



Enabling the Business of Agriculture 2019
Country Profile
Tanzania

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ISBN (paper): 978-1-4648-1387-0
ISBN (electronic): 978-1-4648-1388-7
DOI: 10.1596/978-1-4648-1387-0

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About *Enabling the Business of Agriculture*

Enabling the Business of Agriculture presents indicators that measure the laws, regulations and bureaucratic processes that affect farmers in 101 countries. It covers eight indicators: supplying seed, registering fertilizer, securing water, using machinery, sustaining livestock, protecting plant health, trading food, and accessing finance.

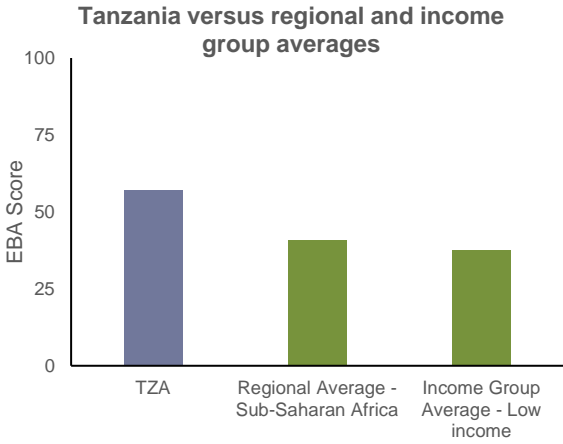


The project collects data through questionnaires. Experts in each country fill out questionnaires, sharing their knowledge of relevant regulations and administrative processes. These specialists are identified through desk research as well as through collaboration with the World Bank Group's agriculture experts. For this report, questionnaires were administered to more than 4,000 respondents from law firms, private businesses, government agencies, nonprofit organizations and universities. In addition to the questionnaires, the team engaged with agriculture experts in several rounds of interaction by email, conference calls and in-person meetings. The team visited eight countries to verify the data and observe regulatory processes on the ground. Detailed information about the methodology and the local experts who contributed to this year's study is available at <http://eba.worldbank.org>.

