)	55
Cost (% of property value)	13.0
Quality of land administration index (0–30)	4.5

Dealing with construction permits (rank) **16**

Distance to frontier score (0–100)	71.81
Procedures (number)	15
Time (days)	46
Cost (% of warehouse value)	6.1
Building quality control index (0–15)	9.5

Enforcing contracts (rank) **4**

Distance to frontier score (0–100)	62.97
Time (days)	371
Cost (% of claim value)	26.2
Quality of judicial processes index (0–18)	7

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 4 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 100

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 14 days
Cost: NGN 60,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 1 day
Cost: NGN 6,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Borno State Internal Revenue Service
Time: 2 days
Cost: no cost

Procedure 9*. Register business premises

Agency: State Ministry of Commerce and Industry
Time: 1 day
Cost: NGN 10,000

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain a soil investigation report

Agency: Ramat Polytechnic Maiduguri

Time: 7 days

Cost: NGN 150,000

Procedure 2*. Obtain environmental impact assessment from private consultant

Agency: Private consultant

Time: 5 days

Cost: NGN 100,000

Procedure 3. Apply for development permit at the Borno State Urban Planning and Development Board

Agency: Borno State Urban Planning and Development Board

Time: 1 day

Cost: no cost

Procedure 4. Pay the building plan approval fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 285,120 (NGN 200 per sq. m. for development permit fee + NGN 25,000 inspection fee)

Procedure 5. Receive pre-approval inspection from the Borno State Urban Planning and Development Board

Agency: Borno State Urban Planning and Development Board

Time: 1 day

Cost: no cost

Procedure 6. Obtain development permit from the Borno State Urban Planning and Development Board

Agency: Borno State Urban Planning and Development Board

Time: 15 days

Cost: no cost

Procedure 7. Dig borehole to obtain water

Agency: Private company

Time: 7 days

Cost: NGN 700,000

Procedure 8*. Set up septic tank

Agency: Private company

Time: 7 days

Cost: NGN 400,000

Procedure 9. Receive inspection at setting out level from the Borno State Urban Planning and Development Board

Agency: Borno State Urban Planning and Development Board

Time: 1 day

Cost: no cost

Procedure 10. Receive inspection at foundation level from the Borno State Urban Planning and Development Board

Agency: Borno State Urban Planning and Development Board

Time: 1 day

Cost: no cost

Procedure 11. Receive inspection during construction from the Borno State Urban Planning and Development Board

Agency: Borno State Urban Planning and Development Board

Time: 1 day

Cost: no cost

Procedure 12. Receive inspection during construction from the District Planning Area inspectors

Agency: District Planning Area

Time: 1 day

Cost: no cost

Procedure 13. Receive final fire inspection from the Fire Directorate

Agency: Fire Directorate

Time: 1 day

Cost: no cost

Procedure 14. Request and receive final inspection from the Borno State Urban Planning and Development Board

Agency: Borno State Urban Planning and Development Board

Time: 1 day

Cost: no cost

Procedure 15. Obtain certificate of completion and fitness for habitation from the Borno State Urban Planning and Development Board

Agency: Borno State Urban Planning and Development Board

Time: 7 days

Cost: no cost

**Simultaneous with previous procedure*

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		9.5
Quality of building regulations index (0–2)		1.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	List of required documents; Fees to be paid; Required pre-approvals.	1
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Unscheduled and phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection occurs most of the time.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Submit search letter request and pay search fee to the Ministry of Lands and Survey

Agency: Ministry of Lands and Survey
Time: 1 day
Cost: NGN 5,000 (search fee)

Procedure 2. Conduct search of property title at Ministry of Lands and Survey

Agency: Ministry of Lands and Survey
Time: 2 days
Cost: no cost

Procedure 3. Execute deed of assignment

Agency: Lawyer's office
Time: 2 days
Cost: NGN 1,618,143 (6% of property value legal fee)

Procedure 4. Submit request for governor's consent

Agency: Ministry of Lands and Survey
Time: 14 days
Cost: no cost

Procedure 5. Receive inspection of property from Ministry of Lands and Survey

Agency: Ministry of Lands and Survey
Time: 7 days
Cost: no cost

Procedure 6. Pay consent and registration fees at Deeds Registry

Agency: Deeds Registry
Time: 1 day
Cost: NGN 1,353,452 (NGN 5,000 consent fee + 5% of the property value registration fee)

Procedure 7. Submit payment receipts of fees and wait for governor's consent

Agency: Ministry of Lands and Survey
Time: 14 days
Cost: no cost

Procedure 8. Assess deed of assignment at Stamp Duty Office

Agency: Board of Inland Revenue
Time: 7 days
Cost: no cost

Procedure 9. Pay stamp duty at Borno State Board of Inland Revenue

Agency: Board of Inland Revenue
Time: 1 day
Cost: NGN 539,381 (2% of property value stamp duty)

Procedure 10. Stamp deed of assignment at Stamp Duty Office

Agency: Board of Inland Revenue
Time: 1 day
Cost: no cost

Procedure 11. Register deed at Deeds Registry

Agency: Deeds Registry
Time: 5 days
Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		4.5
Reliability of infrastructure index (0–8)		1
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	Yes	1
Transparency of information index (0–6)		0.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Intermediaries and interested parties	0
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, on public boards	0.5
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	Yes, but not available to the public	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	No	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
14	297	60	371	14.6%	5.2%	6.5%	26.2%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

CROSS RIVER, Calabar

Average distance to frontier score (0–100) **49.02**

✓ Starting a business (rank)	31	✘ Dealing with construction permits (rank)	6
Distance to frontier score (0–100)	74.45	Distance to frontier score (0–100)	73.96
Procedures (number)	11	Procedures (number)	13
Time (days)	30	Time (days)	72
Cost (% of income per capita)	27.4	Cost (% of warehouse value)	3.8
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	9
✘ Registering property (rank)	37	Enforcing contracts (rank)	35
Distance to frontier score (0–100)	0.00	Distance to frontier score (0–100)	47.69
Procedures (number)	NO PRACTICE	Time (days)	505
Time (days)	NO PRACTICE	Cost (% of claim value)	57.2
Cost (% of property value)	NO PRACTICE	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	NO PRACTICE		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 2 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 7 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 100

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 10 days
Cost: NGN 50,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 2 days
Cost: NGN 6,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 5 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Cross River Internal Revenue Service
Time: 2 days
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: Ministry of Commerce and Industry
Time: 1 day
Cost: no cost

Procedure 10. Pay registration fees for business premises into a state government account

Agency: Commercial bank
Time: 1 day
Cost: NGN 10,000

Procedure 11. Obtain a business premises permit

Agency: Ministry of Commerce and Industry
Time: 3 days
Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact statement from registered town planner

Agency: Registered town planner

Time: 14 days

Cost: NGN 200,000 (NGN 100,000 town planner fees + NGN 100,000 site visit and logistics fees)

Procedure 2. Apply for building plan approval at the Town Planning Department of the Cross River Ministry of Lands and Housing

Agency: Town Planning Department, Cross River Ministry of Lands and Housing

Time: 1 day

Cost: NGN 260,000 (application fee)

Procedure 3. Pay the building plan approval fees at a designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 200,000 (NGN 150,000 for ground floor + NGN 50,000 for additional floor)

Procedure 4. Receive pre-approval inspection from the Town Planning Department of the Cross River Ministry of Lands and Housing

Agency: Town Planning Department, Cross River Ministry of Lands and Housing

Time: 1 day

Cost: no cost

Procedure 5. Obtain building plan approval from the Town Planning Department of the Cross River Ministry of Lands and Housing

Agency: Town Planning Department, Cross River Ministry of Lands and Housing

Time: 30 days

Cost: no cost

Procedure 6. Set up septic tank

Agency: Private company

Time: 14 days

Cost: NGN 350,000

Procedure 7. Receive inspection at setting out level from the Town Planning Department of the Cross River Ministry of Lands and Housing

Agency: Town Planning Department, Cross River Ministry of Lands and Housing

Time: 1 day

Cost: no cost

Procedure 8. Receive inspection during construction from the Town Planning Department of the Cross River Ministry of Lands and Housing

Agency: Town Planning Department, Cross River Ministry of Lands and Housing

Time: 1 day

Cost: no cost

Procedure 9. Request and receive final inspection from the Town Planning Department of the Cross River Ministry of Lands and Housing

Agency: Town Planning Department, Cross River Ministry of Lands and Housing

Time: 1 day

Cost: no cost

Procedure 10. Obtain certificate of completion from the Town Planning Department of the Cross River Ministry of Lands and Housing

Agency: Town Planning Department, Cross River Ministry of Lands and Housing

Time: 1 day

Cost: no cost

Procedure 11. Apply for water connection to the Cross River State Water Board

Agency: Cross River State Water Board

Time: 1 day

Cost: NGN 10,000 (NGN 5,000 processing fee + NGN 5,000 inspection fee)

Procedure 12. Receive inspection from the Cross River State Water Board

Agency: Cross River State Water Board

Time: 1 day

Cost: no cost

Procedure 13. Obtain permanent water connection from the Cross River State Water Board

Agency: Cross River State Water Board

Time: 5 days

Cost: no cost

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		9
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Not accessible.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Unscheduled and phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0
Quality control after construction index (0–3)		3
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection always occurs in practice.	1
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

NO PRACTICE

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		NO PRACTICE
Reliability of infrastructure index (0–8)		NO PRACTICE
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	Yes	1

QUALITY OF LAND ADMINISTRATION INDEX (continued)

	Answer	Score
Transparency of information index (0–6)		NO PRACTICE
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	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? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		NO PRACTICE
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		NO PRACTICE
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	Between 2 and 3 years	1
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		NO PRACTICE
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
24	421	60	505	30.0%	19.0%	8.2%	57.2%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	No	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

DELTA, Warri

Average distance to frontier score (0–100)

54.97

✓ Starting a business (rank)	14	Dealing with construction permits (rank)	32
Distance to frontier score (0–100)	77.46	Distance to frontier score (0–100)	63.14
Procedures (number)	9	Procedures (number)	15
Time (days)	28	Time (days)	57
Cost (% of income per capita)	31.0	Cost (% of warehouse value)	6.4
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	5
✓ Registering property (rank)	20	Enforcing contracts (rank)	23
Distance to frontier score (0–100)	25.09	Distance to frontier score (0–100)	54.18
Procedures (number)	12	Time (days)	506
Time (days)	49	Cost (% of claim value)	39.9
Cost (% of property value)	25.6	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	4.5		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 3 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 3 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 1,000

Procedure 4. Register at the Corporate Affairs Commission and pay fees at the bank desk of CAC

Agency: Corporate Affairs Commission
Time: 14 days
Cost: NGN 110,000 (NGN 70,000 for legal fees + NGN 40,000 for registration fees [NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 or part thereof] + NGN 3,000 for certified copies of memorandum and article of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5*. Make a company seal

Agency: Seal maker
Time: 1 day
Cost: NGN 4,000

Procedure 6. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 5 days
Cost: no cost

Procedure 7*. Register for personal income tax PAYE

Agency: Delta State Board of Internal Revenue
Time: 4 days
Cost: no cost

Procedure 8*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce and Industry
Time: 4 days
Cost: no cost

Procedure 9. Pay registration fees and obtain a business premises permit

Agency: Commercial bank
Time: 1 day
Cost: NGN 10,000

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain soil investigation report

Agency: Geotechnical engineer

Time: 14 days

Cost: NGN 250,000

Procedure 2*. Obtain fire safety report from the Fire Service Department

Agency: Fire Service Department

Time: 8 days

Cost: NGN 25,000

Procedure 3*. Obtain environmental impact assessment and location plan, block site plan and site analysis report from registered town planner

Agency: Registered town planner

Time: 8 days

Cost: NGN 150,000 (NGN 100,000 for environmental impact assessment + NGN 50,000 for location plan, block site plan and site analysis report)

Procedure 4. Apply for building plan approval at the Town Planning Office

Agency: Town Planning Office, Delta State Ministry of Lands and Surveys

Time: 1 day

Cost: no cost

Procedure 5. Pay the building plan approval fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 332,062 (NGN 25 per cubic meter permit fee + NGN 180,000 revenue fee to government + NGN 40 per sq. m. allotment fee + NGN 2,500 registration fee)

Procedure 6. Receive pre-approval inspection from the Town Planning Office

Agency: Town Planning Office, Delta State Ministry of Lands and Surveys

Time: 1 day

Cost: no cost

Procedure 7. Obtain building plan approval from the Town Planning Office

Agency: Town Planning Office, Delta State Ministry of Lands and Surveys

Time: 14 days

Cost: no cost

Procedure 8. Set up septic tank

Agency: Private company

Time: 14 days

Cost: NGN 400,000

Procedure 9*. Dig borehole to obtain water

Agency: Private company

Time: 7 days

Cost: NGN 560,000 (NGN 150,000 drilling of borehole + NGN 300,000 tower and tank + NGN 110,000 distribution and materials)

Procedure 10. Receive inspection at setting out level from the Town Planning Office

Agency: Town Planning Office, Delta State Ministry of Lands and Surveys

Time: 1 day

Cost: no cost

Procedure 11. Receive inspection at foundation level from the Town Planning Office

Agency: Town Planning Office, Delta State Ministry of Lands and Surveys

Time: 1 day

Cost: no cost

Procedure 12. Receive inspection at first floor level from the Town Planning Office

Agency: Town Planning Office, Delta State Ministry of Lands and Surveys

Time: 1 day

Cost: no cost

Procedure 13. Receive inspection at second floor level from the Town Planning Office

Agency: Town Planning Office, Delta State Ministry of Lands and Surveys

Time: 1 day

Cost: no cost

Procedure 14. Receive final inspection from the Town Planning Office

Agency: Town Planning Office, Delta State Ministry of Lands and Surveys

Time: 1 day

Cost: no cost

Procedure 15. Obtain certificate of fitness for habitation from the Town Planning Office

Agency: Town Planning Office, Delta State Ministry of Lands and Surveys

Time: 7 days

Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		5
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	To be purchased.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		0
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Civil servant (not architect nor engineer).	0
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are not always done in practice.	0
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection does not always occur in practice.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		2
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)	Minimum number of years of experience; Passing a certification exam.	0
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)

Data as of: March 2018

Procedure 1. Pay search fee and consent application form fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 7,000 (NGN 2,000 search fee + NGN 5,000 application form fee)

Procedure 2. Conduct search of property title and obtain consent application form at Land Registry

Agency: Land Registry, Ministry of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 3. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 1,348,452 (5% of property value legal fee)

Procedure 4. Receive inspection of property from Ministry of Lands and Survey

Agency: Land Registry, Ministry of Lands and Survey

Time: 7 days

Cost: no cost

Procedure 5. Obtain certified true copy (CTC) of title document at Land Registry

Agency: Land Registry, Ministry of Lands and Survey

Time: 1 day

Cost: NGN 6,000

Procedure 6. Submit application for governor's consent to the assignment at Ministry of Lands and Survey

Agency: Ministry of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 7. Pay fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 4,050,357 (15% of property value consent fee + NGN 5,000 registration fee)

Procedure 8. Submit payment receipts of fees at Ministry of Lands and Survey and obtain governor's consent

Agency: Land Registry, Ministry of Lands and Survey

Time: 30 days

Cost: no cost

Procedure 9. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 10. Pay capital gains tax and stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,483,298 (3% of property value stamp duty + 2.5% of property value capital gains tax)

Procedure 11. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 12. Register deed of assignment at Land Registry

Agency: Land Registry, Ministry of Lands and Survey

Time: 3 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		4.5
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	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? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
21	365	120	506	25.0%	10.0%	4.9%	39.9%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

EBONYI, Abakaliki

Average distance to frontier score (0–100) **51.16**

Starting a business (rank)	32	Dealing with construction permits (rank)	31
Distance to frontier score (0–100)	74.36	Distance to frontier score (0–100)	63.44
Procedures (number)	11	Procedures (number)	21
Time (days)	30	Time (days)	67
Cost (% of income per capita)	28.2	Cost (% of warehouse value)	4.8
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	8
Registering property (rank)	24	Enforcing contracts (rank)	36
Distance to frontier score (0–100)	22.56	Distance to frontier score (0–100)	44.28
Procedures (number)	12	Time (days)	763
Time (days)	86	Cost (% of claim value)	47.5
Cost (% of property value)	14.1	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	5		

✓ Reform making it easier to do business ✖ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 5 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 3 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 200

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 14 days
Cost: NGN 60,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 2 days
Cost: NGN 5,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Ebonyi State Board of Internal Revenue
Time: 2 days
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce and Industry
Time: 1 day
Cost: no cost

Procedure 10. Pay registration fees for business premises into a state government account

Agency: Commercial bank
Time: 1 day
Cost: NGN 5,000

Procedure 11. Obtain a business premises permit

Agency: State Ministry of Commerce and Industry
Time: 1 day
Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain site analysis report from registered town planner

Agency: Registered town planner
Time: 5 days
Cost: NGN 50,000 (town planner fee)

Procedure 2. Apply for building plan approval at the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 1 day
Cost: no cost

Procedure 3. Pay the building plan approval fees at a designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 331,595 (NGN 10,000 application fee + NGN 25,000 registration fee + NGN 51,095 development fee + NGN 110,500 inspection fee + NGN 20,000 setting out fee + NGN 75,000 fencing fee + NGN 40,000 building certificate of completion fee)

Procedure 4. Receive pre-approval inspection from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 1 day
Cost: no cost

Procedure 5. Obtain building plan approval from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 28 days
Cost: no cost

Procedure 6. Dig borehole to obtain water

Agency: Private company
Time: 14 days
Cost: NGN 500,000

Procedure 7*. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 400,000

Procedure 8. Receive inspection at setting out and setting-out stage from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 1 day
Cost: no cost

Procedure 9. Receive inspection at completion of excavation for concrete foundation stage from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 1 day
Cost: no cost

Procedure 10. Receive inspection at laying of concrete foundation stage from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 1 day
Cost: no cost

Procedure 11. Receive inspection at provision of damp proof course stage from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 1 day
Cost: no cost

Procedure 12. Receive inspection at internal partition of the rooms stage from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 1 day
Cost: no cost

Procedure 13. Receive inspection at setting of external walls up to last floor stage from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 1 day
Cost: no cost

Procedure 14. Receive inspection at reinforcement and casting of lintels stage from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 1 day
Cost: no cost

Procedure 15. Receive inspection after rods for slabs are ready for concrete from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 1 day
Cost: no cost

Procedure 16. Receive inspection at completion of wall plate and roof members stage from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 1 day
Cost: no cost

Procedure 17. Receive inspection at fitting of doors and windows and completion of ceiling stage from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 1 day
Cost: no cost

Procedure 18. Receive inspection at excavation and construction of septic tank stage from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 1 day
Cost: no cost

Procedure 19. Receive inspection upon completion of the building from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 1 day
Cost: no cost

Procedure 20. Request and receive final inspection from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 1 day
Cost: no cost

Procedure 21. Obtain certificate of completion from the Abakaliki Capital Territory Development Board

Agency: Abakaliki Capital Territory Development Board
Time: 3 days
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX		
	Answer	Score
Building quality control index (0–15)		8
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Available but not consolidated.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection occurs most of the time.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: *Doing Business* database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee and consent application form fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 5,000 (NGN 2,000 search fee + NGN 3,000 application form fee)

Procedure 2. Conduct search of property title at Land Registry

Agency: Land Registry, Ministry of Lands, Survey and Housing

Time: 2 days

Cost: NGN 10,000 (legal fee for search)

Procedure 3. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 3 days

Cost: NGN 2,696,905 (10% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at Ministry of Lands, Survey and Housing

Agency: Ministry of Lands, Survey and Housing

Time: 1 day

Cost: no cost

Procedure 5. Receive inspection of property from Ministry of Lands, Survey and Housing

Agency: Ministry of Lands, Survey and Housing

Time: 4 days

Cost: no cost

Procedure 6. Obtain demand order for payment of fees at Ministry of Lands, Survey and Housing

Agency: Ministry of Lands, Survey and Housing

Time: 1 day

Cost: no cost

Procedure 7. Pay fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 554,381 (2% of property value consent fee + NGN 5,000 registration fee + NGN 5,000 inspection fee + NGN 5,000 preparation fee)

Procedure 8. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 9. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 539,381 (2% of property value stamp duty)

Procedure 10. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 3 days

Cost: no cost

Procedure 11. Submit payment receipts of fees at Ministry of Lands, Survey and Housing and obtain governor's consent

Agency: Ministry of Lands, Survey and Housing

Time: 61 days

Cost: no cost

Procedure 12. Register deed of assignment at Land Registry

Agency: Land Registry, Ministry of Lands, Survey and Housing

Time: 7 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		5
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	No	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		4
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	Between 2 and 3 years	1
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
35	548	180	763	32.3%	10.0%	5.2%	47.5%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

EDO, Benin City

Average distance to frontier score (0–100) **55.19**

Starting a business (rank) 30		Dealing with construction permits (rank) 29	
Distance to frontier score (0–100)	74.69	Distance to frontier score (0–100)	64.07
Procedures (number)	10	Procedures (number)	14
Time (days)	36	Time (days)	61
Cost (% of income per capita)	25.2	Cost (% of warehouse value)	4.2
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	3.5
Registering property (rank) 29		Enforcing contracts (rank) 8	
Distance to frontier score (0–100)	21.15	Distance to frontier score (0–100)	60.83
Procedures (number)	14	Time (days)	314
Time (days)	68	Cost (% of claim value)	28.7
Cost (% of property value)	19.2	Quality of judicial processes index (0–18)	5.5
Quality of land administration index (0–30)	5		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

Edo

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 7 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 5 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 200

Procedure 4. Register at the Corporate Affairs Commission and pay fees at the bank desk of CAC

Agency: Corporate Affairs Commission
Time: 14 days
Cost: NGN 80,000 (NGN 40,000 for legal fees + NGN 40,000 for registration fees [NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 or part thereof] + NGN 3,000 for certified copies of memorandum and article of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5*. Make a company seal

Agency: Seal maker
Time: 1 day
Cost: NGN 4,000

Procedure 6. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 7 days
Cost: no cost

Procedure 7*. Register for personal income tax PAYE

Agency: Edo State Internal Revenue Service
Time: 2 days
Cost: no cost

Procedure 8*. Receive an inspection for business premises registration

Agency: State Ministry of Wealth Creation
Time: 1 day
Cost: no cost

Procedure 9. Pay registration fees for business premises into a state government account

Agency: Commercial bank
Time: 1 day
Cost: NGN 10,000

Procedure 10. Obtain a business premises permit

Agency: State Ministry of Wealth Creation
Time: 1 day
Cost: no cost

Source: Doing Business database.

*Simultaneous with previous procedure

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment and site analysis report from registered town planner

Agency: Registered town planner
Time: 7 days
Cost: NGN 50,000 (town planner fee)

Procedure 2*. Obtain fire safety report from the Fire Service Department

Agency: Fire Service Department
Time: 5 days
Cost: NGN 80,000

Procedure 3. Apply for building permit at the Physical Planning and Development Control

Agency: Physical Planning and Development Control, Ministry of Physical Planning and Urban Development Edo State
Time: 1 day
Cost: no cost

Procedure 4. Pay the building plan approval fees at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 300,000

Procedure 5. Receive pre-approval inspection from the Physical Planning and Development Control

Agency: Physical Planning and Development Control, Ministry of Physical Planning and Urban Development Edo State
Time: 1 day
Cost: no cost

Procedure 6. Obtain building permit from the Physical Planning and Development Control

Agency: Physical Planning and Development Control, Ministry of Physical Planning and Urban Development Edo State
Time: 30 days
Cost: no cost

Procedure 7. Dig borehole to obtain water

Agency: Private company
Time: 14 days
Cost: NGN 500,000

Procedure 8*. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 200,000

Procedure 9. Receive inspection at setting out level by the Physical Planning and Development Control

Agency: Physical Planning and Development Control, Ministry of Physical Planning and Urban Development Edo State
Time: 1 day
Cost: no cost

Procedure 10. Receive inspection at foundation level by the Physical Planning and Development Control

Agency: Physical Planning and Development Control, Ministry of Physical Planning and Urban Development Edo State
Time: 1 day
Cost: no cost

Procedure 11. Receive inspection during construction from the Physical Planning and Development Control - I

Agency: Physical Planning and Development Control, Ministry of Physical Planning and Urban Development Edo State
Time: 1 day
Cost: no cost

Procedure 12. Receive inspection during construction from the Physical Planning and Development Control - II

Agency: Physical Planning and Development Control, Ministry of Physical Planning and Urban Development Edo State
Time: 1 day
Cost: no cost

Procedure 13. Receive inspection during construction from the Physical Planning and Development Control - III

Agency: Physical Planning and Development Control, Ministry of Physical Planning and Urban Development Edo State
Time: 1 day
Cost: no cost

Procedure 14. Receive inspection during construction from Council for the Regulation of Engineering in Nigeria (COREN)

Agency: Council for the Regulation of Engineering in Nigeria (COREN)
Time: 1 day
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		3.5
Quality of building regulations index (0–2)		0.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		0
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Civil servant (not architect nor engineer).	0
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Unscheduled and phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		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)	Final inspections are not regulated by law.	0
Do legally mandated final inspections occur in practice? (0–1)	Final inspection does not always occur in practice.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		2
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)	Minimum number of years of experience; Passing a certification exam.	0
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee and consent application form fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 10,000 (NGN 5,000 search fee + NGN 5,000 application form fee)

Procedure 2. Conduct search of property title and obtain consent application form at Land Registry

Agency: Land Registry

Time: 1 day

Cost: NGN 10,000 (legal fee for search)

Procedure 3. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 2 days

Cost: NGN 2,696,905 (10% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at Ministry of Lands and Survey

Agency: Ministry of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 5. Receive inspection of property from independent valuer

Agency: Independent valuer

Time: 5 days

Cost: NGN 20,000 (inspection fee)

Procedure 6. Obtain demand order for payment of fees at Ministry of Lands and Survey

Agency: Ministry of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 7. Pay consent fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,618,143 (6% of property value consent fee)

Procedure 8. Submit payment receipts of fees at Ministry of Lands and Survey and obtain governor's consent

Agency: Ministry of Lands and Survey

Time: 46 days

Cost: no cost

Procedure 9. Obtain demand order for payment of capital gains tax at Stamp Duty Office (Board of Internal Revenue)

Agency: Board of Internal Revenue, Ministry of Finance

Time: 1 day

Cost: no cost

Procedure 10. Assess deed of assignment at Stamp Duty Office (Federal Inland Revenue Service)

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: NGN 210 (bank fee)

Procedure 11. Pay capital gains tax and stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 809,071 (3% of property value stamp duty)

Procedure 12. Stamp deed of assignment at Stamp Duty Office (Federal Inland Revenue Service)

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 13. Pay registration fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 10,000

Procedure 14. Register deed of assignment at Land Registry

Agency: Land Registry

Time: 5 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		5
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		4
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	Between 2 and 3 years	1
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
14	240	60	314	19.4%	5.5%	3.8%	28.7%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		5.5
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		0
Time standards (0–1)		0
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	No	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

EKITI, Ado-Ekiti

Average distance to frontier score (0–100) **56.81**

Starting a business (rank)	24	Dealing with construction permits (rank)	4
Distance to frontier score (0–100)	75.58	Distance to frontier score (0–100)	74.76
Procedures (number)	11	Procedures (number)	13
Time (days)	25	Time (days)	52
Cost (% of income per capita)	28.4	Cost (% of warehouse value)	3.6
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	8.5
Registering property (rank)	19	Enforcing contracts (rank)	28
Distance to frontier score (0–100)	25.62	Distance to frontier score (0–100)	51.29
Procedures (number)	12	Time (days)	546
Time (days)	55	Cost (% of claim value)	44.6
Cost (% of property value)	23.1	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	6		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 3 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 3 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 500

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 10 days
Cost: NGN 60,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 2 days
Cost: NGN 6,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 5 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Ekiti State Board of Internal Revenue
Time: 2 days
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Trade, Investment and Innovation
Time: 1 day
Cost: no cost

Procedure 10. Pay registration fees for business premises into a state government account

Agency: Commercial bank
Time: 1 day
Cost: NGN 5,000

Procedure 11. Obtain a business premises permit

Agency: State Ministry of Trade, Investment and Innovation
Time: 1 day
Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain land use clearance from the Planning Permits Department

Agency: Planning Permits Department, Ministry of Lands, Housing and Urban Development

Time: 2 days

Cost: NGN 5,000

Procedure 2. Obtain technical report from registered town planner

Agency: Registered town planner

Time: 7 days

Cost: NGN 85,000 (town planner fee)

Procedure 3. Apply for building permit at the Planning Permits Department

Agency: Planning Permits Department, Ministry of Lands, Housing and Urban Development

Time: 1 day

Cost: no cost

Procedure 4. Pay the building permit fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 188,252 (NGN 40 per cubic meter of the warehouse assessment of commercial development + NGN 100 per perimeter of the plot of land fencing fee + NGN 20,000 registration of the environmental impact assessment report)

Procedure 5. Receive pre-approval inspection from the Planning Permits Department

Agency: Planning Permits Department, Ministry of Lands, Housing and Urban Development

Time: 1 day

Cost: no cost

Procedure 6. Obtain building permit from the Planning Permits Department

Agency: Planning Permits Department, Ministry of Lands, Housing and Urban Development

Time: 14 days

Cost: no cost

Procedure 7. Dig borehole to obtain water

Agency: Private company

Time: 14 days

Cost: NGN 500,000

Procedure 8*. Set up septic tank

Agency: Private company

Time: 14 days

Cost: NGN 200,000

Procedure 9. Receive inspection at setting out level by the Planning Permits Department

Agency: Planning Permits Department, Ministry of Lands, Housing and Urban Development

Time: 1 day

Cost: no cost

Procedure 10. Receive inspection at damp-proof course stage from the Planning Permits Department

Agency: Planning Permits Department, Ministry of Lands, Housing and Urban Development

Time: 1 day

Cost: no cost

Procedure 11. Receive inspection at roof level from the Planning Permits Department

Agency: Planning Permits Department, Ministry of Lands, Housing and Urban Development

Time: 1 day

Cost: no cost

Procedure 12. Request and receive a final inspection from the Planning Permits Department

Agency: Planning Permits Department, Ministry of Lands, Housing and Urban Development

Time: 1 day

Cost: no cost

Procedure 13. Request and receive a certificate of completion and fitness for habitation from the Planning Permits Department

Agency: Planning Permits Department, Ministry of Lands, Housing and Urban Development

Time: 7 days

Cost: no cost

**Simultaneous with previous procedure*

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		8.5
Quality of building regulations index (0–2)		0.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Unscheduled and phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0
Quality control after construction index (0–3)		2
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 and an external supervising engineer submits a final report.	2
Do legally mandated final inspections occur in practice? (0–1)	Final inspection occurs most of the time.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee and consent application form fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 15,000 (NGN 10,000 search fee + NGN 5,000 application form fee)

Procedure 2. Conduct search of property title and obtain consent application form at Ministry of Lands, Housing and Urban Development

Agency: Ministry of Lands, Housing and Urban Development

Time: 2 days

Cost: NGN 10,000 (legal fee for search)

Procedure 3. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 2,696,905 (10% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at Ministry of Lands, Housing and Urban Development

Agency: Ministry of Lands, Housing and Urban Development

Time: 1 day

Cost: no cost

Procedure 5. Receive inspection of property from Ministry of Lands, Housing and Urban Development

Agency: Ministry of Lands, Housing and Urban Development

Time: 7 days

Cost: no cost

Procedure 6. Obtain demand order for payment of fees at Bureau of Land Services

Agency: Bureau of Land Services, Ministry of Lands, Housing and Urban Development

Time: 1 day

Cost: no cost

Procedure 7. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 8. Pay consent and stamp duty fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 3,505,976 (10% of property value consent fee + 3% of property value stamp duty)

Procedure 9. Submit payment receipts of consent fee at Ministry of Lands, Housing and Urban Development and obtain governor's consent

Agency: Ministry of Lands, Housing and Urban Development

Time: 31 days

Cost: no cost

Procedure 10. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 11. Pay registration fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 10,000 (registration fee)

Procedure 12. Register deed of assignment at Ministry of Lands, Housing and Urban Development

Agency: Ministry of Lands, Housing and Urban Development

Time: 7 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		6
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	Yes, in person	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		5
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	Between 1 and 2 years	2
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
7	479	60	546	32.3%	5.5%	6.8%	44.6%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

ENUGU, Enugu

Average distance to frontier score (0–100)

56.82

✓ Starting a business (rank)	3	Dealing with construction permits (rank)	28
Distance to frontier score (0–100)	81.70	Distance to frontier score (0–100)	65.32
Procedures (number)	9	Procedures (number)	12
Time (days)	11	Time (days)	40
Cost (% of income per capita)	31.2	Cost (% of warehouse value)	14.0
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	9.5
✓ Registering property (rank)	9	✓ Enforcing contracts (rank)	31
Distance to frontier score (0–100)	31.63	Distance to frontier score (0–100)	48.62
Procedures (number)	12	Time (days)	532
Time (days)	64	Cost (% of claim value)	45.4
Cost (% of property value)	11.0	Quality of judicial processes index (0–18)	5.5
Quality of land administration index (0–30)	6.5		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 1 day
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 1 day
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 200

Procedure 4. Register the company at the Corporate Affairs Commission and pay incorporation fees

Agency: Corporate Affairs Commission
Time: 4 days
Cost: NGN 100,000 (NGN 60,000 for legal fees + NGN 40,000 for registration fees [NGN 10,000 for a company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000] + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5*. Make a company seal

Agency: Seal maker
Time: 1 day
Cost: NGN 6,000

Procedure 6. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 3 days
Cost: no cost

Procedure 7*. Register for personal income tax PAYE

Agency: Enugu State Internal Revenue Service
Time: 1 day
Cost: no cost

Procedure 8*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce and Industry
Time: 1 day
Cost: no cost

Procedure 9. Pay registration fees and obtain a business premises permit

Agency: Commercial bank
Time: 1 day
Cost: NGN 20,000

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Apply for building approval at the Local Town Planning Authority

Agency: Local Town Planning Authority
Time: 1 day
Cost: no cost

Procedure 2. Pay the building permit fees at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 477,121 (NGN 300 capitation fee + NGN 400 filing fee + NGN 10,000 building certificate of completion fee + NGN 20,000 stage work fee + NGN 20,000 ministry fee + 40 NGN per sq. m. of land plot for planning fee + NGN 50,000 registration fee + NGN 20,000 fencing fee + NGN 7.5 per cubic meter for inspection fee + NGN 70,000 site analysis report and plan + NGN 200,000 Enugu Capital Territory fee + NGN 20,000 development levy)

Procedure 3. Receive pre-approval inspection from the Local Town Planning Authority

Agency: Local Town Planning Authority
Time: 1 day
Cost: no cost

Procedure 4. Obtain building approval from the Local Town Planning Authority

Agency: Local Town Planning Authority
Time: 10 days
Cost: no cost

Procedure 5. Dig borehole to obtain water

Agency: Private company
Time: 14 days
Cost: NGN 3,000,000

Procedure 6*. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 300,000

Procedure 7. Receive inspection at setting out level from the Local Town Planning Authority

Agency: Local Town Planning Authority
Time: 1 day
Cost: no cost

Procedure 8. Receive inspection at foundation level from the Local Town Planning Authority

Agency: Local Town Planning Authority
Time: 1 day
Cost: no cost

Procedure 9. Receive inspection at first floor level from the Local Town Planning Authority

Agency: Local Town Planning Authority
Time: 1 day
Cost: no cost

Procedure 10. Receive inspection at second floor level from the Local Town Planning Authority

Agency: Local Town Planning Authority
Time: 1 day
Cost: no cost

Procedure 11. Request and receive final inspection from the Local Town Planning Authority

Agency: Local Town Planning Authority
Time: 1 day
Cost: no cost

Procedure 12. Obtain certificate of completion from the Local Town Planning Authority

Agency: Local Town Planning Authority
Time: 7 days
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		9.5
Quality of building regulations index (0–2)		1.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	List of required documents; Fees to be paid; Required pre-approvals.	1
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection does not always occur in practice.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)

Data as of: March 2018

Procedure 1. Pay search fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 10,000 (search fee)

Procedure 2. Conduct search of property title at Land Registry

Agency: Land Registry, Ministry of Lands and Urban Development

Time: 1 day

Cost: no cost

Procedure 3. Execute deed of assignment at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 2,022,679 (7.5% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at Ministry of Lands and Urban Development

Agency: Ministry of Lands and Urban Development

Time: 1 day

Cost: no cost

Procedure 5. Receive inspection of property from Ministry of Lands and Urban Development

Agency: Ministry of Lands and Urban Development

Time: 7 days

Cost: no cost

Procedure 6. Obtain demand order for payment of fees at Land Registry

Agency: Land Registry, Ministry of Lands and Urban Development

Time: 1 day

Cost: no cost

Procedure 7. Pay fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 394,690 (NGN 40,000 inspection fee + 1% of property value consent fee + NGN 5,000 computer levy fee + NGN 30,000 registration fee + NGN 50,000 application fee)

Procedure 8. Assess stamp duty and capital gains tax at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 9. Pay capital gains tax and stamp duty at designated bank

Agency: Commercial bank

Time: 3 days

Cost: NGN 539,381 (2% of property value stamp duty; capital gains tax is also paid, but not included in the calculation)

Procedure 10. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 11. Submit payment receipts of fees at Ministry of Lands and Urban Development and obtain governor's consent

Agency: Land Registry, Ministry of Lands and Urban Development

Time: 21 days

Cost: no cost

Procedure 12. Register deed of assignment at Land Registry

Agency: Land Registry, Ministry of Lands and Urban Development

Time: 25 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		6.5
Reliability of infrastructure index (0–8)		2
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Computer/scanned	1
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	Yes	1
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	Yes, but not available to the public	0
Who is able to consult maps of land plots? (0–0.5)	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? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
30	365	137	532	30.0%	7.5%	7.9%	45.4%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		5.5
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		0
Time standards (0–1)		0
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	No	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

FCT Abuja

Average distance to frontier score (0–100)		59.85	
Starting a business (rank)	1	Dealing with construction permits (rank)	27
Distance to frontier score (0–100)	85.61	Distance to frontier score (0–100)	65.83
Procedures (number)	7	Procedures (number)	15
Time (days)	10	Time (days)	77
Cost (% of income per capita)	25.4	Cost (% of warehouse value)	8.4
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	9
Registering property (rank)	4	✘ Enforcing contracts (rank)	27
Distance to frontier score (0–100)	36.45	Distance to frontier score (0–100)	51.49
Procedures (number)	12	Time (days)	476
Time (days)	53	Cost (% of claim value)	41.8
Cost (% of property value)	12.1	Quality of judicial processes index (0–18)	5.5
Quality of land administration index (0–30)	13		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 1 day
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 1 day
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 200

Procedure 4. Register the company at the Corporate Affairs Commission and pay incorporation fees

Agency: Corporate Affairs Commission
Time: 3 days
Cost: NGN 90,000 (NGN 50,000 for legal fees + NGN 40,000 for registration fees [NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000] + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5*. Make a company seal

Agency: Seal maker
Time: 1 day
Cost: NGN 5,000

Procedure 6*. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: no cost

Procedure 7. Register for personal income tax PAYE

Agency: FCT Internal Revenue Service
Time: 1 day
Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain soil investigation report

Agency: Structural engineer

Time: 14 days

Cost: NGN 150,000

Procedure 2*. Obtain environmental impact assessment and site analysis report from registered town planner

Agency: Registered town planner

Time: 7 days

Cost: NGN 150,000 (town planner fee)

Procedure 3. Apply for construction permit at the FCT Department of Development Control

Agency: FCT Department of Development Control

Time: 1 day

Cost: NGN 10,000 (application fee and fee for development control manual)

Procedure 4. Receive pre-approval inspection from the FCT Department of Development Control

Agency: FCT Department of Development Control

Time: 1 day

Cost: no cost

Procedure 5. Pay the construction permit fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,365,525 (NGN 350 per cubic meter of the warehouse)

Procedure 6. Obtain construction permit from the FCT Department of Development Control

Agency: FCT Department of Development Control

Time: 30 days

Cost: no cost

Procedure 7. Set up septic tank

Agency: Private company

Time: 14 days

Cost: NGN 350,000

Procedure 8. Receive inspection at setting out level from the FCT Department of Development Control

Agency: FCT Department of Development Control

Time: 2 days

Cost: NGN 30,000 (inspection fee for new development)

Procedure 9. Receive inspection at first floor level from the FCT Department of Development Control

Agency: FCT Department of Development Control

Time: 1 day

Cost: NGN 30,000 (fee for stage inspection)

Procedure 10. Receive inspection at second floor level from the FCT Department of Development Control

Agency: FCT Department of Development Control

Time: 1 day

Cost: NGN 30,000 (fee for stage inspection)

Procedure 11. Receive final inspection from the FCT Department of Development Control

Agency: FCT Department of Development Control

Time: 1 day

Cost: no cost

Procedure 12. Obtain certificate of fitness for habitation from the FCT Department of Development Control

Agency: FCT Department of Development Control

Time: 7 days

Cost: NGN 100,000

Procedure 13*. Apply for water connection to the Federal Capital Territory (FCT) Water Board

Agency: FCT Water Board

Time: 1 day

Cost: NGN 48,000

Procedure 14. Receive inspection from the FCT Water Board

Agency: FCT Water Board

Time: 1 day

Cost: no cost

Procedure 15. Obtain permanent water connection from the FCT Water Board

Agency: FCT Water Board

Time: 3 days

Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		9
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	To be purchased.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	List of required documents; Required pre-approvals.	1
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		2
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are always done in practice.	1