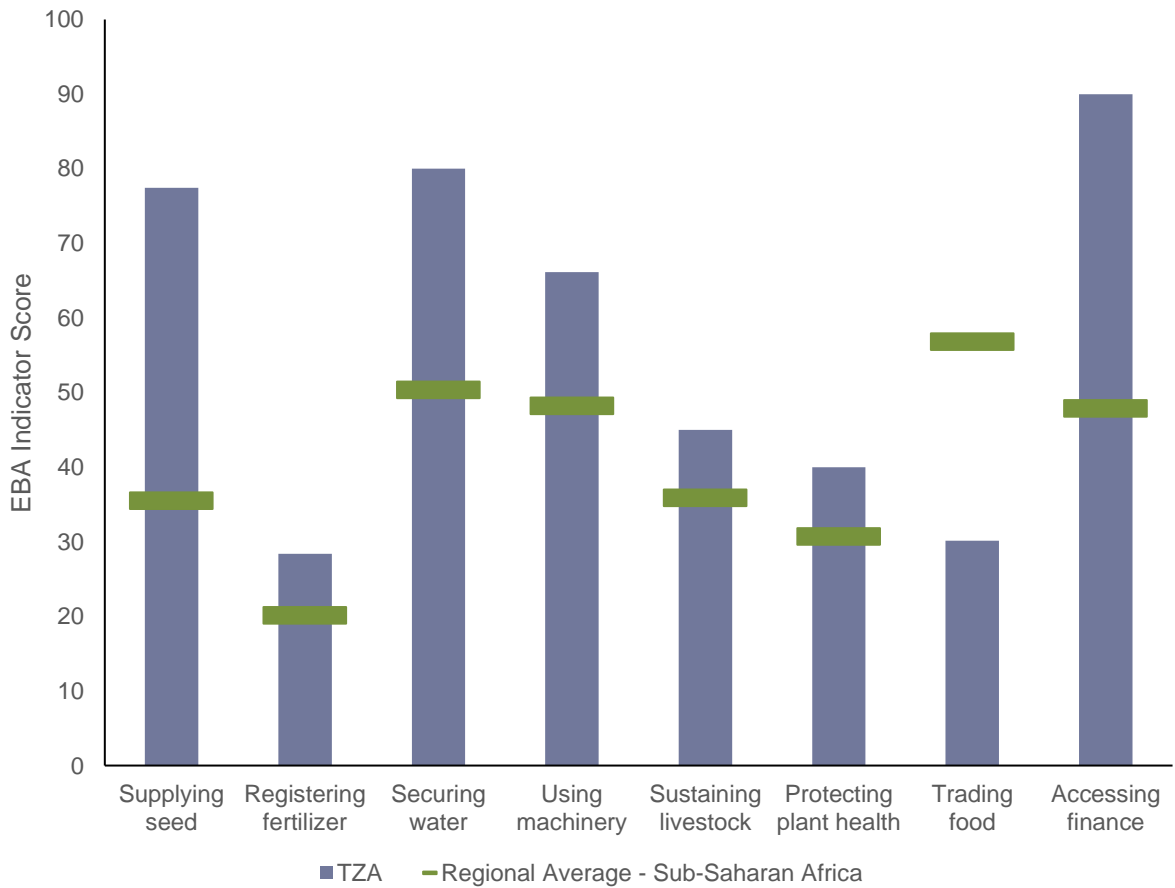
Country Data Overview

57.15

Overall Enabling the Business of Agriculture Score (0-100) for Tanzania



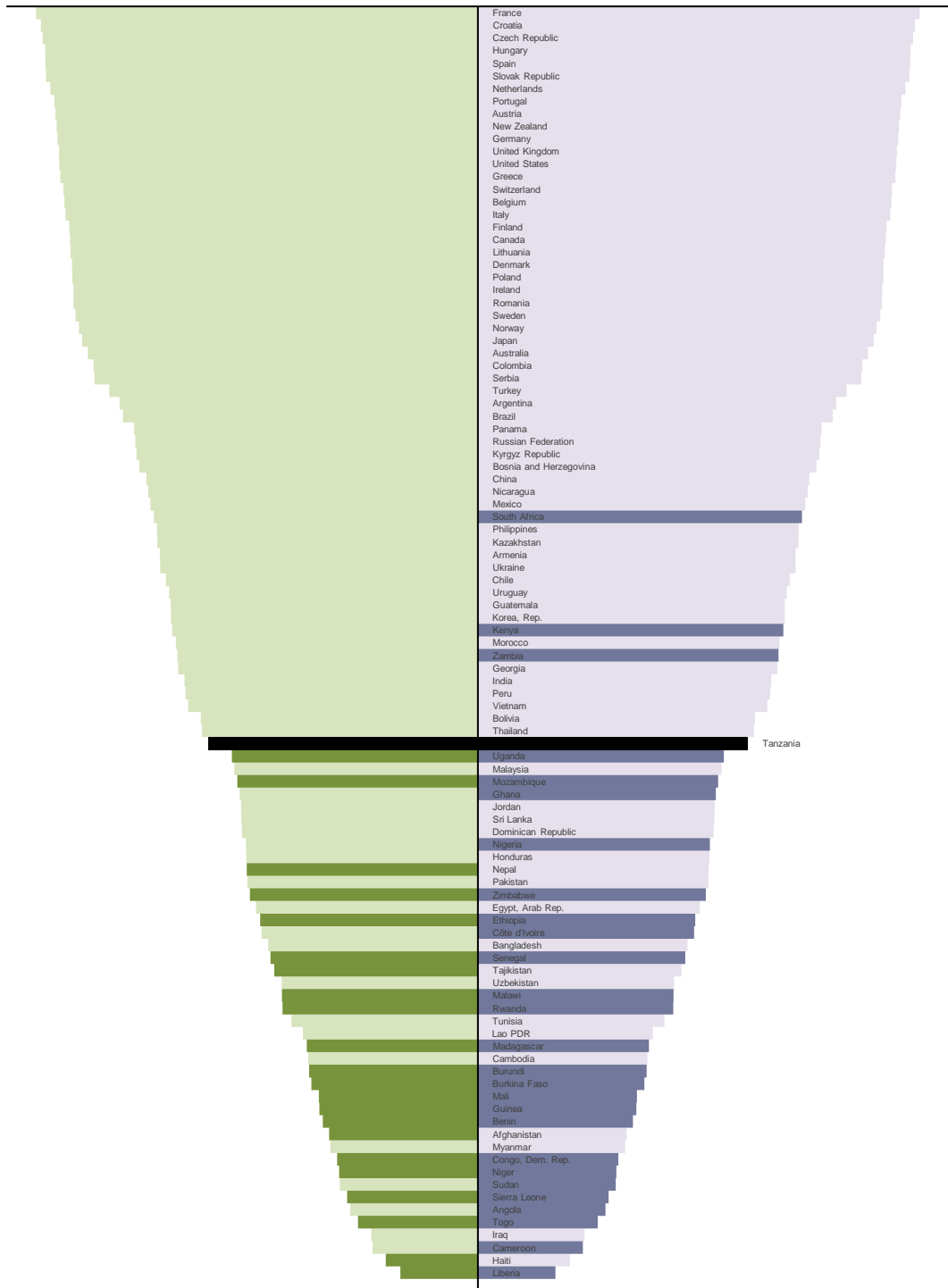
Performance by indicator area - Tanzania



Tanzania - EBA Score versus income group peers

Tanzania - EBA Score versus regional peers

-100 -80 -60 -40 -20 0 20 40 60 80 100



■ Region ■ Sub-Saharan Africa ■ TZA ■ Income ■ Low income

Indicator Scores for Tanzania

Enabling the Business of Agriculture in Tanzania	
Overall score (0-100)	57.15
Supplying seed	
Indicator score (0-100)	77.47
Time to register a new cereal variety (days)	333
Cost to register a new cereal variety (% of income per capita)	53.2
Quality of seed regulation index (0-9)	6
Registering fertilizer	
Indicator score (0-100)	28.39
Time to register a new fertilizer product (days)	578
Cost to register a new fertilizer product (% of income per capita)	809.1
Quality of fertilizer regulation index (0-6)	3
Securing water	
Indicator score (0-100)	80.00
Securing water index (0-10)	8
Using machinery	
Indicator score (0-100)	66.15
Time to register a tractor (days)	3
Cost to register a tractor (% of income per capita)	16.9
Sustaining livestock	
Indicator score (0-100)	45.00
Quality of manufactured feed index (0-5)	2
Quality of veterinary medicinal products index (0-6)	3
Protecting plant health	
Indicator score (0-100)	40.00
Quality of phytosanitary regulation index (0-5)	2
Trading food	
Indicator score (0-100)	30.16
Time to obtain agriculture-specific export documents (hours)	96
Cost to obtain agriculture-specific export documents (US\$)	265
Trading food index (0-7)	4
Accessing finance	
Indicator score (0-100)	90.00
Warehouse receipts index (0-5)	5
Inclusive finance index (0-5)	4

Supplying seed

Indicator score: **77.47** / 100

The supplying seed indicator measures laws and regulations that support the timely release of seed for use by domestic farmers. This indicator includes: (a) the time it takes to register a new variety, (b) the cost of registering a new variety, and (c) nine legal data points assessing good practices that promote transparency and efficiency of variety release processes. For each legal data point, a score of 1 is assigned if the answer is “yes,” and a score of 0 is assigned if the answer is “no.” The aggregate indicator is a simple average of the scores of its three components, with higher values indicating better support for farmers to access high-quality seed. Please refer to the *Enabling the Business in Agriculture 2019* report for the full set of methodology details and assumptions.