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection occurs most of the time.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 20,000 (search fee)

Procedure 2. Conduct search of property title at AGIS (Abuja Geographic Information System)

Agency: Abuja Geographic Information System (AGIS)

Time: 1 day

Cost: no cost

Procedure 3. Execute deed of assignment at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 1,078,762 (4% of property value legal fee)

Procedure 4. Submit application for Minister's consent to the assignment at AGIS

Agency: Abuja Geographic Information System (AGIS)

Time: 22 days

Cost: no cost

Procedure 5*. Receive inspection of property from AGIS

Agency: Abuja Geographic Information System (AGIS)

Time: 4 days

Cost: no cost

Procedure 6. Obtain minister's conditional consent and demand order for payment of fees at AGIS

Agency: Abuja Geographic Information System (AGIS)

Time: 1 day

Cost: no cost

Procedure 7. Assess deed of assignment at Stamp Duty Office

Agency: Federal Income Revenue Service (FIRS)

Time: 1 day

Cost: no cost

Procedure 8. Pay fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 2,177,524 (NGN 10,000 consent fee + NGN 10,000 processing fee + 1.5% of property value registration fee + 1.5% of property value stamp duty + 5% of property value capital gains tax)

Procedure 9. Stamp deed of assignment

Agency: Federal Income Revenue Service (FIRS)

Time: 1 day

Cost: no cost

Procedure 10. Submit payment receipts of fees to AGIS

Agency: Abuja Geographic Information System (AGIS)

Time: 1 day

Cost: no cost

Procedure 11. Obtain minister's final consent to the assignment

Agency: Abuja Geographic Information System (AGIS)

Time: 20 days

Cost: no cost

Procedure 12. Register deed of assignment at AGIS

Agency: Abuja Geographic Information System (AGIS)

Time: 3 days

Cost: no cost

*Simultaneous with previous procedure

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		13
Reliability of infrastructure index (0–8)		7
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Computer/scanned	1
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	Yes	1
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Computer/ fully digital	2
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	Yes	1
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? (0–1)	Different databases but linked	1
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	Yes	1
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		2
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	Yes	2
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
21	365	90	476	30.7%	5.0%	6.1%	41.8%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		5.5
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		0
Time standards (0–1)		0
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	No	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

GOMBE, Gombe

Average distance to frontier score (0–100)

59.58

✓ Starting a business (rank)	26	✗ Dealing with construction permits (rank)	15
Distance to frontier score (0–100)	75.37	Distance to frontier score (0–100)	72.27
Procedures (number)	11	Procedures (number)	14
Time (days)	18	Time (days)	72
Cost (% of income per capita)	44.2	Cost (% of warehouse value)	4.3
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	9
✗ Registering property (rank)	6	✗ Enforcing contracts (rank)	17
Distance to frontier score (0–100)	33.86	Distance to frontier score (0–100)	56.82
Procedures (number)	11	Time (days)	500
Time (days)	24	Cost (% of claim value)	33.2
Cost (% of property value)	13.0	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	5		

✓ Reform making it easier to do business ✗ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 2 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 3 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 500

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 5 days
Cost: NGN 50,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 1 day
Cost: NGN 6,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Gombe State Internal Revenue Central System
Time: 2 days
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Trade and Industry
Time: 1 day
Cost: no cost

Procedure 10. Pay registration fees for business premises into a state government account

Agency: Commercial bank
Time: 1 day
Cost: NGN 100,200 (NGN 100,000 business premises fee + NGN 200 application fee)

Procedure 11. Obtain a business premises permit

Agency: State Ministry of Trade and Industry
Time: 1 day
Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain soil investigation report

Agency: Private company
Time: 14 days
Cost: NGN 150,000

Procedure 2*. Obtain environmental impact assessment from the Federal Ministry of Environment (Gombe Office)

Agency: Federal Ministry of Environment (Gombe Office)
Time: 10 days
Cost: NGN 100,000

Procedure 3*. Obtain site analysis report from registered town planner

Agency: Registered town planner
Time: 5 days
Cost: NGN 50,000

Procedure 4. Obtain fire safety report from the Fire Service Directorate of the Ministry of Works and Infrastructure

Agency: Fire Service Directorate
Time: 7 days
Cost: no cost

Procedure 5. Apply for building plan approval at the Urban Planning and Development Board of the Ministry of Works and Infrastructure

Agency: Urban Planning and Development Board of the Ministry of Works and Infrastructure
Time: 1 day
Cost: no cost

Procedure 6. Pay the building plan approval fees at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 169,078 (NGN 130 per sq. m. for permit fee)

Procedure 7. Receive pre-approval inspection from the Urban Planning and Development Board of the Ministry of Works and Infrastructure

Agency: Urban Planning and Development Board of the Ministry of Works and Infrastructure
Time: 1 day
Cost: no cost

Procedure 8. Obtain building plan approval from the Urban Planning and Development Board of the Ministry of Works and Infrastructure

Agency: Urban Planning and Development Board of the Ministry of Works and Infrastructure
Time: 30 days
Cost: no cost

Procedure 9. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 200,000

Procedure 10*. Dig borehole to obtain water

Agency: Private company
Time: 7 days
Cost: NGN 500,000

Procedure 11. Receive inspection at setting out level by the Urban Planning and Development Board of the Ministry of Works and Infrastructure

Agency: Urban Planning and Development Board of the Ministry of Works and Infrastructure
Time: 1 day
Cost: no cost

Procedure 12. Receive inspection during construction from the Urban Planning and Development Board of the Ministry of Works and Infrastructure - I

Agency: Urban Planning and Development Board of the Ministry of Works and Infrastructure
Time: 1 day
Cost: no cost

Procedure 13. Receive inspection during construction from the Urban Planning and Development Board of the Ministry of Works and Infrastructure - II

Agency: Urban Planning and Development Board of the Ministry of Works and Infrastructure
Time: 1 day
Cost: no cost

Procedure 14. Receive final inspection from the Urban Planning and Development Board of the Ministry of Works and Infrastructure

Agency: Urban Planning and Development Board of the Ministry of Works and Infrastructure
Time: 1 day
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		9
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Not accessible.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Unscheduled and phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		3
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection always occurs in practice.	1
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 3,000 (search fee)

Procedure 2. Conduct search of property title at Land Registry

Agency: Land Registry, Ministry of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 3. Execute deed of assignment at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 1,348,452 (5% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment and pay consent fee at Ministry of Lands and Survey

Agency: Ministry of Lands and Survey

Time: 1 day

Cost: NGN 5,000 (consent fee)

Procedure 5. Receive inspection of property from Ministry of Lands and Survey

Agency: Ministry of Lands and Survey

Time: 7 days

Cost: no cost

Procedure 6. Assess and pay registration fee at Ministry of Lands and Survey

Agency: Ministry of Lands and Survey

Time: 5 days

Cost: NGN 1,348,452 (5% of property value registration fee)

Procedure 7. Assess stamp duty at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 8. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 809,071 (3% of property value stamp duty)

Procedure 9. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 10. Submit payment receipts of fees at Ministry of Lands and Survey and obtain governor's consent

Agency: Ministry of Lands and Survey

Time: 4 days

Cost: no cost

Procedure 11. Register deed of assignment at Land Registry

Agency: Land Registry, Ministry of Lands and Survey

Time: 1 day

Cost: NGN 200 (processing fee; registration fee is paid in procedure 6)

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		5
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		4
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	Between 2 and 3 years	1
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
30	410	60	500	15.0%	15.0%	3.2%	33.2%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

IMO, Owerri

Average distance to frontier score (0–100)

51.21

Starting a business (rank)	34	Dealing with construction permits (rank)	23
Distance to frontier score (0–100)	73.16	Distance to frontier score (0–100)	69.12
Procedures (number)	11	Procedures (number)	15
Time (days)	34	Time (days)	64
Cost (% of income per capita)	29.7	Cost (% of warehouse value)	5.2
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	8
Registering property (rank)	33	Enforcing contracts (rank)	37
Distance to frontier score (0–100)	19.32	Distance to frontier score (0–100)	43.25
Procedures (number)	9	Time (days)	698
Time (days)	146	Cost (% of claim value)	55.0
Cost (% of property value)	21.1	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	4		

✓ Reform making it easier to do business ✗ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 5 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 7 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 500

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 14 days
Cost: NGN 60,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 5 days
Cost: NGN 6,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Imo State Board of Internal Revenue
Time: 2 days
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce and Industry
Time: 1 day
Cost: no cost

Procedure 10. Pay registration fees for business premises into a state government account

Agency: Commercial bank
Time: 1 day
Cost: NGN 12,000

Procedure 11. Obtain a business premises permit

Agency: State Ministry of Commerce and Industry
Time: 1 day
Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment from registered town planner

Agency: Registered town planner
Time: 20 days
Cost: NGN 175,000

Procedure 2*. Obtain fencing permit from the Owerri Capital Development Authority

Agency: Owerri Capital Development Authority (OCDA)
Time: 7 days
Cost: NGN 120,000 (NGN 20,000 registration for fencing + NGN 100,000 fencing permit)

Procedure 3. Apply for development permit at the Owerri Capital Development Authority

Agency: Owerri Capital Development Authority (OCDA)
Time: 1 day
Cost: no cost

Procedure 4. Pay the building plan approval fees at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 403,060 (NGN 20,000 registration + NGN 40 per cubic meter inspection fee + NGN 16,000 survey service fee + NGN 10,000 charting fee + NGN 16,000 building plan preparation fee + NGN 75,000 certificate of fitness for habitation fee + NGN 110,000 approval fee)

Procedure 5. Receive pre-approval inspection from the Owerri Capital Development Authority

Agency: Owerri Capital Development Authority (OCDA)
Time: 1 day
Cost: no cost

Procedure 6. Obtain building plan approval from the Owerri Capital Development Authority

Agency: Owerri Capital Development Authority (OCDA)
Time: 14 days
Cost: no cost

Procedure 7. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 200,000

Procedure 8*. Dig borehole to obtain water

Agency: Private company
Time: 7 days
Cost: NGN 500,000

Procedure 9. Receive inspection at setting out level from the Owerri Capital Development Authority

Agency: Owerri Capital Development Authority (OCDA)
Time: 1 day
Cost: no cost

Procedure 10. Request and receive inspection at foundation level from the Owerri Capital Development Authority

Agency: Owerri Capital Development Authority (OCDA)
Time: 1 day
Cost: no cost

Procedure 11. Request and receive inspection at first floor level from the Owerri Capital Development Authority

Agency: Owerri Capital Development Authority (OCDA)
Time: 1 day
Cost: no cost

Procedure 12. Request and receive inspection at second floor level from the Owerri Capital Development Authority

Agency: Owerri Capital Development Authority (OCDA)
Time: 1 day
Cost: no cost

Procedure 13. Request and receive inspection at roof level from the Owerri Capital Development Authority

Agency: Owerri Capital Development Authority (OCDA)
Time: 1 day
Cost: no cost

Procedure 14. Request and receive final inspection from the Owerri Capital Development Authority

Agency: Owerri Capital Development Authority (OCDA)
Time: 1 day
Cost: no cost

Procedure 15. Obtain certificate of fitness for habitation from the Owerri Capital Development Authority

Agency: Owerri Capital Development Authority (OCDA)
Time: 7 days
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		8
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Not accessible.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection occurs most of the time.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)

Data as of: March 2018

Procedure 1. Pay search fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 20,000 (search fee)

Procedure 2. Conduct search of property title at Land Registry

Agency: Land Registry, Ministry of Lands, Survey and Urban Planning

Time: 3 days

Cost: NGN 10,000 (legal fee for search)

Procedure 3. Execute deed of assignment at lawyer's office

Agency: Lawyer's office

Time: 4 days

Cost: NGN 2,696,905 (10% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at Ministry of Lands, Survey and Urban Planning

Agency: Ministry of Lands, Survey and Urban Planning

Time: 1 day

Cost: no cost

Procedure 5. Receive inspection of property from Ministry of Lands, Survey and Urban Planning

Agency: Ministry of Lands, Survey and Urban Planning

Time: 7 days

Cost: no cost

Procedure 6. Obtain demand order for payment of fees and pay fees at Ministry of Lands, Survey and Urban Planning

Agency: Ministry of Lands, Survey and Urban Planning

Time: 2 days

Cost: NGN 2,152,679 (NGN 50,000 registration fee + NGN 50,000 approval fee + NGN 30,000 application fee + 7.5% of property value consent fee)

Procedure 7. Assess deed of assignment, pay stamp duty and stamp deed of assignment at Stamp Duty Office

Agency: Stamp Duty Office, Ministry of Finance

Time: 1 day

Cost: NGN 809,071 (3% of property value stamp duty)

Procedure 8. Submit payment receipts of fees at Ministry of Lands, Survey and Urban Planning and obtain governor's consent

Agency: Ministry of Lands, Survey and Urban Planning

Time: 120 days

Cost: no cost

Procedure 9. Register deed of assignment at Land Registry

Agency: Land Registry, Ministry of Lands, Survey and Urban Planning

Time: 7 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		4
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
30	548	120	698	20.0%	15.0%	20.0%	55.0%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

JIGAWA, Dutse

Average distance to frontier score (0–100) **64.36**

✓ Starting a business (rank)	9	Dealing with construction permits (rank)	3
Distance to frontier score (0–100)	78.43	Distance to frontier score (0–100)	79.06
Procedures (number)	9	Procedures (number)	12
Time (days)	24	Time (days)	33
Cost (% of income per capita)	31.2	Cost (% of warehouse value)	3.4
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	9.5
Registering property (rank)	3	Enforcing contracts (rank)	3
Distance to frontier score (0–100)	36.79	Distance to frontier score (0–100)	63.14
Procedures (number)	12	Time (days)	261
Time (days)	24	Cost (% of claim value)	33.8
Cost (% of property value)	10.5	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	6		

✓ Reform making it easier to do business ✖ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 2 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 2 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 200

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 14 days
Cost: NGN 60,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 2 days
Cost: NGN 6,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Jigawa State Board of Internal Revenue
Time: 2 days
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration and pay the fees

Agency: State Ministry of Commerce
Time: 1 day
Cost: NGN 20,000

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Apply for building permit at the Jigawa State Urban Development Board

Agency: Jigawa State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 2. Pay the building permit fees at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 60,000 (NGN 15,000 inspection fee for building permit approval + NGN 20,000 for settlement processing fee + NGN 25,000 for commencement fee)

Procedure 3. Receive pre-approval inspection from the Jigawa State Urban Development Board

Agency: Jigawa State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 4. Obtain building permit at the Jigawa State Urban Development Board

Agency: Jigawa State Urban Development Board
Time: 10 days
Cost: no cost

Procedure 5. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 360,000

Procedure 6*. Dig borehole to obtain water

Agency: Private company
Time: 7 days
Cost: NGN 500,000

Procedure 7. Receive inspection at setting out level from the Jigawa State Urban Development Board

Agency: Jigawa State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 8. Receive inspection at foundation level from the Jigawa State Urban Development Board

Agency: Jigawa State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 9. Receive inspection at first floor level from the Jigawa State Urban Development Board

Agency: Jigawa State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 10. Receive inspection during construction from the Jigawa State Urban Development Board

Agency: Jigawa State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 11. Submit report of completion to the Jigawa State Urban Development Board

Agency: Jigawa State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 12. Receive final inspection from the Jigawa State Urban Development Board

Agency: Jigawa State Urban Development Board
Time: 1 day
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		9.5
Quality of building regulations index (0–2)		0.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	List of required documents; Fees to be paid.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Unscheduled and phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0
Quality control after construction index (0–3)		3
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection always occurs in practice.	1

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 2,000 (search fee)

Procedure 2. Conduct search of property title at Deeds Department

Agency: Deeds Department
Time: 3 days
Cost: no cost

Procedure 3. Execute deed of assignment at lawyer's office

Agency: Lawyer's office
Time: 1 day
Cost: NGN 1,348,452 (5% of property value legal fee)

Procedure 4. Obtain consent application form for governor's consent at Deeds Department

Agency: Deeds Department
Time: 1 day
Cost: NGN 200 (NGN 200 application form fee)

Procedure 5. Submit application for governor's consent to the assignment at Ministry of Lands

Agency: Ministry of Lands
Time: 1 day
Cost: no cost

Procedure 6. Receive inspection of property from Ministry of Lands

Agency: Land Registry
Time: 5 days
Cost: no cost

Procedure 7. Pay fees at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 1,083,762 (4% of property value registration fee + NGN 5,000 inspection fee)

Procedure 8. Submit payment receipt at the Ministry of Lands and wait for governor's consent

Agency: Land Registry
Time: 7 days
Cost: no cost

Procedure 9. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service
Time: 1 day
Cost: no cost

Procedure 10. Pay stamp duty at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 404,536 (1.5% of property value stamp duty)

Procedure 11. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service
Time: 1 day
Cost: no cost

Procedure 12. Register deed of assignment at Land Registry

Agency: Land Registry
Time: 1 day
Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		6
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		5
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	Between 1 and 2 years	2
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
21	210	30	261	20.0%	6.8%	7.0%	33.8%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

KADUNA, Kaduna

Average distance to frontier score (0–100) **65.97**

✓ Starting a business (rank)	5	✓ Dealing with construction permits (rank)	17
Distance to frontier score (0–100)	81.43	Distance to frontier score (0–100)	71.63
Procedures (number)	9	Procedures (number)	13
Time (days)	13	Time (days)	75
Cost (% of income per capita)	29.3	Cost (% of warehouse value)	4.8
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	8.5
✓ Registering property (rank)	1	Enforcing contracts (rank)	1
Distance to frontier score (0–100)	45.72	Distance to frontier score (0–100)	65.10
Procedures (number)	8	Time (days)	307
Time (days)	44	Cost (% of claim value)	25.2
Cost (% of property value)	9.5	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	7.5		

✓ Reform making it easier to do business ✖ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission

Time: 1 day

Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court

Time: 1 day

Cost: NGN 100

Procedure 4. Register the company at the Corporate Affairs Commission and pay incorporation fees

Agency: Corporate Affairs Commission

Time: 4 days

Cost: NGN 100,000 (NGN 60,000 for legal fees + NGN 40,000 for registration fees [NGN 10,000 for a company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000] + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5*. Make a company seal

Agency: Seal maker

Time: 2 days

Cost: NGN 6,000

Procedure 6. Register for income tax and VAT

Agency: Federal Inland Revenue Service

Time: 3 days

Cost: no cost

Procedure 7*. Register for personal income tax PAYE

Agency: Kaduna State Internal Revenue Service

Time: 3 days

Cost: no cost

Procedure 8. Pay registration fees for business premises into a state government account

Agency: Commercial bank

Time: 1 day

Cost: NGN 10,100 (NGN 100 for application form + NGN 10,000 for business premises registration fee)

Procedure 9. Obtain a business premises permit

Agency: State Ministry of Commerce and Industry

Time: 1 day

Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment and site analysis report from registered town planner

Agency: Registered town planner/Kaduna State Environmental Protection Authority

Time: 16 days

Cost: NGN 200,000 (NGN 60,000 environmental impact assessment [EIA] official fee + NGN 75,000 EIA consultant fee + NGN 65,000 site analysis report fee)

Procedure 2. Apply for planning permission at the Kaduna State Urban Planning and Development Authority

Agency: Kaduna State Urban Planning and Development Authority

Time: 1 day

Cost: no cost

Procedure 3. Pay the building permit fees at a bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 20,000 (NGN 5,000 planning approval fee for commercial development + NGN 5,000 fencing fee + NGN 10,000 planning comment fee)

Procedure 4. Receive pre-approval inspection from the Kaduna State Urban Planning and Development Authority

Agency: Kaduna State Urban Planning and Development Authority

Time: 1 day

Cost: no cost

Procedure 5. Obtain planning permission from the Kaduna State Urban Planning and Development Authority

Agency: Kaduna State Urban Planning and Development Authority

Time: 30 days

Cost: no cost

Procedure 6. Set up septic tank

Agency: Private company

Time: 14 days

Cost: NGN 560,000

Procedure 7*. Dig borehole to obtain water

Agency: Private company

Time: 7 days

Cost: NGN 500,000

Procedure 8. Receive inspection at setting out from the Kaduna State Urban Planning and Development Authority

Agency: Kaduna State Urban Planning and Development Authority

Time: 1 day

Cost: no cost

Procedure 9. Receive inspection at foundation stage from the Kaduna State Urban Planning and Development Authority

Agency: Kaduna State Urban Planning and Development Authority

Time: 1 day

Cost: no cost

Procedure 10. Receive inspection upon completion of the first floor from the Kaduna State Urban Planning and Development Authority