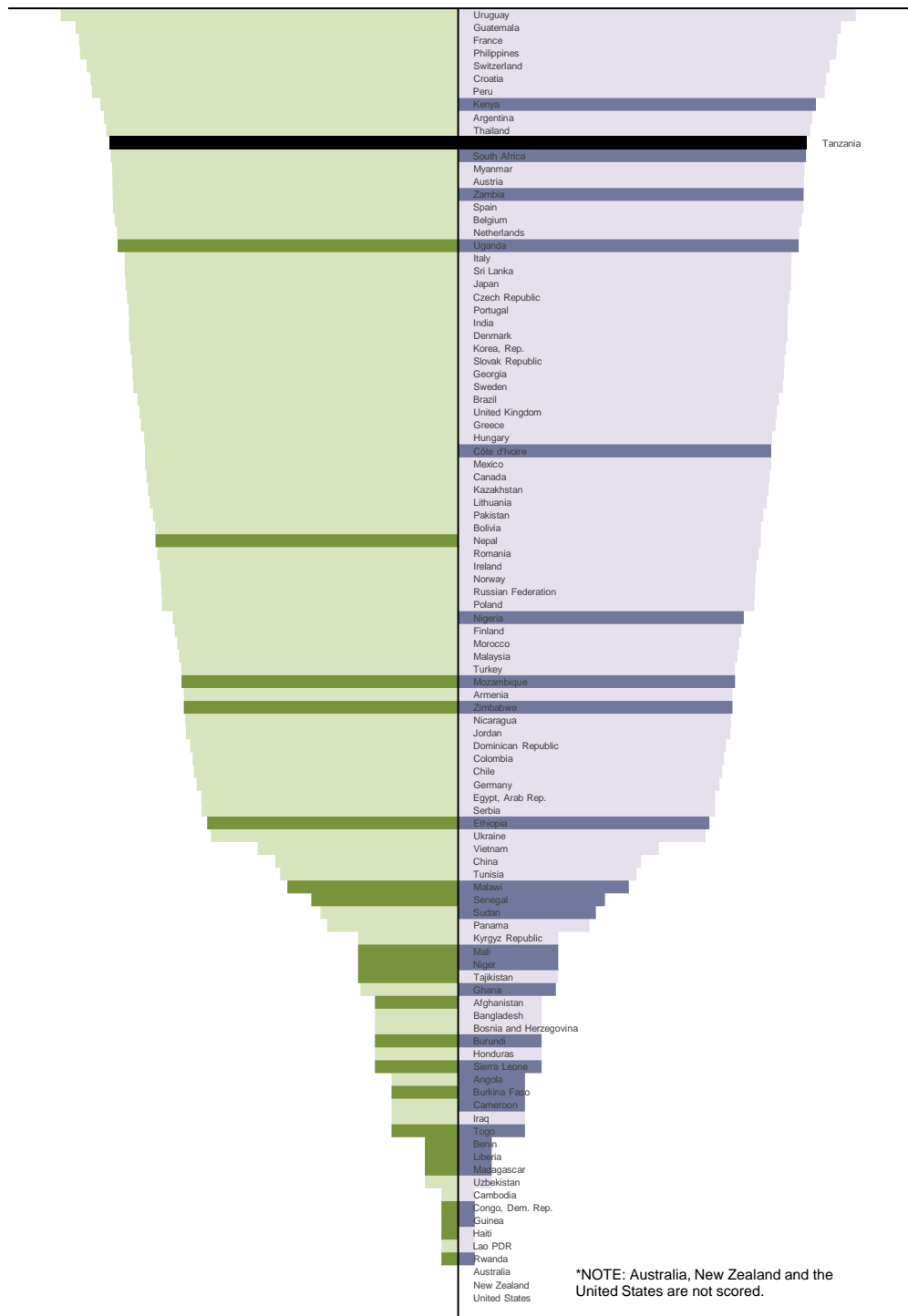
Scored data for Tanzania - Supplying seed

Data point	Answer	Score
a) Time to register a new cereal variety (days)	333	
b) Cost to register a new cereal variety (% of income per capita)	53.2	
c) Quality of seed regulation index (0-9)		6
If a seed variety is already registered in another country, does the law allow it to be automatically approved for commercialization?	No	0
Are distinctiveness, uniformity and stability (DUS) testing data from foreign authorities accepted?	Yes	1
In practice, does the variety release committee (VRC) meet on demand or at least once per growing season?	Yes	1
Is there a catalogue listing registered varieties?	Yes	1
Is the variety catalogue updated at least once per growing season?	No	0
Can private seed companies or third parties produce "early generation seed" from public varieties?	Yes	1
Can private seed companies or third parties (for example, private laboratories) certify seed?	Yes	1
Does the national seed authority publish a fee schedule for seed certification costs?	Yes	1
Does the law prescribe the procedural requirements to access plant genetic materials?	No	0

Tanzania - Supplying seed score versus income group peers

Tanzania - Supplying seed score versus regional peers

-100 -80 -60 -40 -20 0 20 40 60 80 100



*NOTE: Australia, New Zealand and the United States are not scored.

■ Region ■ Sub-Saharan Africa ■ TZA ■ Income ■ Low income

Additional data available for the Supplying Seed Indicator

Count of Practices (0-24)	13
Versus Regional Average	-2
Versus Income Group Average	-1
Are the plant breeder's rights protected?	Yes
Are exceptions to plant breeder's rights allowed?	
a. Save and use on their own holding	Yes
b. Exchange	No
In practice, are companies accessing plant genetic materials from the genebank?	Yes
Can plant breeder's rights be licensed to third parties for production and sale?	Yes
In practice, do public research institutes license public varieties to companies for domestic production and sale?	Yes
When importing germplasm for plant breeding, are firms exempt from government testing (other than phytosanitary one)?	No
Does the law address the registration of farmers' or local varieties?	No
Must plant breeders retain records of reproductive materials and/or suppliers?	
a. Reproductive materials	Yes
b. Suppliers	No
Must field or lab post-control tests be conducted on certified seed?	Lab Tests
Must the labels contain comprehensive information on seed?	
a. Name and address of seed producer	Yes
b. Crop species	Yes
c. Class of seed	Yes
d. Net weight	Yes
e. Lot number	Yes
f. Certificate number	Yes
g. Germination (minimum %)	No
h. Purity (minimum %)	No
i. Year of production	No
j. Repacking or relabeling	No

k. Chemical treatment on the seed	No
Does the seed authority conduct random market inspections to detect fake seed?	Yes
Is there a penalty for the sale of mislabeled seed bags?	No
What is the duration (in years) for plant breeder's rights?	20

Registering fertilizer

Indicator score: **28.39** / 100

The registering fertilizer indicator measures laws and regulations that help domestic farmers gain access to high-quality fertilizer. This indicator includes: (a) the time to register a new fertilizer product, (b) the cost to register a new fertilizer product, and (c) six data points on assessing laws and regulations ensuring farmers' access to high-quality, unadulterated fertilizer. For each legal data point, a score of 1 is assigned if the answer is "yes," and a score of 0 is assigned if the answer is "no." The aggregate indicator is a simple average of the scores on its three components, with higher values indicating better regulatory support for farmers to access high-quality fertilizer. Please refer to the *Enabling the Business of Agriculture 2019* report for the full set of methodology details and assumptions.

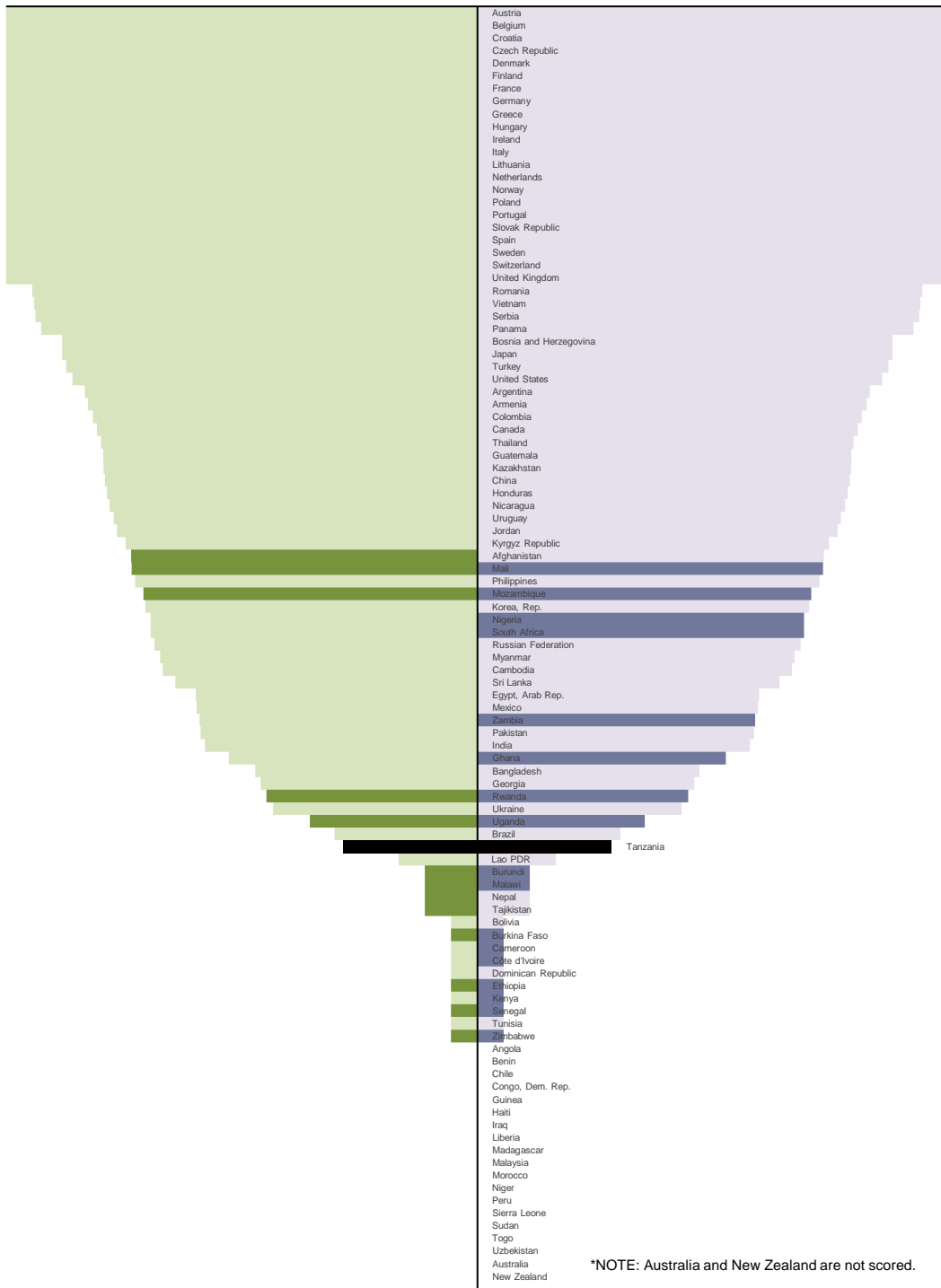
Scored data for Tanzania - Registering fertilizer

Data point	Answer	Score
a) Time to register a new fertilizer product (days)	578	
b) Cost to register a new fertilizer product (% of income per capita)	809.1	
c) Quality of fertilizer regulation index (0-6)		3
Must private companies register new chemical fertilizers to have them commercialized?	Yes	1
Is there a legal limit to the validity of fertilizer registration (in years)?	No	1
Is there an online national catalogue listing all registered fertilizers in your country?	No	0
Under a regional fertilizer registration agreement, is a fertilizer registered in another member country free from re-registration?	N/A	0
Must labels contain comprehensive information on fertilizer that is in the country's official language and includes all the stipulated requirements?	Yes	1
Is there a maximum allowable content of heavy metals?	No	0

Tanzania - Registering fertilizer score versus income group peers

Tanzania - Registering fertilizer score versus regional peers

-100 -80 -60 -40 -20 0 20 40 60 80 100



*NOTE: Australia and New Zealand are not scored.