Agency: Kaduna State Urban Planning and Development Authority

Time: 1 day

Cost: no cost

Procedure 11. Request and receive final inspection from KASUPDA

Agency: Kaduna State Urban Planning and Development Authority

Time: 1 day

Cost: no cost

Procedure 12. Receive inspection from the Fire Service Department

Agency: Fire Service Department

Time: 1 day

Cost: no cost

Procedure 13. Pay the fire report fees and obtain the fire report from the Fire Service Department

Agency: Fire Service Department

Time: 7 days

Cost: NGN 16,000

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		8.5
Quality of building regulations index (0–2)		0.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	List of required documents; Required pre-approvals.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection does not always occur in practice.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee and consent application form fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 30,000 (NGN 10,000 search fee + NGN 20,000 application form fee)

Procedure 2. Conduct search of property title and obtain consent application form from Kaduna Geographic Information Service (KADGIS)

Agency: Kaduna Geographic Information Service (KADGIS)

Time: 2 days

Cost: no cost

Procedure 3. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 2,022,679 (7.5% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at KADGIS and wait for governor's consent

Agency: Kaduna Geographic Information Service (KADGIS)

Time: 30 days

Cost: NGN 20,000 (processing fee)

Procedure 5. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 6. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 404,536 (1.5% of property value stamp duty)

Procedure 7. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 8. Register deed of assignment and obtain copy of certificate of occupancy

Agency: Kaduna Geographic Information Service (KADGIS)

Time: 7 days

Cost: NGN 80,000 (registration fee)

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		7.5
Reliability of infrastructure index (0–8)		3
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Computer/scanned	1
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Computer/scanned	1
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	Yes	1
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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	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? (0–0.5)	No	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
30	250	27	307	15.0%	7.0%	3.2%	25.2%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

KANO, Kano

Average distance to frontier score (0–100) **63.01**

✓ Starting a business (rank)	7	✓ Dealing with construction permits (rank)	2
Distance to frontier score (0–100)	79.73	Distance to frontier score (0–100)	79.38
Procedures (number)	10	Procedures (number)	13
Time (days)	14	Time (days)	84
Cost (% of income per capita)	29.1	Cost (% of warehouse value)	1.4
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	11
Registering property (rank)	7	Enforcing contracts (rank)	10
Distance to frontier score (0–100)	32.73	Distance to frontier score (0–100)	60.20
Procedures (number)	11	Time (days)	476
Time (days)	47	Cost (% of claim value)	28.4
Cost (% of property value)	11.8	Quality of judicial processes index (0–18)	7.5
Quality of land administration index (0–30)	4.5		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 1 day
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 1 day
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 50

Procedure 4. Register the company at the Corporate Affairs Commission and pay incorporation fees

Agency: Corporate Affairs Commission
Time: 3 days
Cost: NGN 100,000 (NGN 60,000 for legal fees + NGN 40,000 for registration fees [NGN 10,000 for a company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000] + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Make a company seal

Agency: Seal maker
Time: 1 day
Cost: NGN 5,000

Procedure 6. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 1 day
Cost: no cost

Procedure 7. Register for personal income tax PAYE

Agency: Kano State Internal Revenue Service
Time: 2 days
Cost: no cost

Procedure 8*. Receive an inspection from the State Ministry of Commerce, Industry, Cooperatives and Tourism for business premises registration

Agency: State Ministry of Commerce, Industry, Cooperatives and Tourism
Time: 1 day
Cost: no cost

Procedure 9. Pay registration fees for business premises into a government account at a designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 10,000

Procedure 10. Obtain a business premises permit

Agency: State Ministry of Commerce, Industry, Cooperatives and Tourism
Time: 3 days
Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Apply for building plan approval at the Kano State Urban Planning and Development Authority (KNUPDA) and await assessment of fees

Agency: Kano State Urban Planning and Development Authority (KNUPDA)

Time: 7 days

Cost: no cost

Procedure 2. Pay the building plan approval fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 117,045 (NGN 30 per cubic meter)

Procedure 3. Receive pre-approval inspection from the Kano State Urban Planning and Development Authority (KNUPDA)

Agency: Kano State Urban Planning and Development Authority (KNUPDA)

Time: 1 day

Cost: no cost

Procedure 4. Obtain building plan approval from the Kano State Urban Planning and Development Authority (KNUPDA)

Agency: Kano State Urban Planning and Development Authority (KNUPDA)

Time: 33 days

Cost: no cost

Procedure 5. Notify the Kano State Urban Planning and Development Authority (KNUPDA) of commencement of work

Agency: Kano State Urban Planning and Development Authority (KNUPDA)

Time: 1 day

Cost: no cost

Procedure 6. Receive set-out inspection prior to excavation

Agency: Kano State Urban Planning and Development Authority (KNUPDA)

Time: 1 day

Cost: no cost

Procedure 7. Submit final report of completion of work and request the final inspection

Agency: Kano State Urban Planning and Development Authority (KNUPDA)

Time: 1 day

Cost: no cost

Procedure 8. Obtain final inspection from Kano State Urban Planning and Development Authority (KNUPDA)

Agency: Kano State Urban Planning and Development Authority (KNUPDA)

Time: 1 day

Cost: no cost

Procedure 9. Obtain certificate of habitation from the Kano State Urban Planning and Development Authority (KNUPDA)

Agency: Kano State Urban Planning and Development Authority (KNUPDA)

Time: 7 days

Cost: no cost

Procedure 10*. Apply for water connection at the Kano State Water Board and pay the application form fee

Agency: Kano State Water Board

Time: 1 day

Cost: NGN 15,000

Procedure 11. Receive inspection by the Kano State Water Board

Agency: Kano State Water Board

Time: 1 day

Cost: no cost

Procedure 12. Obtain water connection

Agency: Kano State Water Board

Time: 30 days

Cost: NGN 50,000 (NGN 20,000 connection cost + NGN 30,000 cost of materials)

Procedure 13*. Set up septic tank

Agency: Private company

Time: 14 days

Cost: NGN 200,000

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		11
Quality of building regulations index (0–2)		2
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Available online; Free of charge.	1
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	List of required documents; Fees to be paid; Required pre-approvals.	1
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect.	1
Quality control during construction index (0–3)		2
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by in-house engineer; Inspections at various phases.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are always done in practice.	1

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection does not always occur in practice.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee and consent application fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 7,000 (NGN 5,000 search fee + NGN 2,000 consent application fee)

Procedure 2. Conduct search of property title and obtain consent application form at Bureau for Land Management

Agency: Bureau for Land Management

Time: 7 days

Cost: no cost

Procedure 3. Draft and execute deed of assignment and consent application form

Agency: Lawyer's office

Time: 1 day

Cost: NGN 1,011,339 (3.75% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at the Bureau for Land Management

Agency: Bureau for Land Management

Time: 30 days

Cost: NGN 10,000 (processing fee)

Procedure 5*. Receive inspection of the property

Agency: Private licensed valuator

Time: 7 days

Cost: no cost

Procedure 6. Collect demand order for payment and letter of consent

Agency: Bureau for Land Management

Time: 1 day

Cost: no cost

Procedure 7. Pay registration fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,348,452 (5% of property value)

Procedure 8. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 9. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 809,071 (3% of property value stamp duty)

Procedure 10. Submit payment receipt of stamp duty and stamp the deed of assignment

Agency: Stamp Duty Office, Federal Board of Inland Revenue

Time: 1 day

Cost: no cost

Procedure 11. Register deed of assignment at Bureau for Land Management

Agency: Bureau for Land Management

Time: 3 days

Cost: no cost

*Simultaneous with previous procedure

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		4.5
Reliability of infrastructure index (0–8)		1
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	Yes	1
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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		0.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Intermediaries and interested parties	0
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	Yes, online	0.5
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (–2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
21	365	90	476	10.0%	11.3%	7.1%	28.4%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7.5
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		2
Time standards (0–1)		1
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	Yes	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

KATSINA, Katsina

Average distance to frontier score (0–100) **62.68**

Starting a business (rank)	6	Dealing with construction permits (rank)	10
Distance to frontier score (0–100)	80.14	Distance to frontier score (0–100)	73.52
Procedures (number)	8	Procedures (number)	13
Time (days)	24	Time (days)	53
Cost (% of income per capita)	29.3	Cost (% of warehouse value)	3.9
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	8
Registering property (rank)	5	Enforcing contracts (rank)	5
Distance to frontier score (0–100)	34.10	Distance to frontier score (0–100)	62.94
Procedures (number)	10	Time (days)	375
Time (days)	32	Cost (% of claim value)	26.0
Cost (% of property value)	12.6	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	3		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 2 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 50

Procedure 4. Register at the Corporate Affairs Commission and pay the fees at the bank desk of CAC

Agency: Corporate Affairs Commission
Time: 14 days
Cost: NGN 100,000 (NGN 60,000 for legal fees + NGN 40,000 for registration fees [NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 or part thereof] + NGN 3,000 for certified copies of memorandum and article of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5*. Make a company seal

Agency: Seal maker
Time: 3 days
Cost: NGN 6,000

Procedure 6. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 3 days
Cost: no cost

Procedure 7*. Register for personal income tax PAYE

Agency: Katsina State Board of Internal Revenue
Time: 2 days
Cost: no cost

Procedure 8*. Receive an inspection for business premises registration and pay the fees

Agency: State Ministry of Commerce
Time: 1 day
Cost: NGN 10,000

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment and site analysis report from registered town planner

Agency: Registered town planner
Time: 5 days
Cost: NGN 100,000 (town planner fee)

Procedure 2. Apply for building permit at the Katsina State Urban and Regional Planning Board

Agency: Katsina State Urban and Regional Planning Board
Time: 1 day
Cost: NGN 150,000 (NGN 50,000 for application fee + NGN 45,000 for planning permission fee + NGN 20,000 for fencing fee + NGN 35,000 for planning comment fees)

Procedure 3. Receive pre-approval inspection from the Katsina State Urban and Regional Planning Board

Agency: Katsina State Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 4. Obtain building permit from the Katsina State Urban and Regional Planning Board

Agency: Katsina State Urban and Regional Planning Board
Time: 14 days
Cost: no cost

Procedure 5. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 300,000

Procedure 6*. Dig borehole to obtain water

Agency: Private company
Time: 7 days
Cost: NGN 500,000

Procedure 7*. Receive inspection at the sub-structure level by the development control inspectors of Katsina State Urban and Regional Planning Board

Agency: Katsina State Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 8. Receive inspection during construction from the Katsina State Urban and Regional Planning Board - I

Agency: Katsina State Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 9. Receive inspection during construction from the Katsina State Urban and Regional Planning Board - II

Agency: Katsina State Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 10. Receive inspection during construction from the Katsina State Urban and Regional Planning Board - III

Agency: Katsina State Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 11. Receive a final inspection from the Katsina State Urban and Regional Planning Board - IV

Agency: Katsina State Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 12. Request and receive fire inspection from the Katsina Fire Service Department

Agency: Katsina Fire Service Department
Time: 1 day
Cost: no cost

Procedure 13. Obtain fire certificate from the Katsina Fire Service Department

Agency: Katsina Fire Service Department
Time: 13 days
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		8
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Not accessible.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	Fees to be paid.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Unscheduled and phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection occurs most of the time.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Conduct search of property title and obtain consent application form at Land Registry

Agency: Land Registry

Time: 2 days

Cost: NGN 5,000 (NGN 3,000 search fee + NGN 2,000 application form fee)

Procedure 2. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 1,348,452 (5% of property value legal fee)

Procedure 3. Submit application for governor's consent to the assignment at Land Registry

Agency: Land Registry

Time: 1 day

Cost: NGN 12,000 (NGN 2,000 processing fee + NGN 5,000 execution fee + NGN 5,000 revocation fee)

Procedure 4. Receive inspection of property from Ministry of Lands and Survey

Agency: Ministry of Lands and Survey

Time: 2 days

Cost: no cost

Procedure 5. Obtain governor's conditional consent to the assignment at Ministry of Lands and Survey

Agency: Ministry of Lands and Survey

Time: 21 days

Cost: no cost

Procedure 6. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 7. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 404,536 (1.5% of property value stamp duty)

Procedure 8. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 9. Obtain bank manager's check for payment of registration fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,618,143 (6% of property value registration fee + NGN 250 bank manager's check fee)

Procedure 10. Register deed of assignment and pay registration fee at Land Registry

Agency: Land Registry

Time: 1 day

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		3
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		0
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Intermediaries and interested parties	0
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
30	300	45	375	15.0%	7.1%	3.9%	26.0%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

KEBBI, Birnin Kebbi

Average distance to frontier score (0–100) **57.06**

Starting a business (rank)	20	Dealing with construction permits (rank)	14
Distance to frontier score (0–100)	76.38	Distance to frontier score (0–100)	72.37
Procedures (number)	10	Procedures (number)	14
Time (days)	30	Time (days)	57
Cost (% of income per capita)	23.8	Cost (% of warehouse value)	4.4
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	8.5
Registering property (rank)	35	Enforcing contracts (rank)	6
Distance to frontier score (0–100)	17.09	Distance to frontier score (0–100)	62.40
Procedures (number)	11	Time (days)	392
Time (days)	196	Cost (% of claim value)	26.2
Cost (% of property value)	12.0	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	7.5		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 3 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 7 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 200

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 14 days
Cost: NGN 40,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 2 days
Cost: NGN 4,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 2 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Kebbi State Board of Internal Revenue
Time: 1 day
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce and Industry
Time: 1 day
Cost: no cost

Procedure 10. Obtain a business premises permit

Agency: State Ministry of Commerce and Industry
Time: 1 day
Cost: NGN 2,000

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment and site analysis report from town planner

Agency: Town Planner
Time: 21 days
Cost: NGN 70,000

Procedure 2*. Obtain fire safety report from the Fire Service Department

Agency: Fire Service Department, Ministry of Works and Transport
Time: 7 days
Cost: NGN 50,000

Procedure 3*. Obtain soil investigation report from the Kebbi State Ministry of Water Resources and Rural Development

Agency: Kebbi State Ministry of Water Resources and Rural Development
Time: 6 days
Cost: NGN 80,000

Procedure 4. Apply for planning approval at the Kebbi Urban Development Authority

Agency: Kebbi Urban Development Authority (KUDA)
Time: 1 day
Cost: no cost

Procedure 5. Pay the building plan approval fees at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 300,000 (planning approval fee)

Procedure 6. Receive pre-approval inspection from the Kebbi Urban Development Authority

Agency: Kebbi Urban Development Authority (KUDA)
Time: 1 day
Cost: no cost

Procedure 7. Obtain planning approval from the Kebbi Urban Development Authority

Agency: Kebbi Urban Development Authority (KUDA)
Time: 14 days
Cost: no cost

Procedure 8. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 200,000

Procedure 9*. Dig borehole to obtain water

Agency: Private company
Time: 7 days
Cost: NGN 500,000

Procedure 10. Receive inspection at setting out level by the Kebbi Urban Development Authority

Agency: Kebbi Urban Development Authority (KUDA)
Time: 1 day
Cost: no cost

Procedure 11. Receive inspection at foundation level from the Kebbi Urban Development Authority

Agency: Kebbi Urban Development Authority (KUDA)
Time: 1 day
Cost: no cost

Procedure 12. Receive inspection at first floor level from the Kebbi Urban Development Authority and Ministry of Works and Transport

Agency: Kebbi Urban Development Authority (KUDA); Ministry of Works and Transport
Time: 1 day
Cost: no cost

Procedure 13. Receive inspection during construction from the Kebbi Urban Development Authority

Agency: Kebbi Urban Development Authority (KUDA)
Time: 1 day
Cost: no cost

Procedure 14. Request and receive final inspection from the Kebbi Urban Development Authority

Agency: Kebbi Urban Development Authority (KUDA)
Time: 1 day
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		8.5
Quality of building regulations index (0–2)		0.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	List of required documents; Required pre-approvals.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Unscheduled and phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are not always done in practice.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection does not always occur in practice.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 200 (search fee)

Procedure 2. Conduct search of property title at Land Registry

Agency: Land Registry, Ministry of Lands, Housing and Urban Development
Time: 1 day
Cost: no cost

Procedure 3. Execute deed of assignment at lawyer's office

Agency: Lawyer's office
Time: 1 day
Cost: NGN 1,887,833 (7% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at Ministry of Lands, Housing and Urban Development

Agency: Ministry of Lands, Housing and Urban Development
Time: 1 day
Cost: NGN 200 (processing fee)

Procedure 5. Receive inspection of property from Ministry of Lands, Housing and Urban Development

Agency: Ministry of Lands, Housing and Urban Development
Time: 7 days
Cost: no cost

Procedure 6. Pay registration fee at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 539,381 (2% of property value registration fee)

Procedure 7. Obtain governor's consent to the assignment at Ministry of Lands, Housing and Urban Development

Agency: Land Registry, Ministry of Lands, Housing and Urban Development
Time: 180 days
Cost: no cost

Procedure 8. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service
Time: 1 day
Cost: no cost

Procedure 9. Pay stamp duty at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 809,071 (3% of property value stamp duty)

Procedure 10. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service
Time: 1 day
Cost: no cost

Procedure 11. Register deed of assignment at Land Registry

Agency: Land Registry, Ministry of Lands, Housing and Urban Development
Time: 1 day
Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		7.5
Reliability of infrastructure index (0–8)		1
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	Yes	1
Transparency of information index (0–6)		1.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	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? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		5
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	Between 1 and 2 years	2
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
54	308	30	392	15.0%	6.2%	5.0%	26.2%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

KOGI, Lokoja

Average distance to frontier score (0–100)

57.72

Starting a business (rank)	28	Dealing with construction permits (rank)	22
Distance to frontier score (0–100)	75.21	Distance to frontier score (0–100)	69.84
Procedures (number)	11	Procedures (number)	12
Time (days)	28	Time (days)	61
Cost (% of income per capita)	25.4	Cost (% of warehouse value)	7.2
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	8
Registering property (rank)	14	Enforcing contracts (rank)	18
Distance to frontier score (0–100)	29.27	Distance to frontier score (0–100)	56.56
Procedures (number)	11	Time (days)	464
Time (days)	35	Cost (% of claim value)	36.5
Cost (% of property value)	15.3	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	5		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 4 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 3 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 200

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 14 days
Cost: NGN 40,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 1 day
Cost: NGN 5,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 2 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Kogi State Internal Revenue Service
Time: 1 day
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce and Industry
Time: 1 day
Cost: no cost

Procedure 10. Pay registration fees for business premises into a state government account

Agency: Commercial bank
Time: 1 day
Cost: NGN 10,000

Procedure 11. Obtain a business premises permit

Agency: State Ministry of Commerce and Industry
Time: 1 day
Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain a soil investigation report

Agency: Private company

Time: 14 days

Cost: NGN 220,000

Procedure 2*. Obtain environmental impact assessment and site analysis report from registered town planner

Agency: Registered town planner

Time: 10 days

Cost: NGN 200,000 (town planner fees)

Procedure 3. Apply for development permit at the Kogi State Town Planning and Development Board

Agency: Kogi State Town Planning and Development Board

Time: 1 day

Cost: no cost

Procedure 4. Pay the development permit fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 299,982 (NGN 37.5 per cubic meter approval fee + 60% of approval fee as processing fee + NGN 2,000 application fee + NGN 20,000 inspection fee + 30% of approval fee as post-approval fee)

Procedure 5. Register the building plans at the Kogi State Town Planning and Development Board and receive site inspection

Agency: Kogi State Town Planning and Development Board

Time: 2 days

Cost: no cost

Procedure 6. Obtain development permit from the Kogi State Town Planning and Development Board

Agency: Kogi State Town Planning and Development Board

Time: 25 days

Cost: no cost

Procedure 7. Set up septic tank

Agency: Private company

Time: 14 days

Cost: NGN 500,000

Procedure 8*. Dig borehole to obtain water

Agency: Private company

Time: 10 days

Cost: NGN 700,000

Procedure 9. Receive inspection at setting out level from the Kogi State Town Planning and Development Board

Agency: Kogi State Town Planning and Development Board

Time: 1 day

Cost: no cost

Procedure 10. Receive inspection at foundation level from the Kogi State Town Planning and Development Board

Agency: Kogi State Town Planning and Development Board

Time: 1 day

Cost: no cost

Procedure 11. Request and receive final inspection from the Kogi State Town Planning and Development Board

Agency: Kogi State Town Planning and Development Board

Time: 1 day

Cost: no cost

Procedure 12. Obtain certificate of fitness for habitation from the Kogi State Town Planning and Development Board

Agency: Kogi State Town Planning and Development Board

Time: 1 day

Cost: NGN 14,631 (10% of approval fee)

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		8
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	To be purchased.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection does not always occur in practice.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee and consent application form fee at designated bank

Agency: Commercial bank
Time: 1 day

Cost: NGN 17,500 (NGN 5,000 search fee + NGN 10,000 application form fee + NGN 2,500 consent form fee)