Region Sub-Saharan Africa TZA Income Low income

Additional data available for the Registering Fertilizer Indicator

Count of Practices (0-4)	4
Versus Regional Average	+2
Versus Income Group Average	+3
Is a lab sample analysis required to register fertilizers?	Yes
Must organic fertilizer be registered before being sold?	Yes
Does the law prohibit the sale of mislabeled fertilizer bags?	Yes
Does the law prohibit the sale of fertilizer from opened bags?	Yes
Must firms obtain a permit to import fertilizer?	Yes
If yes, the permit is required for:	Each shipment of fertilizer imported
If an import permit is required, what is the time validity (in months)?	12

Securing water

Indicator score: **80.00** / 100

The securing water indicator measures laws and regulations that help domestic farmers make better decisions as to whether and how much to invest in irrigation for their farm. This indicator includes ten data points with key features that can help farmers to better understand their water-related investment risks and that provide opportunities to manage those risks through active engagement in processes that affect their access to water. For each data point, a score of 1 is assigned if the answer is “yes,” and a score of 0 is assigned if the answer is “no.” The aggregate indicator sums up the underlying data points and thus ranges from 0 to 10, with higher values indicating better legal support for farmers as they navigate through water investment decisions. Please refer to the *Enabling the Business of Agriculture 2019* report for the full set of methodology details and assumptions.

Scored data for Tanzania - Securing water

Data point	Answer	Score
Securing water index (0-10)		8
Must information about water uses be made publicly available?	Yes	1
Must results from ongoing water resource monitoring be made publicly available?	No	0
Must water users be represented in water resource management institutions?	Yes	1
Must water resource management plans be updated on a set schedule?	Yes	1
Must a priority order be set for allocation between different types of water uses?	Yes	1
Are water resource management plans binding on water allocation decisions?	No	0
Must there be a public notice and comment period before decisions on new major water extraction permits are made?	Yes	1
Is the length of the public notice and comment period defined?	Yes	1
Is there a quota or another mechanism to promote women's participation in water management institutions?	Yes	1

Is the management of non-point sources of pollution supported?	Yes	1
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Tanzania - Securing water score versus income group peers

Tanzania - Securing water score versus regional peers

-100 -80 -60 -40 -20 0 20 40 60 80 100



■ Region ■ Sub-Saharan Africa ■ TZA ■ Income ■ Low income

Additional data available for the Securing Water Indicator

Count of Practices (0-38)	28
Versus Regional Average	+3
Versus Income Group Average	+5
Is a water inventory required?	Yes
Is there a timeline for water inventory updates?	No
Must the water inventory be public?	No
Is a water user registry required?	Yes
Is a water monitoring plan required?	No
Is there a timeline for water monitoring plan updates?	No
Must the government monitor water resources?	Yes
Must pollutant discharges to water resources be catalogued?	No
Are water management plans required?	Yes
Must water management plans be comprehensive (contain one or more required components such as planning for water use patterns, water risks)?	No
Must water management plans be developed through public consultation?	Yes
Must water quality criteria be adopted?	Yes
Must water quality objectives be set for water bodies?	Yes
Is a permit needed to abstract water from the environment?	Yes
If an abstraction permit is required, is the process described to obtain it?	Yes
If an abstraction permit is required, is the duration set?	No
If an abstraction permit is required, is permit renewal shorter or simpler?	No
Are the means of the public notice defined?	Yes
Can the government impose special measures for source protection in cases of water stress?	Yes
Is there an established minimum water level for environmental needs or flows?	Yes
Must water users keep records of the quantity of water abstracted?	No
Must certain activities occur at a minimum distance from water bodies?	Yes
Is a permit required to discharge pollutants into water bodies?	Yes

Is the process described to obtain a discharge permit?	Yes
Must the government inspect water-related compliance?	Yes
Are the competencies defined to inspect for water-related compliance?	Yes
Are offenses prescribed for water-related violations?	Yes
Are penalties prescribed for water-related violations?	Yes
Is water conservation promoted?	Yes
Is water use efficiency promoted?	Yes
Must users pay for the amount of water abstracted?	Yes
Must water abstraction charges be set?	Yes
Is the method to set the charges defined?	No
Is a collection agency for water abstraction charges identified?	Yes
Can water abstraction permits be transferred?	Yes
Can water abstraction permits be transferred separately from land?	Yes
Must the government be notified or approve abstraction permit transfers?	Yes
Is the process to transfer water abstraction permits defined?	Yes

Using machinery

Indicator score: **66.15** / 100

The using machinery indicator measures regulatory processes that impact the use of agricultural machinery by domestic farmers. The indicator focuses on agricultural tractors as a proxy for overall farm mechanization. In particular, the indicator focuses on: (a) the time to register a tractor and (b) the cost required to register a tractor. The aggregate indicator score is a simple average of the scores on the two components, with higher values indicating more efficient agricultural tractor registration and hence better access to mechanization for farmers. Please refer to the *Enabling the Business of Agriculture 2019* report for the full set of methodology details and assumptions.

The using machinery indicator relies on an assumption about the agricultural tractor and its use by farmers: The tractor is a two-axle/four-wheel drive agricultural tractor that is designed to furnish the power to pull, carry, propel or drive implements. All self-propelled implements are excluded.

Time is recorded in calendar days and captures each procedure's median duration. Each procedure's time starts with the first filing of an application or demand and ends once the final document is received, such as the receipt of the tractor registration certificate. The minimum time required for each procedure is one day. It is assumed that a registering person or company has had no prior contact with any of the government officials.