Procedure 2. Conduct search of property title at Land Registry

Agency: Ministry of Lands, Housing and Physical Planning

Time: 2 days
Cost: no cost

Procedure 3. Obtain report of property valuation from independent valuer

Agency: Valuer's office
Time: 2 days

Cost: NGN 75,000 (inspection fee)

Procedure 4. Execute deed of assignment at lawyer's office

Agency: Lawyer's office
Time: 1 day

Cost: NGN 1,348,452 (5% of property value legal fee)

Procedure 5. Submit application for governor's consent to the assignment at Ministry of Lands, Housing and Physical Planning

Agency: Ministry of Lands, Housing and Physical Planning

Time: 24 days
Cost: no cost

Procedure 6*. Pay consent fee at designated bank

Agency: Commercial bank
Time: 1 day

Cost: NGN 1,078,762 (4% of property value consent fee)

Procedure 7. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service
Time: 1 day

Cost: no cost

Procedure 8. Pay stamp duty at designated bank

Agency: Commercial bank
Time: 1 day

Cost: NGN 809,071 (3% of property value stamp duty)

Procedure 9. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service
Time: 1 day

Cost: no cost

Procedure 10. Pay registration fee at designated bank

Agency: Commercial bank
Time: 1 day

Cost: NGN 809,071 (3% of property value registration fee)

Procedure 11. Register deed of assignment at Land Registry

Agency: Ministry of Lands, Housing and Physical Planning

Time: 1 day
Cost: no cost

*Simultaneous with previous procedure

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		5
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		4
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	Between 2 and 3 years	1
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
20	384	60	464	19.4%	3.6%	13.6%	36.5%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

KWARA, Ilorin

Average distance to frontier score (0–100) **54.68**

✓ Starting a business (rank)	29	✘ Dealing with construction permits (rank)	26
Distance to frontier score (0–100)	74.84	Distance to frontier score (0–100)	67.60
Procedures (number)	11	Procedures (number)	14
Time (days)	28	Time (days)	54
Cost (% of income per capita)	28.4	Cost (% of warehouse value)	7.1
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	7.5
Registering property (rank)	18	Enforcing contracts (rank)	30
Distance to frontier score (0–100)	25.73	Distance to frontier score (0–100)	50.54
Procedures (number)	10	Time (days)	774
Time (days)	75	Cost (% of claim value)	30.0
Cost (% of property value)	19.8	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	4		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 3 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 50

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 14 days
Cost: NGN 50,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 1 day
Cost: NGN 5,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 3 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Kwara State Internal Revenue Service
Time: 2 days
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: Ministry of Commerce and Cooperatives
Time: 1 day
Cost: no cost

Procedure 10. Pay registration fees for business premises into a state government account

Agency: Commercial bank
Time: 1 day
Cost: NGN 16,000

Procedure 11. Obtain a business premises permit

Agency: Ministry of Commerce and Cooperatives
Time: 1 day
Cost: no cost

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		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)	Final inspections are not regulated by law.	0
Do legally mandated final inspections occur in practice? (0–1)	Final inspections are not mandated by law but commonly occur in practice.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 15,000 (NGN 5,000 search fee + NGN 10,000 application form fee)

Procedure 2. Conduct search of property title and obtain consent application form at Bureau of Lands

Agency: Bureau of Lands, Ministry of Lands and Housing

Time: 1 day

Cost: no cost

Procedure 3. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 2,696,905 (10% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at Bureau of Lands

Agency: Bureau of Lands, Ministry of Lands and Housing

Time: 1 day

Cost: no cost

Procedure 5. Receive inspection of property from Bureau of Lands

Agency: Bureau of Lands, Ministry of Lands and Housing

Time: 3 days

Cost: NGN 5,000 (inspection fee)

Procedure 6. Pay fees and obtain governor's consent at Bureau of Lands

Agency: Bureau of Lands, Ministry of Lands and Housing

Time: 62 days

Cost: NGN 2,076,617 (5% of property value consent fee + 2% of property value registration fee + 10% of all charges administrative fee)

Procedure 7. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 8. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 539,381 (2% of property value stamp duty)

Procedure 9. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 10. Register deed of assignment at Bureau of Lands

Agency: Bureau of Lands, Ministry of Lands and Housing

Time: 3 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		4
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
14	730	30	774	20.0%	6.8%	3.2%	30.0%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

LAGOS, Lagos

Average distance to frontier score (0–100) **54.90**

✓ Starting a business (rank)	2	✓ Dealing with construction permits (rank)	37
Distance to frontier score (0–100)	83.67	Distance to frontier score (0–100)	51.37
Procedures (number)	8	Procedures (number)	17
Time (days)	10	Time (days)	118
Cost (% of income per capita)	29.2	Cost (% of warehouse value)	29.8
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	12
✓ Registering property (rank)	16	Enforcing contracts (rank)	16
Distance to frontier score (0–100)	27.73	Distance to frontier score (0–100)	56.84
Procedures (number)	12	Time (days)	447
Time (days)	105	Cost (% of claim value)	42.0
Cost (% of property value)	11.1	Quality of judicial processes index (0–18)	8
Quality of land administration index (0–30)	8		

✓ Reform making it easier to do business ✖ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 1 day
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 1 day
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: Notary Public/State High Court
Time: 1 day
Cost: NGN 500 at the court or NGN 4,000-5,000 with a notary public

Procedure 4. Register the company at the Corporate Affairs Commission and pay incorporation fees

Agency: Corporate Affairs Commission
Time: 3 days
Cost: NGN 100,000 (NGN 60,000 for legal fees + NGN 40,000 for registration fees [NGN 10,000 for a company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000] + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Make a company seal

Agency: Seal maker
Time: 1 day
Cost: NGN 5,000 (NGN 4,000-6,000)

Procedure 6. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 1 day
Cost: no cost

Procedure 7. Register for personal income tax PAYE

Agency: Lagos Internal Revenue Service
Time: 2 days
Cost: no cost

Procedure 8*. Register business premises with the Lagos State Government and pay the business premises levy

Agency: Commercial bank
Time: 1 day
Cost: NGN 10,000

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain soil investigation report

Agency: Private company
Time: 14 days
Cost: NGN 100,000

Procedure 2*. Obtain physical planning technical report (PPTR)

Agency: Town planner engineer
Time: 7 days
Cost: NGN 150,000

Procedure 3*. Obtain certified true copy (CTC) of the survey plan and CTC of the land ownership title

Agency: Land Registry
Time: 3 days
Cost: NGN 7,500 (NGN 1,875 certified true copy [CTC] of the survey plan + NGN 5,625 CTC of the land ownership title)

Procedure 4. Obtain development permit from the Lagos State Physical Planning Permit Authority (LASPPPA)

Agency: Lagos State Physical Planning Permit Authority (LASPPPA)
Time: 42 days
Cost: NGN 7,305,874 ([Total assessment fee: NGN 120 per volume of the building assessment + NGN 5,000 registration fee + NGN 5,000 layout fees for charting + NGN 10,000 for first 650 sq. m. and NGN 4,000 for each additional 1,000 sq. m. per land area for fencing fee] + 10% of total assessment fee Local Planning Office levy + 5% of total assessment fee for Lagos State Emergency Management Agency (LASEMA) + [NGN 20,000 for the 1st NGN 100,000 of total assessment fee + 10% of remaining total assessment fee + NGN 10,000 for spatial enhancement fee] + NGN 5,000 per sq. m. of the building for infrastructure development charge (IDC) + 35% of total assessment fee for certificate of fitness for habitation)

Procedure 5. Obtain inspection of site by Lagos State Building Control Agency (LASBCA) for survey of set out

Agency: Lagos State Building Control Agency (LASBCA)
Time: 1 day
Cost: no cost

Procedure 6. Obtain certificate of structural stability (first pouring of concrete)

Agency: Lagos State Material Testing Laboratory
Time: 7 days
Cost: NGN 35,000

Procedure 7. Obtain certificate of structural stability (second pouring of concrete)

Agency: Lagos State Material Testing Laboratory
Time: 7 days
Cost: no cost

Procedure 8. Obtain certificate of structural stability (third pouring of concrete)

Agency: Lagos State Material Testing Laboratory
Time: 7 days
Cost: no cost

Procedure 9. Obtain certificate of structural stability of foundation

Agency: Lagos State Material Testing Laboratory
Time: 7 days
Cost: no cost

Procedure 10. Receive joint inspection during construction from the Building Control Agency and the Zonal Agency

Agency: Building Control Agency and Zonal Agency
Time: 1 day
Cost: no cost

Procedure 11. Receive inspections during construction from the Lagos State Building Control Agency (LASBCA)

Agency: Lagos State Building Control Agency (LASBCA)
Time: 1 day
Cost: no cost

Procedure 12. Request and receive inspection by Fire Department

Agency: Fire Department
Time: 1 day
Cost: no cost

Procedure 13. Submit completed form C and request and receive final inspection and certificate of habitation

Agency: Lagos State Building Control Agency (LASBCA)
Time: 14 days
Cost: no cost

Procedure 14. Submit application for water connection to Lagos Water Company (LWC)

Agency: Zonal Office (ZO)
Time: 1 day
Cost: no cost

Procedure 15. Pay the connection bill and submit evidence of payment to Zonal Office (ZO)

Agency: Zonal Office (ZO)
Time: 1 day
Cost: NGN 50,000

Procedure 16. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 375,000

Procedure 17*. Receive water connection

Agency: Zonal Office (ZO)
Time: 13 days
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX		
	Answer	Score
Building quality control index (0–15)		12
Quality of building regulations index (0–2)		2
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Available online; Free of charge.	1
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	List of required documents; Fees to be paid; Required pre-approvals.	1
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		2
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by in-house engineer; Inspections at various phases.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are always done in practice.	1
Quality control after construction index (0–3)		3
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection always occurs in practice.	1
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: *Doing Business* database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Conduct property title search at the Land Registry

Agency: Lagos State Land Registry

Time: 1 day

Cost: NGN 2,033,679 (NGN 3,750 search fee + NGN 7,500–10,000 legal fee + 7.5% of any property value above NGN 20,000)

Procedure 2. Draft and execute deed of assignment

Agency: Lawyer's office

Time: 1 day

Cost: no cost

Procedure 3. Obtain certified true copy (CTC) of title document and a certified true copy of the survey plan

Agency: Lagos State Land Registry

Time: 4 days

Cost: NGN 7,500 (NGN 5,625 title document fee + NGN 1,875 survey plan fee)

Procedure 4. Pay charting fee, endorsement fee and form 1C at a designated bank

Agency: Government accredited bank

Time: 1 day

Cost: NGN 10,500 (NGN 7,500 charting fee + NGN 1,500 endorsement fee + NGN 1,500 form 1C fee)

Procedure 5. Submit application for processing governor's consent and obtain the title

Agency: Directorate of Lands Services

Time: 90 days

Cost: no cost

Procedure 6*. Charting of survey plans attached to the deeds

Agency: Surveyor General's Office

Time: 10 days

Cost: no cost

Procedure 7*. Obtain demand notice for registration fees, consent fees and neighborhood improvement charge at the Land Registry

Agency: Directorate of Land Services

Time: 3 days

Cost: no cost

Procedure 8*. Obtain demand notice for stamp duty

Agency: Lagos State Inland Revenue Service or Federal Internal Revenue Service (FIRS)

Time: 1 day

Cost: no cost

Procedure 9*. Pay stamp duty, registration fees, consent fees and neighborhood improvement charge at a commercial bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 955,065 (1.5% of property value consent fee + 0.5% of property value registration fee + 1.5% of property value stamp duty + NGN 2 per sq. m. neighborhood improvement charges for each year of ownership)

Procedure 10*. Submit receipts of the registration fees, consent fees, neighborhood improvement charge and stamp duty

Agency: Directorate of Lands Services

Time: 1 day

Cost: no cost

Procedure 11. Stamp deed of assignment

Agency: Stamp Duty Office

Time: 1 day

Cost: no cost

Procedure 12. Register certificate of occupancy or deed and title conferred

Agency: Lagos State Land Registry

Time: 7 days

Cost: no cost

*Simultaneous with previous procedure

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		8
Reliability of infrastructure index (0–8)		2
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Computer/scanned	1
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	Yes	1
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		3
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Intermediaries and interested parties	0
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, online	0.5
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, online	0.5
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? (0–0.5)	Yes, in person	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	Yes	1
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, online	0.5
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	Yes	0.5
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (–2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
40	265	142	447	25.0%	12.0%	5.0%	42.0%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		8
Court structure and proceedings (0–5)		4.5
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	Yes	1.5
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1
Time standards (0–1)		1
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	Yes	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	Yes	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

NASARAWA, Lafia

Average distance to frontier score (0–100) **55.40**

✓ Starting a business (rank)	10	✘ Dealing with construction permits (rank)	34
Distance to frontier score (0–100)	78.35	Distance to frontier score (0–100)	61.12
Procedures (number)	10	Procedures (number)	16
Time (days)	19	Time (days)	66
Cost (% of income per capita)	30.1	Cost (% of warehouse value)	10.7
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	8
Registering property (rank)	22	✘ Enforcing contracts (rank)	14
Distance to frontier score (0–100)	24.04	Distance to frontier score (0–100)	58.09
Procedures (number)	12	Time (days)	410
Time (days)	105	Cost (% of claim value)	36.4
Cost (% of property value)	10.9	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	3		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 3 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 3 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 500

Procedure 4. Register at the Corporate Affairs Commission and pay the fees at the bank desk of CAC

Agency: Corporate Affairs Commission
Time: 7 days
Cost: NGN 110,000 (NGN 70,000 for legal fees + NGN 40,000 for registration fees [NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 or part thereof] + NGN 3,000 for certified copies of memorandum and article of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5*. Make a company seal

Agency: Seal maker
Time: 1 day
Cost: NGN 5,000

Procedure 6. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 2 days
Cost: no cost

Procedure 7*. Register for personal income tax PAYE

Agency: Nasarawa State Board of Internal Revenue
Time: 1 day
Cost: no cost

Procedure 8*. Receive an inspection for business premises registration

Agency: State Ministry of Industry, Trade and Investment
Time: 1 day
Cost: no cost

Procedure 9. Pay registration fees for business premises into a state government account

Agency: Commercial bank
Time: 1 day
Cost: NGN 5,000

Procedure 10. Obtain a business premises permit

Agency: State Ministry of Industry, Trade and Investment
Time: 1 day
Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain soil investigation report

Agency: Geotechnical surveyor

Time: 14 days

Cost: NGN 100,000

Procedure 2*. Obtain environmental impact assessment and site analysis report from registered town planner

Agency: Registered town planner

Time: 7 days

Cost: NGN 300,000 (NGN 200,000 environmental impact assessment report + NGN 100,000 site analysis report)

Procedure 3. Apply for building plan approval at the Nasarawa State Urban Development Board (NUDB)

Agency: Nasarawa State Urban Development Board (NUDB)

Time: 1 day

Cost: no cost

Procedure 4. Receive preliminary site inspection from the Nasarawa State Urban Development Board (NUDB)

Agency: Nasarawa State Urban Development Board (NUDB)

Time: 1 day

Cost: no cost

Procedure 5. Pay the setting out fee, development levy, inspection fee and handbook manual fee at First Bank of Nigeria

Agency: First Bank of Nigeria

Time: 1 day

Cost: NGN 758,000 (NGN 250,000 setting out + NGN 250,000 development levy + NGN 255,000 inspection fee + NGN 3,000 handbook manual)

Procedure 6*. Pay the approval fee, registration fee and fencing fee at Zenith Bank Plc.

Agency: Zenith Bank Plc.

Time: 1 day

Cost: NGN 868,330 (NGN 550 per sq. m. building plan approval fee + NGN 3,000 registration fee + NGN 150,000 fencing fee)

Procedure 7. Receive pre-approval inspection from the Nasarawa State Urban Development Board (NUDB)

Agency: Nasarawa State Urban Development Board (NUDB)

Time: 1 day

Cost: no cost

Procedure 8. Obtain building plan approval from the Nasarawa State Urban Development Board (NUDB)

Agency: Nasarawa State Urban Development Board (NUDB)

Time: 14 days

Cost: no cost

Procedure 9. Set up septic tank

Agency: Private company

Time: 14 days

Cost: NGN 250,000

Procedure 10*. Dig borehole to obtain water

Agency: Private company

Time: 7 days

Cost: NGN 600,000

Procedure 11. Receive inspection at setting out from the Nasarawa State Urban Development Board (NUDB)

Agency: Nasarawa State Urban Development Board (NUDB)

Time: 1 day

Cost: no cost

Procedure 12. Receive inspection at foundation level from the Nasarawa State Urban Development Board (NUDB)

Agency: Nasarawa State Urban Development Board (NUDB)

Time: 1 day

Cost: no cost

Procedure 13. Receive inspection at reinforcement and casting of lintels stage from the Nasarawa State Urban Development Board

Agency: Nasarawa State Urban Development Board (NUDB)

Time: 1 day

Cost: no cost

Procedure 14. Receive inspection at roof level from the Nasarawa State Urban Development Board (NUDB)

Agency: Nasarawa State Urban Development Board (NUDB)

Time: 1 day

Cost: no cost

Procedure 15. Request and receive final inspection from the Nasarawa State Urban Development Board (NUDB)

Agency: Nasarawa State Urban Development Board (NUDB)

Time: 1 day

Cost: no cost

Procedure 16. Obtain certificate of completion from the Nasarawa State Urban Development Board (NUDB)

Agency: Nasarawa State Urban Development Board (NUDB)

Time: 14 days

Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX		
	Answer	Score
Building quality control index (0–15)		8
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	To be purchased.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection does not always occur in practice.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: *Doing Business* database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee and application form fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 7,000 (NGN 5,000 search fee + NGN 2,000 application fee)

Procedure 2. Conduct search of property title at NAGIS (Nasarawa Geographical Information System)

Agency: Nasarawa Geographical Information System (NAGIS)

Time: 1 day

Cost: no cost

Procedure 3. Execute deed of assignment at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 1,887,833 (7% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at NAGIS

Agency: Nasarawa Geographical Information System (NAGIS)

Time: 1 day

Cost: no cost

Procedure 5. Receive inspection of property from NAGIS

Agency: Nasarawa Geographical Information System (NAGIS)

Time: 3 days

Cost: no cost

Procedure 6. Pay fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 822,071 (NGN 10,000 consent fee + NGN 3,000 inspection fee + 3% of property value registration fee)

Procedure 7. Obtain certified true copy (CTC) of title document at NAGIS

Agency: Nasarawa Geographical Information System (NAGIS)

Time: 2 days

Cost: NGN 10,000

Procedure 8. Obtain governor's consent to the assignment at Ministry of Lands, Survey and Physical Planning

Agency: Ministry of Lands, Survey and Physical Planning

Time: 91 days

Cost: no cost

Procedure 9. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 10. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 202,268 (0.75% of property value stamp duty)

Procedure 11. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 12. Register deed of assignment at NAGIS

Agency: Nasarawa Geographical Information System (NAGIS)

Time: 1 day

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		3
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		0
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Intermediaries and interested parties	0
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
22	365	23	410	24.3%	7.3%	4.9%	36.4%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

NIGER, Minna

Average distance to frontier score (0–100)

60.87

Starting a business (rank)	17	Dealing with construction permits (rank)	1
Distance to frontier score (0–100)	76.94	Distance to frontier score (0–100)	79.71
Procedures (number)	10	Procedures (number)	11
Time (days)	25	Time (days)	53
Cost (% of income per capita)	29.3	Cost (% of warehouse value)	3.9
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	10.5
Registering property (rank)	11	Enforcing contracts (rank)	19
Distance to frontier score (0–100)	30.65	Distance to frontier score (0–100)	56.16
Procedures (number)	11	Time (days)	515
Time (days)	43	Cost (% of claim value)	26.5
Cost (% of property value)	13.6	Quality of judicial processes index (0–18)	5.5
Quality of land administration index (0–30)	5		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 3 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 3 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 200

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 12 days
Cost: NGN 60,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 3 days
Cost: NGN 6,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 2 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Niger State Board of Internal Revenue
Time: 1 day
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce and Investment
Time: 2 days
Cost: no cost

Procedure 10. Pay registration fees and obtain a business premises permit

Agency: Commercial bank
Time: 1 day
Cost: NGN 10,000

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain soil investigation report

Agency: Federal University of Technology Minna
Time: 5 days
Cost: NGN 25,000

Procedure 2*. Obtain environmental impact assessment and site analysis report from registered town planner

Agency: Registered town planner
Time: 5 days
Cost: NGN 50,000 (NGN 30,000 for environmental impact assessment + NGN 20,000 for site analysis report)

Procedure 3. Apply for development permit at the Niger State Urban Development Board

Agency: Niger State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 4. Pay the building plan approval fees at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 271,216 (NGN 5,000 registration fee + NGN 200 per sq. m. for approval fee + NGN 50 per perimeter of land plot fencing fee)

Procedure 5. Receive pre-approval inspection from the Niger State Urban Development Board

Agency: Niger State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 6. Obtain development permit from the Niger State Urban Development Board

Agency: Niger State Urban Development Board
Time: 21 days
Cost: no cost

Procedure 7. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 200,000

Procedure 8*. Dig borehole to obtain water

Agency: Private company
Time: 7 days
Cost: NGN 500,000

Procedure 9. Receive inspection during construction from the Niger State Urban Development Board - I

Agency: Niger State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 10. Receive inspection during construction from the Niger State Urban Development Board - II

Agency: Niger State Urban Development Board
Time: 1 day
Cost: no cost

Procedure 11. Obtain certificate of completion from the Niger State Urban Development Board

Agency: Niger State Urban Development Board
Time: 7 days
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		10.5
Quality of building regulations index (0–2)		0.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		2
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by in-house engineer.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are always done in practice.	1

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		3
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, in-house supervising engineer submits a final report.	2
Do legally mandated final inspections occur in practice? (0–1)	Final inspection always occurs in practice.	1
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 5,000 (search fee)

Procedure 2. Conduct search of property title and obtain consent application form at NIGIS (Niger Geographic Information System)

Agency: Niger State Information Geographic System (NIGIS)

Time: 1 day

Cost: no cost

Procedure 3. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 2,022,679 (7.5% of property value legal fee)

Procedure 4. Obtain report of property valuation from independent valuer

Agency: Valuer's office

Time: 2 days

Cost: NGN 20,000 (inspection fee)

Procedure 5. Submit application for governor's consent to the assignment at NIGIS

Agency: Niger State Information Geographic System (NIGIS)

Time: 1 day

Cost: no cost

Procedure 6. Pay consent and registration fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 539,381 (1% of property value registration + 1% of property value consent fee)

Procedure 7. Obtain governor's consent to the assignment at NIGIS

Agency: Niger State Information Geographic System (NIGIS)

Time: 31 days

Cost: no cost

Procedure 8. Assess deed of assignment and capital gains tax at Stamp Duty Office

Agency: Stamp Duty Office

Time: 2 days

Cost: no cost

Procedure 9. Pay capital gains tax and stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,078,762 (1% of property value stamp duty + 3% of property value capital gains tax)

Procedure 10. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 11. Register deed of assignment at NIGIS

Agency: Niger State Information Geographic System (NIGIS)

Time: 1 day

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		5
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	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? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3.5
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	No	0
Is there a specific compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	Between 2 and 3 years	1
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
14	480	21	515	17.8%	3.4%	5.3%	26.5%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		5.5
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		0
Time standards (0–1)		0
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	No	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

OGUN, Abeokuta

Average distance to frontier score (0–100)

57.97

✓ Starting a business (rank)	4	Dealing with construction permits (rank)	11
Distance to frontier score (0–100)	81.69	Distance to frontier score (0–100)	73.11
Procedures (number)	8	Procedures (number)	12
Time (days)	18	Time (days)	51
Cost (% of income per capita)	29.0	Cost (% of warehouse value)	7.8
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	10
✓ Registering property (rank)	28	Enforcing contracts (rank)	20
Distance to frontier score (0–100)	21.21	Distance to frontier score (0–100)	55.89
Procedures (number)	12	Time (days)	455
Time (days)	98	Cost (% of claim value)	39.0
Cost (% of property value)	14.1	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	5		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission

Time: 1 day

Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service

Time: 2 days

Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court

Time: 1 day

Cost: NGN 200

Procedure 4. Register at the Corporate Affairs Commission and pay fees at the bank desk of CAC

Agency: Corporate Affairs Commission

Time: 7 days

Cost: NGN 100,000 (NGN 60,000 for legal fees + NGN 40,000 for registration fees [NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 or part thereof] + NGN 3,000 for certified copies of memorandum and article of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5*. Make a company seal

Agency: Seal maker

Time: 2 days

Cost: NGN 4,000

Procedure 6. Register for income tax and VAT

Agency: Federal Inland Revenue Service

Time: 5 days

Cost: no cost

Procedure 7*. Register for personal income tax PAYE

Agency: Ogun State Internal Revenue Service

Time: 1 day

Cost: no cost

Procedure 8. Pay registration fees and obtain a business premises permit

Agency: State Ministry of Commerce and Industry

Time: 2 days

Cost: NGN 10,000

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact analysis and site analysis report from registered town planner

Agency: Registered town planner
Time: 5 days
Cost: NGN 250,000 (town planner fees)

Procedure 2. Swear deposition on the application form before the Commission for Oaths

Agency: Commissioner for Oaths
Time: 1 day
Cost: NGN 200

Procedure 3. Apply for development permit at the Ogun State Urban and Regional Planning Board

Agency: Ogun State Urban and Regional Planning Board, Ministry of Urban and Physical Planning
Time: 1 day
Cost: NGN 785,643 (NGN 1,000 application fee + NGN 120 per cubic meter assessment fee + NGN 5,000 registration fee + NGN 5,000 charting fee + NGN 5,000 survey on charting fee + NGN 5 per sq. m. of land area for fencing fee + 10% of assessment fee for administrative charge + NGN 250,000 spatial enhancement fee)

Procedure 4. Receive pre-approval inspection from the Ogun State Urban and Regional Planning Board

Agency: Ogun State Urban and Regional Planning Board, Ministry of Urban and Physical Planning
Time: 1 day
Cost: no cost

Procedure 5. Obtain development permit from the Ogun State Urban and Regional Planning Board

Agency: Ogun State Urban and Regional Planning Board, Ministry of Urban and Physical Planning
Time: 21 days
Cost: no cost

Procedure 6. Dig borehole to obtain water

Agency: Private company
Time: 16 days
Cost: NGN 750,000

Procedure 7*. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 320,000

Procedure 8. Request and receive inspection at setting out level from the Ogun State Urban and Regional Planning Board

Agency: Ogun State Urban and Regional Planning Board, Ministry of Urban and Physical Planning
Time: 2 days
Cost: no cost

Procedure 9. Receive inspection during construction from the Ogun State Urban and Regional Planning Board - I

Agency: Ogun State Urban and Regional Planning Board, Ministry of Urban and Physical Planning
Time: 1 day
Cost: no cost

Procedure 10. Receive inspection during construction from the Ogun State Urban and Regional Planning Board - II

Agency: Ogun State Urban and Regional Planning Board, Ministry of Urban and Physical Planning
Time: 1 day
Cost: no cost

Procedure 11. Request and receive final inspection from the Ogun State Urban and Regional Planning Board

Agency: Ogun State Urban and Regional Planning Board, Ministry of Urban and Physical Planning
Time: 1 day
Cost: no cost

Procedure 12. Obtain certificate of completion and fitness for habitation from the Ogun State Urban and Regional Planning Board

Agency: Ogun State Urban and Regional Planning Board, Ministry of Urban and Physical Planning
Time: 1 day
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		10
Quality of building regulations index (0–2)		1
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	To be purchased; Available but not consolidated.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	List of required documents; Fees to be paid; Required pre-approvals.	1
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency, in-house engineer and external engineer; Unscheduled and phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		3
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 and in-house supervising engineer submits a final report.	2
Do legally mandated final inspections occur in practice? (0–1)	Final inspection always occurs in practice.	1
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Conduct search of property title and obtain consent application form at Bureau of Lands and Survey

Agency: Bureau of Lands and Survey

Time: 2 days

Cost: NGN 9,000 (NGN 2,000 search fee + NGN 5,000 application form fee + NGN 2,000 administrative fee)

Procedure 2*. Obtain certified true copy (CTC) of title document at Bureau of Lands and Survey

Agency: Bureau of Lands and Survey

Time: 2 days

Cost: NGN 2,500 (NGN 500 per page)

Procedure 3. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 1,348,452 (5% of property value legal fee)

Procedure 4. Pay consent fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,618,143 (6% of property value consent fee)

Procedure 5. Submit application for governor's consent to the assignment at Bureau of Lands and Survey

Agency: Bureau of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 6. Receive inspection of property from Bureau of Lands and Survey

Agency: Bureau of Lands and Survey

Time: 21 days

Cost: no cost

Procedure 7. Assess deed of assignment at Stamp Duty Office

Agency: Board of Internal Revenue

Time: 1 day

Cost: no cost

Procedure 8. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 809,071 (3% of property value stamp duty)

Procedure 9. Stamp deed of assignment at Stamp Duty Office

Agency: Board of Internal Revenue

Time: 1 day

Cost: no cost

Procedure 10. Submit payment receipts of fees at Bureau of Land Services and obtain confirmation of payment by the Revenue Desk

Agency: Bureau of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 11. Obtain governor's consent to the assignment at Bureau of Lands and Survey

Agency: Bureau of Lands and Survey

Time: 60 days

Cost: no cost

Procedure 12. Register deed of assignment at Bureau of Lands and Survey

Agency: Bureau of Lands and Survey

Time: 7 days

Cost: NGN 5,000 (registration fee)

*Simultaneous with previous procedure

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		5
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		4
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	Between 2 and 3 years	1
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
30	365	60	455	19.4%	10.0%	9.6%	39.0%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

ONDO, Akure

Average distance to frontier score (0–100)

56.74

Starting a business (rank)	37	Dealing with construction permits (rank)	8
Distance to frontier score (0–100)	71.04	Distance to frontier score (0–100)	73.89
Procedures (number)	12	Procedures (number)	11
Time (days)	37	Time (days)	53
Cost (% of income per capita)	28.9	Cost (% of warehouse value)	5.2
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	8
Registering property (rank)	27	Enforcing contracts (rank)	9
Distance to frontier score (0–100)	21.28	Distance to frontier score (0–100)	60.74
Procedures (number)	13	Time (days)	382
Time (days)	53	Cost (% of claim value)	31.4
Cost (% of property value)	18.2	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	3		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 2 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 100

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 21 days
Cost: NGN 60,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 2 days
Cost: NGN 4,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Ondo State Board of Internal Revenue
Time: 2 days
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce and Industry
Time: 1 day
Cost: no cost

Procedure 10. Pay registration fees for business premises into a state government account

Agency: Commercial bank
Time: 1 day
Cost: NGN 10,000

Procedure 11. Register business premises

Agency: State Board of Internal Revenue
Time: 2 days
Cost: no cost

Procedure 12. Obtain a business premises permit

Agency: State Ministry of Commerce and Industry
Time: 1 day
Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain soil investigation report from the licensed surveyor

Agency: Licensed surveyor
Time: 14 days
Cost: NGN 300,000

Procedure 2*. Obtain environmental impact assessment and site analysis report from registered town planner

Agency: Registered town planner
Time: 10 days
Cost: NGN 55,000 (town planner fees)

Procedure 3. Apply for development permit at the Area Town Planning Office

Agency: Area Town Planning Office, Ondo State Ministry of Physical Planning and Urban Development
Time: 1 day
Cost: no cost

Procedure 4. Pay the development permit fees at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 246,118 (NGN 15,000 fencing permit fee + NGN 25 per cubic meter assessment fee + NGN 20 per sq. m. of the plot of land development fee + NGN 20,000 registration fee + NGN 5,000 charting/plotting fee + NGN 50,000 land use clearance fee + NGN 15,000 pegging fee + NGN 5,000 registration of site fee + NGN 20,000 registration of environmental impact assessment report)

Procedure 5. Obtain development permit from the Area Town Planning Office

Agency: Area Town Planning Office, Ondo State Ministry of Physical Planning and Urban Development
Time: 14 days
Cost: no cost

Procedure 6. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 300,000

Procedure 7*. Dig borehole to obtain water

Agency: Private company
Time: 10 days
Cost: NGN 500,000

Procedure 8. Receive inspection at setting out level from the Area Town Planning Office

Agency: Area Town Planning Office, Ondo State Ministry of Physical Planning and Urban Development
Time: 1 day
Cost: no cost

Procedure 9. Receive inspection during construction from the Area Town Planning Office - I

Agency: Area Town Planning Office, Ondo State Ministry of Physical Planning and Urban Development
Time: 1 day
Cost: no cost

Procedure 10. Receive inspection during construction from the Area Town Planning Office - II

Agency: Area Town Planning Office, Ondo State Ministry of Physical Planning and Urban Development
Time: 1 day
Cost: no cost

Procedure 11. Receive final inspection from the Area Town Planning Office and obtain stamped "as built" plans

Agency: Area Town Planning Office, Ondo State Ministry of Physical Planning and Urban Development
Time: 6 days
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		8
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Obsolete or not updated.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Unscheduled and phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are not always done in practice.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection does not always occur in practice.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 5,000 (search fee)

Procedure 2. Conduct search of property title at Ministry of Lands and Housing

Agency: Ministry of Lands and Housing

Time: 1 day

Cost: NGN 5,000 (legal fee for search)

Procedure 3. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 4 days

Cost: NGN 2,696,905 (10% of property value legal fee)

Procedure 4. Receive inspection of property from registered estate valuer

Agency: Registered estate valuer

Time: 5 days

Cost: NGN 40,000 (inspection fee)

Procedure 5. Submit application for governor's consent to the assignment at Ministry of Lands and Housing

Agency: Ministry of Lands and Housing

Time: 1 day

Cost: no cost

Procedure 6. Obtain demand order for payment of fees at Ministry of Lands and Housing

Agency: Ministry of Lands and Housing

Time: 1 day

Cost: no cost

Procedure 7. Pay consent fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,348,452 (5% of property value)

Procedure 8. Submit payment receipts of consent fee at Ministry of Lands and Housing and obtain governor's consent

Agency: Ministry of Lands and Housing

Time: 31 days

Cost: no cost

Procedure 9*. Assess capital gains tax at Stamp Duty Office (Board of Internal Revenue)

Agency: Board of Internal Revenue

Time: 1 day

Cost: no cost

Procedure 10. Assess deed of assignment at Stamp Duty Office (Federal Inland Revenue Service)

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 11. Pay capital gains tax and stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 809,071 (3% of property value stamp duty; capital gain tax is also paid, but not included in the calculation)

Procedure 12. Stamp deed of assignment at Stamp Duty Office (Federal Inland Revenue Service)

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 13. Register deed of assignment at Land Records Bureau

Agency: Lands Records Bureau

Time: 5 days

Cost: NGN 5,000

*Simultaneous with previous procedure

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		3
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		0
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Intermediaries and interested parties	0
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
7	315	60	382	22.6%	3.6%	5.2%	31.4%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

OSUN, Osogbo

Average distance to frontier score (0–100)		55.07	
Starting a business (rank)	35	✘ Dealing with construction permits (rank)	24
Distance to frontier score (0–100)	72.48	Distance to frontier score (0–100)	68.56
Procedures (number)	11	Procedures (number)	11
Time (days)	37	Time (days)	56
Cost (% of income per capita)	29.2	Cost (% of warehouse value)	6.0
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	5.5
Registering property (rank)	31	Enforcing contracts (rank)	11
Distance to frontier score (0–100)	19.77	Distance to frontier score (0–100)	59.46
Procedures (number)	12	Time (days)	438
Time (days)	90	Cost (% of claim value)	30.7
Cost (% of property value)	22.1	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	4		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 4 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 200

Procedure 4*. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 21 days
Cost: NGN 60,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 1 day
Cost: NGN 5,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Osun Internal Revenue Service
Time: 2 days
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce, Industry, Cooperatives and Empowerment
Time: 1 day
Cost: no cost

Procedure 10. Pay registration fees for business premises into a state government account

Agency: Commercial bank
Time: 1 day
Cost: NGN 10,250

Procedure 11. Obtain a business premises permit

Agency: State Ministry of Commerce, Industry, Cooperatives and Empowerment
Time: 1 day
Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment and site analysis report from registered town planner

Agency: Registered town planner
Time: 14 days
Cost: NGN 150,000 (town planner fees)

Procedure 2. Apply for building permit at the Osun State Ministry of Land, Physical Planning and Urban Development

Agency: Osun State Ministry of Land, Physical Planning and Urban Development
Time: 1 day
Cost: no cost

Procedure 3. Receive pre-approval inspection from the Osun State Ministry of Land, Physical Planning and Urban Development

Agency: Osun State Ministry of Land, Physical Planning and Urban Development
Time: 1 day
Cost: no cost

Procedure 4. Pay the building permit fees at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 605,489 (NGN 90 per cubic meter of the warehouse for assessment fee + NGN 10,000 application fee + NGN 10,000 registration fee + NGN 10,000 inspection fee + NGN 345 per sq. m. of the surface of first level of the warehouse for infrastructure development levy)

Procedure 5. Obtain building permit from the Osun State Ministry of Land, Physical Planning and Urban Development

Agency: Osun State Ministry of Land, Physical Planning and Urban Development
Time: 21 days
Cost: no cost

Procedure 6. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 400,000

Procedure 7*. Dig borehole to obtain water

Agency: Rural Water Environmental Sanitation Agency (RUWESA)
Time: 5 days
Cost: NGN 450,000

Procedure 8. Receive inspection during construction from the Osun State Ministry of Land, Physical Planning and Urban Development - I

Agency: Osun State Ministry of Land, Physical Planning and Urban Development
Time: 1 day
Cost: no cost

Procedure 9. Receive inspection during construction from the Osun State Ministry of Land, Physical Planning and Urban Development - II

Agency: Osun State Ministry of Land, Physical Planning and Urban Development
Time: 1 day
Cost: no cost

Procedure 10. Receive inspection during construction from the Osun State Ministry of Land, Physical Planning and Urban Development - III

Agency: Osun State Ministry of Land, Physical Planning and Urban Development
Time: 1 day
Cost: no cost

Procedure 11. Receive inspection during construction from the Osun State Ministry of Land, Physical Planning and Urban Development - IV

Agency: Osun State Ministry of Land, Physical Planning and Urban Development
Time: 1 day
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		5.5
Quality of building regulations index (0–2)		0.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		0
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Unscheduled inspections.	0
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		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)	Final inspections are not regulated by law.	0
Do legally mandated final inspections occur in practice? (0–1)	Final inspection does not always occur in practice.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Conduct search of property title and obtain consent application form at Land Registry

Agency: Land Registry

Time: 6 days

Cost: NGN 22,500 (NGN 7,500 search fee + NGN 10,000 legal fee + NGN 5,000 application form fee)

Procedure 2. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 2,696,905 (10% of property value legal fee)

Procedure 3. Submit application for governor's consent to the assignment at Ministry of Lands and Physical Planning

Agency: Ministry of Lands and Physical Planning

Time: 1 day

Cost: no cost

Procedure 4. Receive inspection of property from Ministry of Lands and Physical Planning

Agency: Ministry of Lands and Physical Planning

Time: 7 days

Cost: no cost

Procedure 5. Obtain demand order for payment of fees at Ministry of Lands and Physical Planning

Agency: Ministry of Lands and Physical Planning

Time: 1 day

Cost: no cost

Procedure 6. Pay consent fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 2,696,905 (10% of property value consent fee)

Procedure 7. Submit payment receipts of consent fee at Land Registry and obtain governor's consent

Agency: Land Registry

Time: 61 days

Cost: no cost

Procedure 8. Assess deed of assignment and capital gains tax at Stamp Duty Office

Agency: Board of Internal Revenue

Time: 1 day

Cost: no cost

Procedure 9. Pay capital gains tax and stamp duty at designated bank

Agency: Commercial bank

Time: 2 days

Cost: NGN 539,381 (2% of property value stamp duty; capital gains tax is also paid, but not included in the calculation)

Procedure 10. Stamp deed of assignment at Stamp Duty Office

Agency: Board of Internal Revenue

Time: 1 day

Cost: no cost

Procedure 11. Pay registration fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 10,000

Procedure 12. Register deed of assignment at Land Registry

Agency: Land Registry

Time: 7 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		4
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
14	334	90	438	19.4%	6.5%	4.9%	30.7%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

OYO, Ibadan

Average distance to frontier score (0–100)

53.41

✓ Starting a business (rank)	18	✗ Dealing with construction permits (rank)	33
Distance to frontier score (0–100)	76.76	Distance to frontier score (0–100)	61.35
Procedures (number)	9	Procedures (number)	12
Time (days)	28	Time (days)	61
Cost (% of income per capita)	36.6	Cost (% of warehouse value)	10.6
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	5.5
Registering property (rank)	25	✗ Enforcing contracts (rank)	25
Distance to frontier score (0–100)	22.11	Distance to frontier score (0–100)	53.41
Procedures (number)	15	Time (days)	469
Time (days)	60	Cost (% of claim value)	37.2
Cost (% of property value)	23.3	Quality of judicial processes index (0–18)	5.5
Quality of land administration index (0–30)	5		

✓ Reform making it easier to do business ✗ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission

Time: 2 days

Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service

Time: 4 days

Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court

Time: 1 day

Cost: NGN 200

Procedure 4. Register at the Corporate Affairs Commission and pay fees at the bank desk of CAC

Agency: Corporate Affairs Commission

Time: 15 days

Cost: NGN 100,000 (NGN 60,000 for legal fees + NGN 40,000 for registration fees [NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 or part thereof] + NGN 3,000 for certified copies of memorandum and article of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5*. Make a company seal