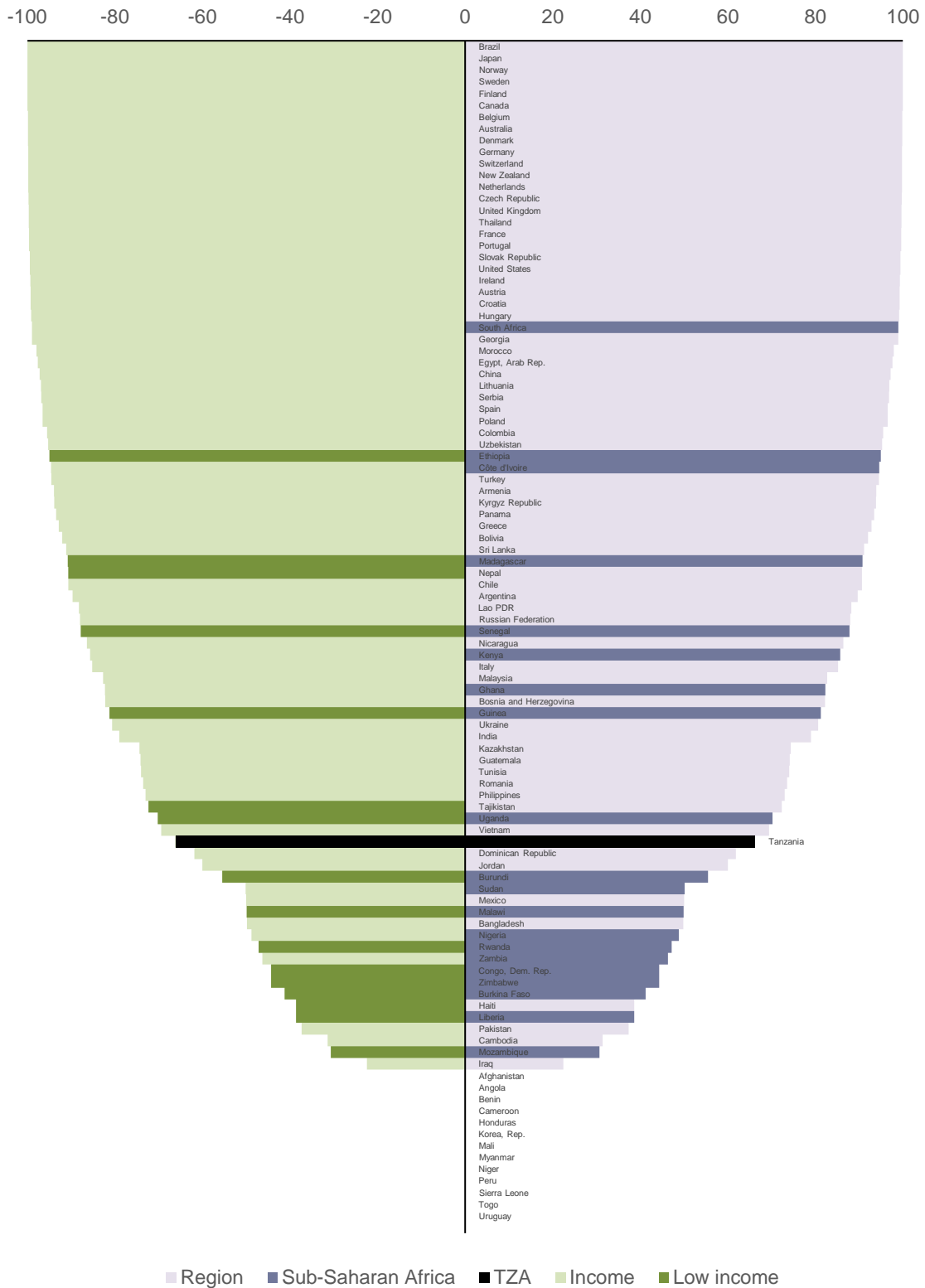
Cost captures all the official fees associated with the tractor registration as well as costs associated with the required documents. In the absence of official fee schedules, closest estimates by expert respondents are recorded. If several respondents provide different estimates, the median value is reported. All costs are recorded as percent of income per capita (using current USD). In all cases the costs exclude bribes. Transfer taxes will also be captured in future editions.

Scored data for Tanzania - Using machinery

Data point	Answer	Score
a) Time to register a tractor (days)	3	
b) Cost to register a tractor (% of income per capita)	16.9	

Tanzania - Using machinery score versus income group peers

Tanzania - Using machinery score versus regional peers



Additional data available for the Using Machinery Indicator

Count of Practices (0-8)	4
Versus Regional Average	+1
Versus Income Group Average	+2
Must tractors must be registered once imported?	Yes
Must in-use tractors be regularly inspected for roadworthiness?	No
Must tractors be type approved before being commercialized?	Yes
Are tractor type approval reports from other countries legally recognized?	No
Are tractor standards in place?	
a. International standards	No
b. National standards	Yes
Must tractors be equipped with protective structures?	
a. Fixed roll-over protective structures (ROPS)?	Yes
b. A falling object protective structure (FOPS)?	No
Must firms obtain an import permit to import tractors?	No
If yes, the type of permit that is required:	N/A
If an import permit is required, what is the validity (in months)?	No permit
What is the validity of the type approval if the tractor specifications do not change?	N/A

Sustaining livestock

Indicator score: **45.00** / 100

The sustaining livestock indicator measures regulations affecting domestic farmers' access to safe, high-quality and affordable livestock farming inputs for animal nutrition and health. The indicator includes two legal components that cover: (a) manufactured feed and (b) veterinary medicinal products (VMPs). The quality of manufactured feed index includes five data points that examine key features that ensure the availability of safe feed, give farmers information on the use of feed and provide mechanisms for the traceability of feed available in the market. The quality of VMPs index includes six data points that: examine key features that ensure the availability of high-quality and safe VMPs; promote the affordability of VMPs; and provide mechanisms to report unexpected and negative reactions to VMPs used. For each data point, a score of 1 is assigned if the answer is "yes," and a score of 0 is assigned if the answer is "no." The aggregate indicator score is a simple average of each of the indexes, with higher values indicating better regulatory support for farmers as they navigate through livestock farming decisions. Please refer to the *Enabling the Business of Agriculture 2019* report for the full set of methodology details and assumptions.