Agency: Seal maker

Time: 2 days

Cost: NGN 5,000

Procedure 6. Register for income tax and VAT

Agency: Federal Inland Revenue Service

Time: 4 days

Cost: no cost

Procedure 7*. Register for personal income tax PAYE

Agency: Oyo State Board of Internal Revenue

Time: 2 days

Cost: no cost

Procedure 8. Register business premises and pay fees

Agency: Commercial bank

Time: 1 day

Cost: NGN 50,000

Procedure 9*. Receive an inspection and obtain the business premises permit

Agency: State Ministry of Trade, Commerce and Cooperatives

Time: 1 day

Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment analysis and site analysis report from registered town planner

Agency: Registered town planner
Time: 14 days
Cost: NGN 320,000

Procedure 2. Apply for planning approval at the Oyo State Bureau of Physical Planning and Development Control

Agency: Oyo State Bureau of Physical Planning and Development Control
Time: 1 day
Cost: no cost

Procedure 3. Pay the planning approval fees at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 1,593,261 (NGN 3,000 per sq. m. of the plot divided by the average size of the land in Oyo state [540 sq. m.] for fencing permit + NGN 7,500 registration fee + NGN 400 per cubic meter of the warehouse assessment fee + NGN 10,000 development fee + NGN 10,000 certificate of approval fee)

Procedure 4. Obtain planning approval from the Oyo State Bureau of Physical Planning and Development Control

Agency: Oyo State Bureau of Physical Planning and Development Control
Time: 18 days
Cost: no cost

Procedure 5. Dig borehole to obtain water

Agency: Private company
Time: 14 days
Cost: NGN 580,000

Procedure 6*. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 350,000

Procedure 7. Receive inspection at setting out level from the Oyo State Bureau of Physical Planning and Development Control

Agency: Oyo State Bureau of Physical Planning and Development Control
Time: 1 day
Cost: no cost

Procedure 8. Receive inspection at foundation level from the Oyo State Bureau of Physical Planning and Development Control

Agency: Oyo State Bureau of Physical Planning and Development Control
Time: 1 day
Cost: no cost

Procedure 9. Receive inspection at superstructure level from the Oyo State Bureau of Physical Planning and Development Control

Agency: Oyo State Bureau of Physical Planning and Development Control
Time: 1 day
Cost: no cost

Procedure 10. Receive inspection during construction from the Oyo State Bureau of Physical Planning and Development Control

Agency: Oyo State Bureau of Physical Planning and Development Control
Time: 1 day
Cost: no cost

Procedure 11. Request and receive joint final inspection from the Oyo State Bureau of Physical Planning and Development Control

Agency: Oyo State Bureau of Physical Planning and Development Control
Time: 1 day
Cost: no cost

Procedure 12. Obtain certificate of completion from the Oyo State Bureau of Physical Planning and Development Control

Agency: Oyo State Bureau of Physical Planning and Development Control
Time: 7 days
Cost: NGN 25,000 (registration fee)

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX		
	Answer	Score
Building quality control index (0–15)		5.5
Quality of building regulations index (0–2)		0.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	List of required documents; Required pre-approvals.	0
Quality control before construction index (0–1)		0
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Civil servant (not architect nor engineer).	0
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Unscheduled and phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0
Quality control after construction index (0–3)		2
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 and it is a joint final inspection.	2
Do legally mandated final inspections occur in practice? (0–1)	Final inspection occurs most of the time.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		2
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)	Minimum number of years of experience; Passing a certification exam.	0
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: *Doing Business* database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee and consent application form fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 12,500 (NGN 2,500 per hour search fee + NGN 7,500 application form fee)

Procedure 2. Conduct search of property title and obtain consent application form at Land Registry

Agency: Land Registry, Ministry of Lands, Housing, Survey and Urban Development

Time: 1 day

Cost: NGN 10,000 (legal fee for search)

Procedure 3. Receive inspection of property from estate valuer

Agency: Estate valuer

Time: 5 days

Cost: NGN 30,000

Procedure 4. Pay special levy on tax clearance and inspection fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 15,000 (NGN 10,000 special levy on tax clearance + NGN 5,000 inspection fee)

Procedure 5. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 4 days

Cost: NGN 2,696,905 (10% of property value legal fee)

Procedure 6. Submit application for governor's consent to the assignment at Ministry of Lands, Housing and Survey

Agency: Land Registry, Ministry of Lands, Housing, Survey and Urban Development

Time: 1 day

Cost: no cost

Procedure 7. Receive inspection of property from Ministry of Lands, Housing and Survey

Agency: Land Registry, Ministry of Lands, Housing, Survey and Urban Development

Time: 3 days

Cost: no cost

Procedure 8. Obtain demand order for payment of fees at Ministry of Lands, Housing and Survey

Agency: Land Registry, Ministry of Lands, Housing, Survey and Urban Development

Time: 1 day

Cost: no cost

Procedure 9. Pay consent fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 2,696,905 (10% of property value consent fee)

Procedure 10. Submit payment receipts of fees at Land Registry and assess capital gains tax

Agency: Land Registry, Ministry of Lands, Housing, Survey and Urban Development

Time: 31 days

Cost: no cost

Procedure 11. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 12. Pay capital gains tax and stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 809,071 (3% of property value; capital gains tax is also paid, but not included in the calculation)

Procedure 13. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 14. Pay registration fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 20,000

Procedure 15. Register deed of assignment at Land Registry

Agency: Land Registry, Ministry of Lands, Housing, Survey and Urban Development

Time: 7 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		5
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		2
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, online	0.5
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, online	0.5
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? (0–0.5)	Yes, in person	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
14	365	90	469	19.4%	8.1%	9.7%	37.2%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		5.5
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		0
Time standards (0–1)		0
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	No	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

PLATEAU, Jos

Average distance to frontier score (0–100)

55.07

✓ Starting a business (rank)	25	✘ Dealing with construction permits (rank)	30
Distance to frontier score (0–100)	75.48	Distance to frontier score (0–100)	63.71
Procedures (number)	11	Procedures (number)	13
Time (days)	26	Time (days)	45
Cost (% of income per capita)	27.3	Cost (% of warehouse value)	13.5
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	9
Registering property (rank)	17	Enforcing contracts (rank)	22
Distance to frontier score (0–100)	26.57	Distance to frontier score (0–100)	54.51
Procedures (number)	11	Time (days)	498
Time (days)	68	Cost (% of claim value)	34.6
Cost (% of property value)	16.0	Quality of judicial processes index (0–18)	6
Quality of land administration index (0–30)	6.5		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission

Time: 2 days

Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service

Time: 2 days

Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court

Time: 1 day

Cost: NGN 200

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission

Time: 14 days

Cost: NGN 50,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker

Time: 1 day

Cost: NGN 5,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service

Time: 2 days

Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Plateau State Internal Revenue Service

Time: 1 day

Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce and Industry

Time: 1 day

Cost: no cost

Procedure 10. Pay registration fees for business premises into a state government account

Agency: Commercial bank

Time: 1 day

Cost: NGN 10,000

Procedure 11. Obtain a business premises permit

Agency: State Ministry of Commerce and Industry

Time: 2 days

Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment and site analysis report from registered town planner

Agency: Registered town planner
Time: 8 days
Cost: NGN 350,000

Procedure 2. Apply for building plan approval at the Jos Metropolitan Development Board (JMDB)

Agency: Jos Metropolitan Development Board (JMDB)
Time: 1 day
Cost: no cost

Procedure 3. Receive pre-approval inspection from the Jos Metropolitan Development Board (JMDB)

Agency: Jos Metropolitan Development Board (JMDB)
Time: 1 day
Cost: no cost

Procedure 4. Pay the building plan approval fees at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 2,601,200 (NGN 2,000 per sq. m. for processing fee)

Procedure 5. Obtain building plan approval from the Jos Metropolitan Development Board (JMDB)

Agency: Jos Metropolitan Development Board (JMDB)
Time: 14 days
Cost: no cost

Procedure 6. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 200,000

Procedure 7*. Dig borehole to obtain water

Agency: Private company
Time: 7 days
Cost: NGN 500,000

Procedure 8. Receive inspection at setting out level from the Jos Metropolitan Development Board (JMDB)

Agency: Jos Metropolitan Development Board (JMDB)
Time: 1 day
Cost: no cost

Procedure 9. Receive inspection at foundation level from the Jos Metropolitan Development Board (JMDB)

Agency: Jos Metropolitan Development Board (JMDB)
Time: 1 day
Cost: no cost

Procedure 10. Receive inspection at first floor level from the Jos Metropolitan Development Board (JMDB)

Agency: Jos Metropolitan Development Board (JMDB)
Time: 1 day
Cost: no cost

Procedure 11. Receive inspection at second floor level from the Jos Metropolitan Development Board (JMDB)

Agency: Jos Metropolitan Development Board (JMDB)
Time: 1 day
Cost: no cost

Procedure 12. Request and receive final inspection from the Jos Metropolitan Development Board (JMDB)

Agency: Jos Metropolitan Development Board (JMDB)
Time: 1 day
Cost: no cost

Procedure 13. Obtain certificate of completion from the Jos Metropolitan Development Board (JMDB)

Agency: Jos Metropolitan Development Board (JMDB)
Time: 1 day
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		9
Quality of building regulations index (0–2)		1
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Obsolete or not updated.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	List of required documents; Fees to be paid; Required pre-approvals.	1
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection does not always occur in practice.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)

Data as of: March 2018

Procedure 1. Pay search fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 2,500 (search fee)

Procedure 2. Conduct search of property title at PLAGIS (Plateau Geographic Information System)

Agency: Plateau Geographic Information System (PLAGIS)

Time: 2 days

Cost: no cost

Procedure 3. Execute deed of assignment at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 2,022,679 (7.5% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at PLAGIS

Agency: Plateau Geographic Information System (PLAGIS)

Time: 1 day

Cost: no cost

Procedure 5. Receive inspection of property from Ministry of Lands, Survey and Town Planning

Agency: Ministry of Lands, Survey and Town Planning

Time: 5 days

Cost: no cost

Procedure 6. Obtain governor's consent to the assignment at PLAGIS

Agency: Plateau Geographic Information System (PLAGIS)

Time: 50 days

Cost: no cost

Procedure 7. Pay consent fee and registration fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 407,036 (NGN 2,500 consent fee + 1.5% of property value registration fee)

Procedure 8. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 2 days

Cost: no cost

Procedure 9. Pay capital gains tax and stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,887,833 (5% of property value capital gains tax + 2% of property value stamp duty)

Procedure 10. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 11. Register deed of assignment at PLAGIS

Agency: Plateau Geographic Information System (PLAGIS)

Time: 3 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		6.5
Reliability of infrastructure index (0–8)		2
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	Yes	1
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	Yes	1
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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, on public boards	0.5
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: *Doing Business* database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
18	450	30	498	16.2%	4.9%	13.6%	34.6%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		6
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		0.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

RIVERS, Port Harcourt

Average distance to frontier score (0–100) **50.58**

✓ Starting a business (rank)	8	Dealing with construction permits (rank)	36
Distance to frontier score (0–100)	79.47	Distance to frontier score (0–100)	53.21
Procedures (number)	10	Procedures (number)	13
Time (days)	15	Time (days)	67
Cost (% of income per capita)	29.2	Cost (% of warehouse value)	23.0
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	8.5
Registering property (rank)	36	Enforcing contracts (rank)	26
Distance to frontier score (0–100)	16.31	Distance to frontier score (0–100)	53.34
Procedures (number)	12	Time (days)	375
Time (days)	112	Cost (% of claim value)	46.7
Cost (% of property value)	25.1	Quality of judicial processes index (0–18)	6
Quality of land administration index (0–30)	3		

✓ Reform making it easier to do business ✖ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission

Time: 1 day

Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service

Time: 2 days

Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court

Time: 1 day

Cost: NGN 500

Procedure 4. Register the company at the Corporate Affairs Commission and pay incorporation fees

Agency: Corporate Affairs Commission

Time: 6 days

Cost: NGN 100,000 (NGN 60,000 for legal fees + NGN 40,000 for registration fees [NGN 10,000 for a company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000] + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5*. Make a company seal

Agency: Seal maker

Time: 1 day

Cost: NGN 5,000

Procedure 6. Register for income tax and VAT

Agency: Federal Inland Revenue Service

Time: 3 days

Cost: no cost

Procedure 7*. Register for personal income tax PAYE

Agency: River State Internal Revenue Service

Time: 1 day

Cost: no cost

Procedure 8*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce and Industry

Time: 1 day

Cost: no cost

Procedure 9. Pay registration fees for business premises into a government account

Agency: Commercial bank

Time: 1 day

Cost: NGN 10,000

Procedure 10. Obtain a business premises permit

Agency: State Ministry of Commerce and Industry

Time: 1 day

Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain soil investigation report

Agency: Private company
Time: 14 days
Cost: NGN 150,000

Procedure 2*. Obtain environmental impact assessment and site plan analysis from registered town planner

Agency: Registered town planner
Time: 14 days
Cost: NGN 285,000 (NGN 250,000 environmental impact assessment report + NGN 35,000 site analysis report)

Procedure 3. Apply for building plan approval at the Rivers State Ministry of Urban Development and Physical Planning

Agency: Rivers State Ministry of Urban Development and Physical Planning
Time: 1 day
Cost: no cost

Procedure 4. Pay the building plan approval fees at designated bank

Agency: Access Bank
Time: 1 day
Cost: NGN 5,122,645 (NGN 1,000 per sq. m. of building for infrastructure development levy + NGN 40,000 survey fees + NGN 5,000 charting of plans + NGN 30 per cubic meter for approval of building plans + NGN 10,000 certified true copy of approved building plans + NGN 5,000 certified true copy of approved permits + fencing permit fees as follows: NGN 3,000 per sq. m. for initial

NGN 500 sq. m. of land plot + NGN 5,000 per sq. m. for 501–1,000 sq. m. + NGN 500 per sq. m. for subsequent 1,000 sq. m.)

Procedure 5. Receive pre-approval inspection from the Rivers State Ministry of Urban Development and Physical Planning

Agency: Rivers State Ministry of Urban Development and Physical Planning
Time: 1 day
Cost: no cost

Procedure 6. Obtain building plan approval from the Rivers State Ministry of Urban Development and Physical Planning

Agency: Rivers State Ministry of Urban Development and Physical Planning
Time: 30 days
Cost: no cost

Procedure 7. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 350,000

Procedure 8*. Dig borehole to obtain water

Agency: Private company
Time: 7 days
Cost: NGN 300,000

Procedure 9. Receive inspection at setting out level from the Rivers State Ministry of Urban Development and Physical Planning

Agency: Rivers State Ministry of Urban Development and Physical Planning
Time: 1 day
Cost: no cost

Procedure 10. Receive inspection at foundation level by the Rivers State Ministry of Urban Development and Physical Planning

Agency: Rivers State Ministry of Urban Development and Physical Planning
Time: 1 day
Cost: no cost

Procedure 11. Receive inspection at first floor level from the Rivers State Ministry of Urban Development and Physical Planning

Agency: Rivers State Ministry of Urban Development and Physical Planning
Time: 1 day
Cost: no cost

Procedure 12. Receive inspection at second floor level from the Rivers State Ministry of Urban Development and Physical Planning

Agency: Rivers State Ministry of Urban Development and Physical Planning
Time: 1 day
Cost: no cost

Procedure 13. Request and receive final inspection from the Rivers State Ministry of Urban Development and Physical Planning

Agency: Rivers State Ministry of Urban Development and Physical Planning
Time: 1 day
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		8.5
Quality of building regulations index (0–2)		0.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection occurs most of the time.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 3,000 (search fee)

Procedure 2. Conduct search of property title at RIVLANDS (Rivers Geographic Information System)

Agency: Rivers Geographic Information System (RIVLANDS)

Time: 1 day

Cost: no cost

Procedure 3. Execute deed of assignment at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 2,696,905 (10% of property value legal fee)

Procedure 4. Attest deed of assignment at Magistrate Court Registry

Agency: Magistrate Court Registry

Time: 1 day

Cost: NGN 500

Procedure 5. Submit application for governor's consent to the assignment at RIVLANDS

Agency: Rivers Geographic Information System (RIVLANDS)

Time: 2 days

Cost: no cost

Procedure 6. Receive inspection of property from RIVLANDS

Agency: Rivers Geographic Information System (RIVLANDS)

Time: 5 days

Cost: no cost

Procedure 7. Pay fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 2,726,905 (NGN 10,000 application form fee + NGN 10,000 execution fee + NGN 10,000 registration fee + 10% of property value consent fee)

Procedure 8. Assess deed of assignment and capital gains tax at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 9. Pay capital gains tax and stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,348,452 (3% of property value stamp duty + 2% of property value capital gains tax)

Procedure 10. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 11. Obtain governor's consent to the assignment

Agency: Rivers Geographic Information System (RIVLANDS)

Time: 90 days

Cost: no cost

Procedure 12. Register deed of assignment at RIVLANDS

Agency: Rivers Geographic Information System (RIVLANDS)

Time: 7 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		3
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		2
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	No	0
Is there a specific compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	No	0
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
15	300	60	375	30.0%	9.7%	7.0%	46.7%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		6
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		0.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

SOKOTO, Sokoto

Average distance to frontier score (0–100)

56.35

Starting a business (rank)	33	Dealing with construction permits (rank)	7
Distance to frontier score (0–100)	73.80	Distance to frontier score (0–100)	73.95
Procedures (number)	11	Procedures (number)	12
Time (days)	30	Time (days)	59
Cost (% of income per capita)	32.6	Cost (% of warehouse value)	2.7
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	7
Registering property (rank)	30	Enforcing contracts (rank)	15
Distance to frontier score (0–100)	20.37	Distance to frontier score (0–100)	57.27
Procedures (number)	12	Time (days)	568
Time (days)	85	Cost (% of claim value)	27.1
Cost (% of property value)	15.0	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	4		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 4 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 5 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 100

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 11 days
Cost: NGN 70,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 2 days
Cost: NGN 4,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 4 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Sokoto Board of Internal Revenue Service
Time: 2 days
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce, Industry and Tourism
Time: 4 days
Cost: no cost

Procedure 10. Pay registration fees for business premises into a state government account

Agency: Commercial bank
Time: 1 day
Cost: NGN 20,000

Procedure 11. Obtain a business premises permit

Agency: State Ministry of Commerce, Industry and Tourism
Time: 1 day
Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Apply for development permit at the Sokoto Urban and Regional Planning Board

Agency: Sokoto Urban and Regional Planning Board
Time: 1 day
Cost: NGN 110,000

Procedure 2. Receive pre-approval inspection from the Sokoto Urban and Regional Planning Board

Agency: Sokoto Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 3. Obtain development permit from the Sokoto Urban and Regional Planning Board

Agency: Sokoto Urban and Regional Planning Board
Time: 28 days
Cost: no cost

Procedure 4. Receive random inspection during construction by the Sokoto Urban and Regional Planning Board - I

Agency: Sokoto Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 5. Receive random inspection during construction by the Sokoto Urban and Regional Planning Board - II

Agency: Sokoto Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 6. Receive random inspection during construction by the Sokoto Urban and Regional Planning Board - III

Agency: Sokoto Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 7. Request and receive final inspection from the Sokoto Urban and Regional Planning Board

Agency: Sokoto Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 8. Obtain certificate of completion from the Sokoto Urban and Regional Planning Board

Agency: Sokoto Urban and Regional Planning Board
Time: 7 days
Cost: no cost

Procedure 9. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 350,000

Procedure 10*. Apply for water connection and pay the fees to the Water Board

Agency: Water Board
Time: 1 day
Cost: NGN 10,000 (administrative processing fee)

Procedure 11. Receive inspection by the Water Board

Agency: Water Board
Time: 1 day
Cost: no cost

Procedure 12. Obtain water connection

Agency: Water utility company
Time: 3 days
Cost: NGN 250,000 (connection fee)

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		7
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Not accessible.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		0
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Unscheduled inspections.	0
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection occurs most of the time.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Conduct search of property title at Land Registry

Agency: Land Registry

Time: 1 day

Cost: NGN 500 (search fee)

Procedure 2. Execute deed of assignment at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 1,348,452 (5% of property value legal fee)

Procedure 3. Submit application for governor's consent to the assignment at Ministry of Lands, Housing and Survey

Agency: Ministry of Lands, Housing and Survey

Time: 1 day

Cost: no cost

Procedure 4. Receive inspection of property from Ministry of Lands, Housing and Survey

Agency: Ministry of Lands, Housing and Survey

Time: 14 days

Cost: no cost

Procedure 5. Pay consent fee and consent application fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 549,381 (2% of property value consent fee + NGN 10,000 application fee)

Procedure 6. Submit payment receipts of fees at Ministry of Lands, Housing and Survey

Agency: Ministry of Lands, Housing and Survey

Time: 1 day

Cost: no cost

Procedure 7. Obtain governor's consent to the assignment at Ministry of Lands, Housing and Survey

Agency: Ministry of Lands, Housing and Survey

Time: 60 days

Cost: no cost

Procedure 8. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 9. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 809,071 (3% of property value stamp duty)

Procedure 10. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 11. Pay registration fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,348,452 (5% of property value registration fee)

Procedure 12. Register deed of assignment at Land Registry

Agency: Land Registry

Time: 2 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		4
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	No	0
Is there a specific compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	No	0
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	Between 2 and 3 years	1
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
45	365	158	568	15.0%	6.0%	6.1%	27.1%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

TARABA, Jalingo

Average distance to frontier score (0–100)

57.70

Starting a business (rank)	12	Dealing with construction permits (rank)	20
Distance to frontier score (0–100)	77.91	Distance to frontier score (0–100)	70.55
Procedures (number)	9	Procedures (number)	14
Time (days)	28	Time (days)	63
Cost (% of income per capita)	27.3	Cost (% of warehouse value)	4.9
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	8
Registering property (rank)	10	Enforcing contracts (rank)	29
Distance to frontier score (0–100)	31.23	Distance to frontier score (0–100)	51.10
Procedures (number)	11	Time (days)	439
Time (days)	36	Cost (% of claim value)	52.9
Cost (% of property value)	15.9	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	7.5		

✓ Reform making it easier to do business ✖ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 4 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 3 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 500

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 14 days
Cost: NGN 50,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 2 days
Cost: NGN 5,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 5 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Taraba State Board of Internal Revenue
Time: 2 days
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration and pay the fees

Agency: State Ministry of Commerce and Industry (Area Commercial Office)
Time: 2 days
Cost: NGN 10,000

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain soil investigation report

Agency: Geotechnical engineer
Time: 14 days
Cost: NGN 150,000

Procedure 2*. Obtain environmental impact assessment and site analysis report from registered town planner

Agency: Town planner engineer
Time: 13 days
Cost: NGN 95,000 (NGN 75,000 environmental impact assessment + NGN 20,000 site analysis report)

Procedure 3. Obtain fire safety report from the Fire Service Department

Agency: Fire Service Department
Time: 5 days
Cost: NGN 10,000

Procedure 4. Apply for building plan approval at the Town Planning Department

Agency: Town Planning Department, Ministry of Urban Development
Time: 1 day
Cost: NGN 20,000

Procedure 5. Pay the building plan approval fees at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 94,500 (NGN 35,000 administration fee + NGN 32,000 town planning fee + NGN 5,000 health fee + NGN 3,000 inspection fee + NGN 18,000 processing fee + NGN 1,500 approval of building plans)

Procedure 6. Receive pre-approval inspection from the Town Planning Department

Agency: Town Planning Department, Ministry of Urban Development
Time: 1 day
Cost: no cost

Procedure 7. Obtain building plan approval from the Town Planning Department

Agency: Town Planning Department, Ministry of Urban Development
Time: 21 days
Cost: no cost

Procedure 8. Dig borehole to obtain water

Agency: Private company
Time: 14 days
Cost: NGN 600,000

Procedure 9*. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 350,000

Procedure 10. Receive inspection at setting out from the Town Planning Department

Agency: Town Planning Department, Ministry of Urban Development
Time: 1 day
Cost: no cost

Procedure 11. Receive inspection at foundation level from the Town Planning Department

Agency: Town Planning Department, Ministry of Urban Development
Time: 1 day
Cost: no cost

Procedure 12. Receive inspection during construction from the Town Planning Department - I

Agency: Town Planning Department, Ministry of Urban Development
Time: 1 day
Cost: no cost

Procedure 13. Receive inspection during construction from the Town Planning Department - II

Agency: Town Planning Department, Ministry of Urban Development
Time: 1 day
Cost: no cost

Procedure 14. Request and receive final inspection from the Ministry of Housing

Agency: Ministry of Housing
Time: 1 day
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		8
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	To be purchased.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency and in-house engineer; Unscheduled and phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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, in-house supervising engineer submits a final report.	2
Do legally mandated final inspections occur in practice? (0–1)	Final inspection does not always occur in practice.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Conduct search of property title and obtain application form at Bureau of Lands

Agency: Bureau of Lands

Time: 1 day

Cost: NGN 6,000 (NGN 5,000 search fee + NGN 1,000 application form fee)

Procedure 2. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 2,022,679 (7.5% of property value legal fee)

Procedure 3. Receive inspection of property from independent valuer

Agency: Estate Valuer

Time: 7 days

Cost: NGN 53,938 (inspection fee)

Procedure 4. Obtain certified true copy (CTC) of title document at Bureau of Lands

Agency: Bureau of Lands

Time: 7 days

Cost: NGN 5,000

Procedure 5. Submit application for governor's consent to the assignment at Bureau of Lands

Agency: Bureau of Lands

Time: 1 day

Cost: no cost

Procedure 6. Pay consent fee and registration fee at Bureau of Lands

Agency: Bureau of Lands

Time: 1 day

Cost: NGN 1,388,452 (NGN 5,000 consent fee + 5% of property value registration fee + NGN 35,000 processing fee)

Procedure 7. Obtain governor's consent to the assignment at Bureau of Lands

Agency: Bureau of Lands

Time: 10 days

Cost: no cost

Procedure 8. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 9. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 809,071 (3% of property value stamp duty)

Procedure 10. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 11. Register deed of assignment at Bureau of Lands

Agency: Bureau of Lands

Time: 5 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		7.5
Reliability of infrastructure index (0–8)		1
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	Yes	1
Transparency of information index (0–6)		1.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	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? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		5
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	Between 1 and 2 years	2
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
14	365	60	439	30.0%	10.0%	12.9%	52.9%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

YOBE, Damaturu

Average distance to frontier score (0–100) **60.02**

✓ Starting a business (rank)	11	Dealing with construction permits (rank)	25
Distance to frontier score (0–100)	78.05	Distance to frontier score (0–100)	68.34
Procedures (number)	10	Procedures (number)	18
Time (days)	22	Time (days)	52
Cost (% of income per capita)	26.5	Cost (% of warehouse value)	4.1
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	8
Registering property (rank)	8	Enforcing contracts (rank)	7
Distance to frontier score (0–100)	32.42	Distance to frontier score (0–100)	61.27
Procedures (number)	11	Time (days)	368
Time (days)	88	Cost (% of claim value)	26.1
Cost (% of property value)	10.1	Quality of judicial processes index (0–18)	6
Quality of land administration index (0–30)	6.5		

✓ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission
Time: 2 days
Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service
Time: 5 days
Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court
Time: 1 day
Cost: NGN 200

Procedure 4. Pay incorporation fees to the Corporate Affairs Commission at the bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 40,000 (NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000 + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5. Register the company at the Corporate Affairs Commission

Agency: Corporate Affairs Commission
Time: 7 days
Cost: NGN 50,000 (legal fees)

Procedure 6*. Make a company seal

Agency: Seal maker
Time: 3 days
Cost: NGN 6,000

Procedure 7. Register for income tax and VAT

Agency: Federal Inland Revenue Service
Time: 5 days
Cost: no cost

Procedure 8*. Register for personal income tax PAYE

Agency: Yobe State Board of Internal Revenue
Time: 2 days
Cost: no cost

Procedure 9*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce, Industry and Tourism
Time: 1 day
Cost: no cost

Procedure 10. Obtain a business premises permit

Agency: State Ministry of Commerce, Industry and Tourism
Time: 1 day
Cost: NGN 5,000

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment from registered town planner

Agency: Registered town planner

Time: 18 days

Cost: NGN 30,485 (based on the value of the project: 0.3% of the first NGN 2 million + 0.2% of the next NGN 3 million + 0.1% of the next NGN 15 million + 0.05% of the next NGN 30 million + 0.02% of the next NGN 50 million)

Procedure 2*. Obtain fire safety report from the Fire Service Department

Agency: Fire Service Department

Time: 4 days

Cost: NGN 5,000

Procedure 3. Apply for site plan approval at the Land Department

Agency: Land Department, Yobe State Ministry of Land and Housing

Time: 1 day

Cost: no cost

Procedure 4. Pay the site plan approval fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 160,060 (NGN 100 per sq. m. for commercial properties for approval fee + NGN 30,000 development levy)

Procedure 5. Receive pre-approval inspection from the Land Department

Agency: Land Department, Yobe State Ministry of Land and Housing

Time: 1 day

Cost: no cost

Procedure 6. Obtain the site plan approval from the Land Department

Agency: Land Department, Yobe State Ministry of Land and Housing

Time: 3 days

Cost: no cost

Procedure 7. Apply for building plan approval at the Housing Department

Agency: Housing Department, Yobe State Ministry of Land and Housing

Time: 1 day

Cost: no cost

Procedure 8. Receive pre-approval inspection from the Housing Department

Agency: Housing Department, Yobe State Ministry of Land and Housing

Time: 1 day

Cost: no cost

Procedure 9. Pay the building plan approval fees at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 10,000 (flat rate for commercial properties)

Procedure 10. Obtain building permit from the Housing Department

Agency: Housing Department, Yobe State Ministry of Land and Housing

Time: 4 days

Cost: no cost

Procedure 11. Dig borehole to obtain water

Agency: Private company

Time: 14 days

Cost: NGN 700,000

Procedure 12*. Set up septic tank

Agency: Private company

Time: 14 days

Cost: NGN 200,000

Procedure 13. Receive inspection at setting out level from the Housing Department

Agency: Housing Department, Yobe State Ministry of Land and Housing

Time: 1 day

Cost: no cost

Procedure 14. Receive inspection at foundation level from the Housing Department

Agency: Housing Department, Yobe State Ministry of Land and Housing

Time: 1 day

Cost: no cost

Procedure 15. Receive inspection at first floor level from the Housing Department

Agency: Housing Department, Yobe State Ministry of Land and Housing

Time: 1 day

Cost: no cost

Procedure 16. Receive inspection at second floor level from the Housing Department

Agency: Housing Department, Yobe State Ministry of Land and Housing

Time: 1 day

Cost: no cost

Procedure 17. Request and receive final inspection from the Housing Department

Agency: Housing Department, Yobe State Ministry of Land and Housing

Time: 1 day

Cost: no cost

Procedure 18. Obtain certificate of completion from the Housing Department

Agency: Housing Department, Yobe State Ministry of Land and Housing

Time: 1 day

Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		8
Quality of building regulations index (0–2)		0
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Not accessible.	0
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are done in practice most of the time.	0
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection occurs most of the time.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Conduct search of property title at Land Registry

Agency: Land Registry
Time: 2 days

Cost: NGN 12,000 (NGN 2,000 search fee + NGN 10,000 legal fee for search)

Procedure 2. Execute deed of assignment at lawyer's office

Agency: Lawyer's office
Time: 1 day

Cost: NGN 1,348,452 (5% of property value legal fee)

Procedure 3. Submit application for governor's consent to the assignment at Land Registry

Agency: Land Registry
Time: 7 days

Cost: NGN 2,000 (processing fee)

Procedure 4. Receive inspection of property from Land Registry

Agency: Land Registry
Time: 5 days

Cost: no cost

Procedure 5. Pay registration fee at Land Registry

Agency: Land Registry
Time: 1 day

Cost: NGN 539,381 (2% of property value registration fee)

Procedure 6. Submit payment receipts of registration fee at Land Registry

Agency: Land Registry
Time: 1 day

Cost: no cost

Procedure 7. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service
Time: 2 days

Cost: no cost

Procedure 8. Pay stamp duty at designated bank

Agency: Commercial bank
Time: 1 day

Cost: NGN 809,071 (3% of property value stamp duty)

Procedure 9. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service
Time: 1 day

Cost: no cost

Procedure 10. Submit payment receipts of stamp duty to Land Registry and obtain governor's consent

Agency: Land Registry
Time: 60 days

Cost: no cost

Procedure 11. Register deed of assignment at Land Registry

Agency: Land Registry
Time: 7 days

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		6.5
Reliability of infrastructure index (0–8)		1
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	Yes	1
Transparency of information index (0–6)		1.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	Intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, on public boards	0.5
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		4
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	Between 2 and 3 years	1
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
14	254	100	368	14.6%	5.0%	6.5%	26.1%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		6
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		0.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

ZAMFARA, Gusau

Average distance to frontier score (0–100)

57.78

Starting a business (rank)	15	✘ Dealing with construction permits (rank)	35
Distance to frontier score (0–100)	77.11	Distance to frontier score (0–100)	58.26
Procedures (number)	10	Procedures (number)	14
Time (days)	26	Time (days)	45
Cost (% of income per capita)	26.0	Cost (% of warehouse value)	16.4
Minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	8.5
✘ Registering property (rank)	2	✘ Enforcing contracts (rank)	13
Distance to frontier score (0–100)	37.39	Distance to frontier score (0–100)	58.37
Procedures (number)	11	Time (days)	405
Time (days)	33	Cost (% of claim value)	36.0
Cost (% of property value)	10.0	Quality of judicial processes index (0–18)	7
Quality of land administration index (0–30)	4.5		

✔ Reform making it easier to do business ✘ Change making it more difficult to do business

STARTING A BUSINESS

LIST OF PROCEDURES

Standard company legal form: Private Limited Liability Company
Data as of: March 2018

Procedure 1. Reserve a unique company name

Agency: Corporate Affairs Commission

Time: 3 days

Cost: NGN 500 (name reservation fee)

Procedure 2. Prepare the requisite incorporation documents and pay the stamp duty

Agency: Federal Inland Revenue Service

Time: 5 days

Cost: NGN 41,454 (0.75% stamp duty paid on share capital + NGN 500 for each additional copy of memorandum and articles of association stamped [2 copies])

Procedure 3. Sign the declaration of compliance before a Commissioner for Oaths or notary public

Agency: State High Court

Time: 1 day

Cost: NGN 200

Procedure 4. Register at the Corporate Affairs Commission and pay fees at the bank desk of CAC

Agency: Corporate Affairs Commission

Time: 10 days

Cost: NGN 90,000 (NGN 50,000 for legal fees + NGN 40,000 for registration fees [NGN 10,000 for company whose nominal share capital is NGN 1,000,000 or less + NGN 5,000 for each subsequent NGN 1,000,000] + NGN 3,000 for certified true copy of memorandum and articles of association + NGN 2,000 for certified true copy of CAC form 1.1)

Procedure 5*. Make a company seal

Agency: Seal maker

Time: 2 days

Cost: NGN 6,000

Procedure 6. Register for income tax and VAT

Agency: Federal Inland Revenue Service

Time: 5 days

Cost: no cost

Procedure 7*. Register for personal income tax PAYE

Agency: Zamfara State Board of Internal Revenue Service

Time: 3 days

Cost: no cost

Procedure 8*. Receive an inspection for business premises registration

Agency: State Ministry of Commerce and Industry

Time: 1 day

Cost: no cost

Procedure 9. Pay registration fees for business premises into a state government account

Agency: Commercial bank

Time: 1 day

Cost: NGN 2,000

Procedure 10. Obtain a business premises permit

Agency: State Ministry of Commerce and Industry

Time: 1 day

Cost: no cost

DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Warehouse value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Obtain environmental impact assessment from registered town planner

Agency: Registered town planner
Time: 9 days
Cost: NGN 75,000 (town planner fee)

Procedure 2*. Obtain soil investigation report from a private civil engineer

Agency: Civil engineer
Time: 7 days
Cost: NGN 50,000 (civil engineer fee)

Procedure 3*. Obtain fire safety report from the Fire Service Department

Agency: Fire Service Department
Time: 7 days
Cost: NGN 5,000

Procedure 4. Apply for building permit at the Zamfara State Urban and Regional Planning Board

Agency: Zamfara State Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 5. Pay the building permit fees at designated bank

Agency: Commercial bank
Time: 1 day
Cost: NGN 2,601,200 (NGN 2,000 per sq. m for building permit)

Procedure 6. Receive pre-approval inspection from the Zamfara State Urban and Regional Planning Board

Agency: Zamfara State Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 7. Obtain building permit from the Zamfara State Urban and Regional Planning Board

Agency: Zamfara State Urban and Regional Planning Board
Time: 14 days
Cost: no cost

Procedure 8. Set up septic tank

Agency: Private company
Time: 14 days
Cost: NGN 200,000

Procedure 9*. Dig borehole to obtain water

Agency: Private company
Time: 5 days
Cost: NGN 1,500,000

Procedure 10. Receive inspection at setting out level from the Zamfara State Urban and Regional Planning Board

Agency: Zamfara State Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 11. Receive inspection at foundation level from the Zamfara State Urban and Regional Planning Board

Agency: Zamfara State Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 12. Receive inspection at first floor level from the Zamfara State Urban and Regional Planning Board

Agency: Zamfara State Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 13. Receive inspection at second floor level from the Zamfara State Urban and Regional Planning Board

Agency: Zamfara State Urban and Regional Planning Board
Time: 1 day
Cost: no cost

Procedure 14. Request and receive a final inspection from the Zamfara State Urban and Regional Planning Board

Agency: Zamfara State Urban and Regional Planning Board
Time: 1 day
Cost: no cost

*Simultaneous with previous procedure

BUILDING QUALITY CONTROL INDEX

	Answer	Score
Building quality control index (0–15)		8.5
Quality of building regulations index (0–2)		0.5
In what way are the building regulations (including the building code) or any regulations dealing with construction permits made available? (0–1)	Free of charge.	0.5
Which requirements for obtaining a building permit are clearly specified by the building regulations or by any accessible website, brochure or pamphlet? (0–1)	None.	0
Quality control before construction index (0–1)		1
Who is part of the committee or team that reviews and approves building permit applications in the relevant permit-issuing agency? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		1
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by government agency; Phased inspections.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are not always done in practice.	0

BUILDING QUALITY CONTROL INDEX (continued)

	Answer	Score
Quality control after construction index (0–3)		2
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
Do legally mandated final inspections occur in practice? (0–1)	Final inspection occurs most of the time.	0
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use? (0–1)	No party is held liable under the law.	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? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
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)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; Passing a certification exam.	2

Source: Doing Business database.

REGISTERING PROPERTY

LIST OF PROCEDURES

Property value: NGN 26,969,050 (\$122,500)
Data as of: March 2018

Procedure 1. Pay search fee and consent application form fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 2,500 (NGN 2,000 search fee + NGN 500 application form fee)

Procedure 2. Conduct search of property title and obtain consent application form at Land Registry

Agency: Land Registry

Time: 1 day

Cost: no cost

Procedure 3. Execute deed of assignment and consent application form at lawyer's office

Agency: Lawyer's office

Time: 1 day

Cost: NGN 1,078,762 (4% of property value legal fee)

Procedure 4. Submit application for governor's consent to the assignment at Ministry of Lands and Survey

Agency: Ministry of Lands and Survey

Time: 1 day

Cost: no cost

Procedure 5. Receive inspection of property from Land Registry

Agency: Land Registry

Time: 3 days

Cost: no cost

Procedure 6. Pay consent fee and registration fee at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 1,081,762 (4% of property value registration fee + NGN 3,000 consent fee; capital gains tax is also paid, but not included in the calculation)

Procedure 7. Assess deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 8. Pay stamp duty at designated bank

Agency: Commercial bank

Time: 1 day

Cost: NGN 539,381 (2% of property value stamp duty)

Procedure 9. Stamp deed of assignment at Stamp Duty Office

Agency: Federal Inland Revenue Service

Time: 1 day

Cost: no cost

Procedure 10. Obtain governor's consent to the assignment at Land Registry

Agency: Land Registry

Time: 21 days

Cost: no cost

Procedure 11. Register deed of assignment at Land Registry

Agency: Land Registry

Time: 1 day

Cost: no cost

QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of land administration index (0–30)		4.5
Reliability of infrastructure index (0–8)		0
In what format are the majority of title or deed records kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format are the majority of maps of land plots kept—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	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? (0–1)	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0
Transparency of information index (0–6)		1.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Who is able to consult maps of land plots? (0–0.5)	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? (0–0.5)	Yes, in person	0
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? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		0
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0
Are all privately held land plots in the economy mapped? (0–2)	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0
Land dispute resolution index (0–8)		3
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes, state guarantee	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? (0–0.5)	No	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)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0
How long does it take on average to obtain a decision from the first-instance court for a standard land dispute between two local businesses over tenure rights of a property worth NGN 26,969,050 (without appeal)? (0–3)	More than 3 years	0
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (–2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS

INDICATOR DETAILS

Time (days)				Cost (% of claim value)			
Filing and service	Trial and judgment	Enforcement of judgement	Total time	Attorney fees	Court fees	Enforcement fees	Total cost
60	260	85	405	14.6%	11.6%	9.9%	36.0%

QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		7
Court structure and proceedings (0–5)		3
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, manually	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1.5
Time standards (0–1)		0.5
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	No	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
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? (0–1)	No	0
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0
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	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
Arbitration (0–1.5)		1.5
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	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
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?	Yes	
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	

Source: Doing Business database.

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