Scored data for Tanzania - Sustaining livestock

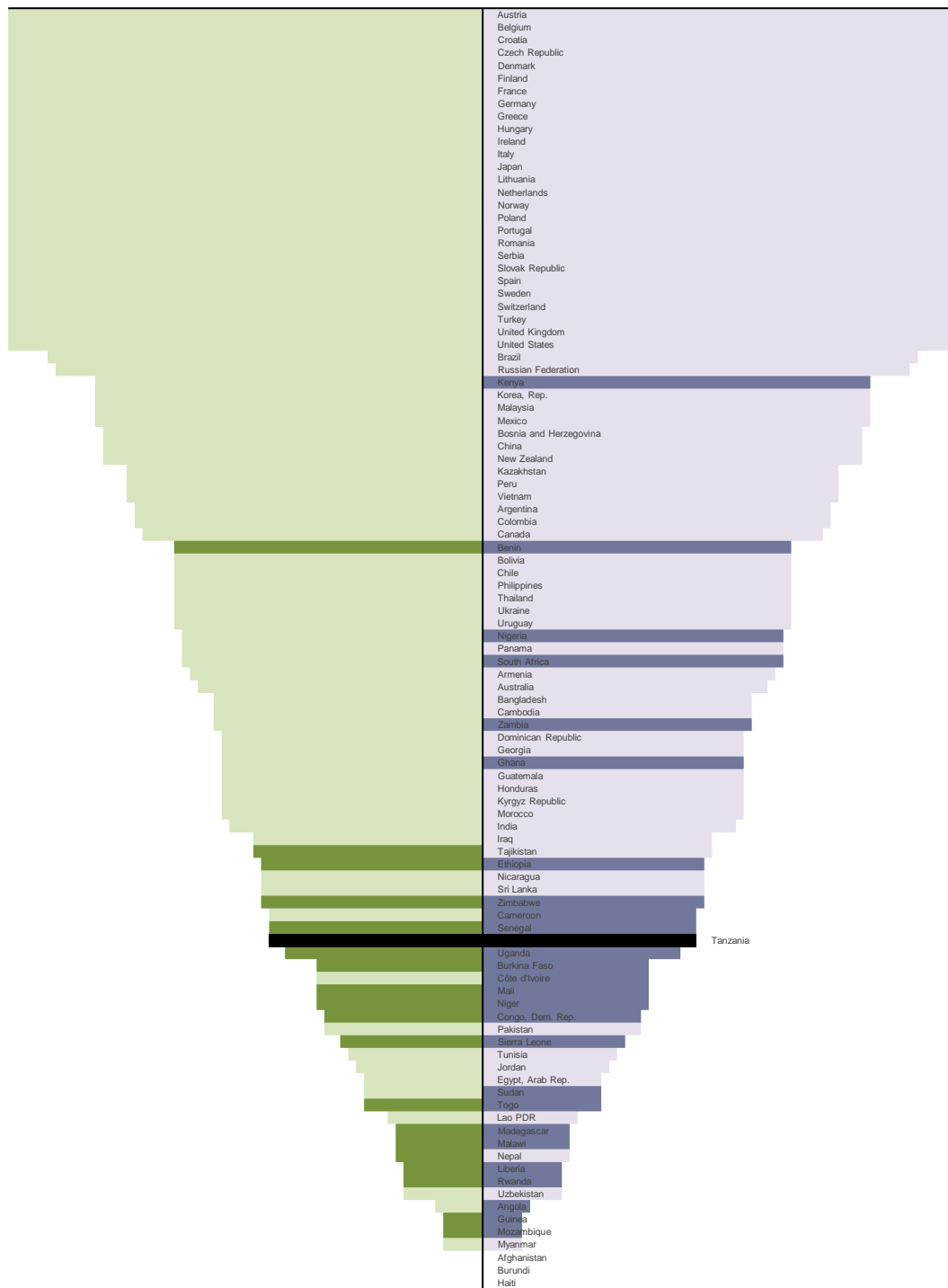
Data point	Answer	Score
a) Quality of manufactured feed index (0-5)		2
Must feed manufacturing facilities be approved before the start of operations?	Yes	1
Are inspections of in-use feed manufacturing facilities based on a risk assessment?	No	0
Must manufactured feed be labeled?	Yes	1
Must manufactured feed sold in bulk be accompanied by a document containing all mandatory labeling information?	No	0
Are feed manufacturers required to keep monitoring records?	No	0
b) Quality of veterinary medicinal products index (0-6)		3
Must the VMP be registered to be commercialized (in non-emergency or normal situations)?	Yes	1
Is there a specific timeframe set by law for dossier revision?	No	0
Is there a list of officially registered VMPs on the website of the relevant regulatory authority?	Yes	1
Are generic versions of a registered brand-name VMP allowed by law?	Yes	1

Is there a specified proprietary time between registration of a generic and a registered brand-name VMP?	No	0
Must registration holders of VMPs have a mechanism to capture unexpected or dangerous reactions to marketed VMPs?	No	0

Tanzania - Sustaining livestock score versus income group peers

Tanzania - Sustaining livestock score versus regional peers

-100 -80 -60 -40 -20 0 20 40 60 80 100



■ Region ■ Sub-Saharan Africa ■ TZA ■ Income ■ Low income

Additional data available for the Sustaining Livestock Indicator

Count of Practices (0-10)	5
Versus Regional Average	0
Versus Income Group Average	1
Must an official inspection occur prior to the approval of a feed manufacturing facility?	No
Is it specified what information must be on the label of manufactured feed?	Yes
Does the law specify the period monitoring records must be kept?	N/A
Are feed manufacturers required to keep reference samples of each batch or lot of manufactured feed produced?	No
Is it specified what information must be included on the label of a VMP?	Yes
Must packaging labels indicate whether a VMP must be labeled as prescription only (Rx) if relevant?	No
Must the registration holder submit to a relevant government authority reports of unexpected or dangerous reactions to marketed VMPs?	N/A
Can information on dossier requirements be obtained from the website of the authority(ies) mandated to register VMPs?	Yes
Does the legal framework require importers to obtain a permit in order to import veterinary pharmaceuticals?	Yes
If an import permit is required, does the legal framework specify the length of time the import permit is valid?	Yes
Specified validity of import permit (as stated in the legal document)	6 months

Protecting plant health

Indicator score: **40.00** / 100

The protecting plant health indicator measures phytosanitary legislation that helps domestic farmers prevent and control pests and plant diseases as well as improve access to markets. This indicator includes five data points on domestic pest management measures and phytosanitary controls at the border. The indicator captures the accessibility of pest information, reporting obligations, quarantine pest lists, pest risk analysis and risk-based inspections. For each data point, a score of 1 is assigned if the answer is “yes,” and a score of 0 is assigned if the answer is “no.” The aggregate indicator sums up all the underlying data points and thus ranges from 0 to 5, with higher values indicating stronger legal and regulatory support for farmers to manage pest risks and meet phytosanitary standards in destination markets. Please refer to the *Enabling the Business of Agriculture 2019* report for the full set of methodology details and assumptions.

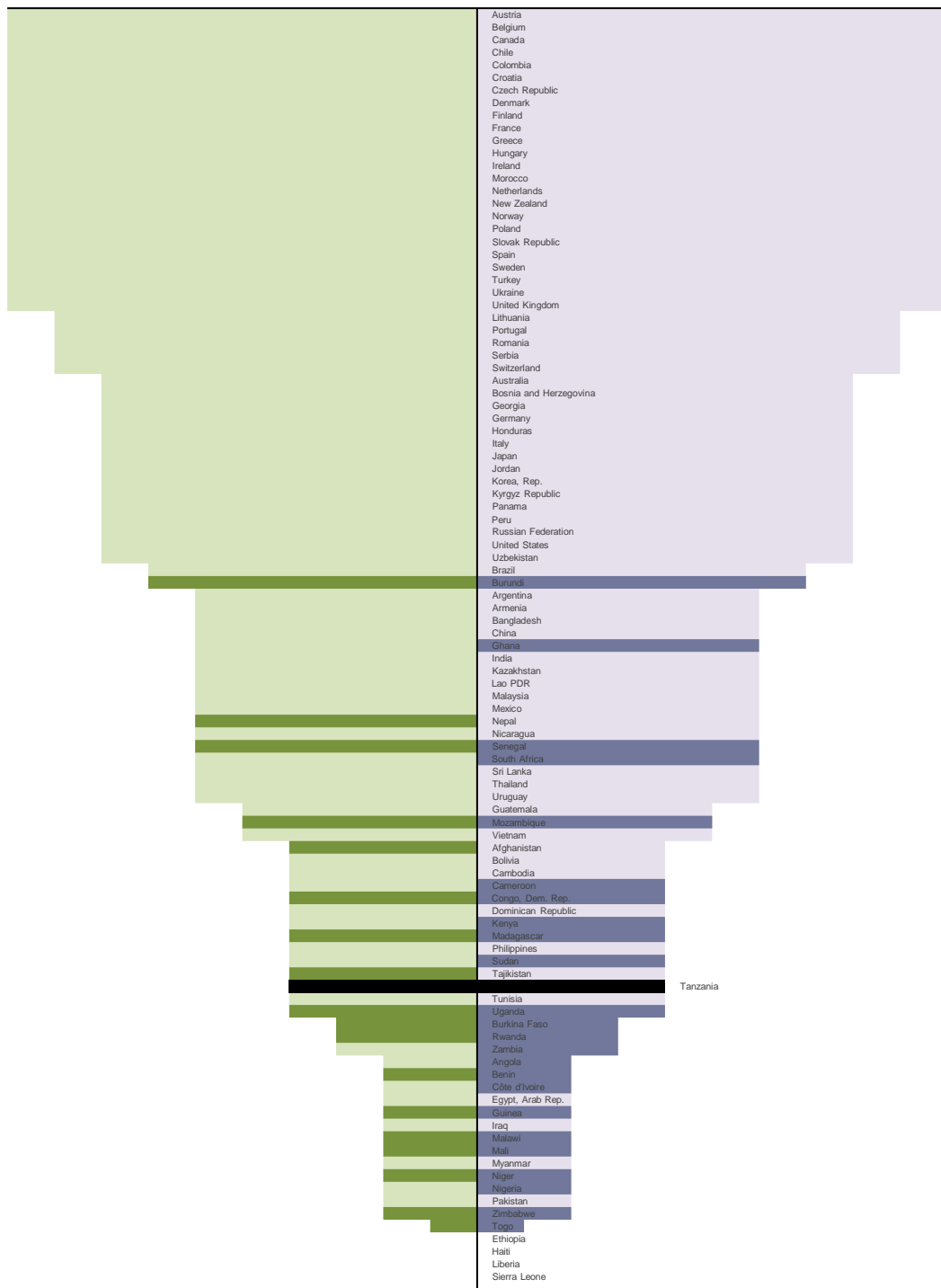
Scored data for Tanzania - Protecting plant health

Data point	Answer	Score
Quality of phytosanitary regulation index (0-5)		2
Can comprehensive information on plant pests and diseases that includes 1) pictures, 2) host information, 3) current status and 4) control methods, be obtained on a government website?	Yes	1
Must landowners/users report pest outbreaks to the government and are there any penalties associated with non-compliance?	Yes	1
Is there a publicly-available list of regulated quarantine pests?	No	0
Is there a designated government agency tasked with conducting pest risk analysis (PRA) for imports of plant products?	No	0
Are risk-based phytosanitary import inspections allowed?	No	0

Tanzania - Protecting plant health score versus income group peers

Tanzania - Protecting plant health score versus regional peers

-100 -80 -60 -40 -20 0 20 40 60 80 100



Region Sub-Saharan Africa TZA Income Low income

Additional data available for the Protecting Plant Health Indicator

Count of Practices (0-2)	0
Versus Regional Average	-1
Versus Income Group Average	-1
Is there a list of regulated quarantine pests?	No
Are PRA reports available online?	No

Trading food

Indicator score: **30.16** / 100

The trading food indicator measures laws and regulations that help domestic farmers trade agricultural products. The indicator has three components, namely: (a) the total time required to obtain mandatory, agriculture-specific documents for each shipment, (b) the total cost to obtain mandatory, agriculture-specific documents for each shipment, and (c) seven data points on license and membership requirements and phytosanitary certification procedures. For each data point under component (c), a score of 1 is assigned if the answer is “yes,” and a score of 0 is assigned if the answer is “no.” The aggregate indicator score is a simple average of the scores of the three components, with higher values indicating more efficient agricultural trade procedures. Please refer to the *Enabling the Business of Agriculture 2019* report for the full set of methodology details and assumptions.

Case study

Export product: HS 09 : Coffee, tea, mati and spices

Trading partner: Japan

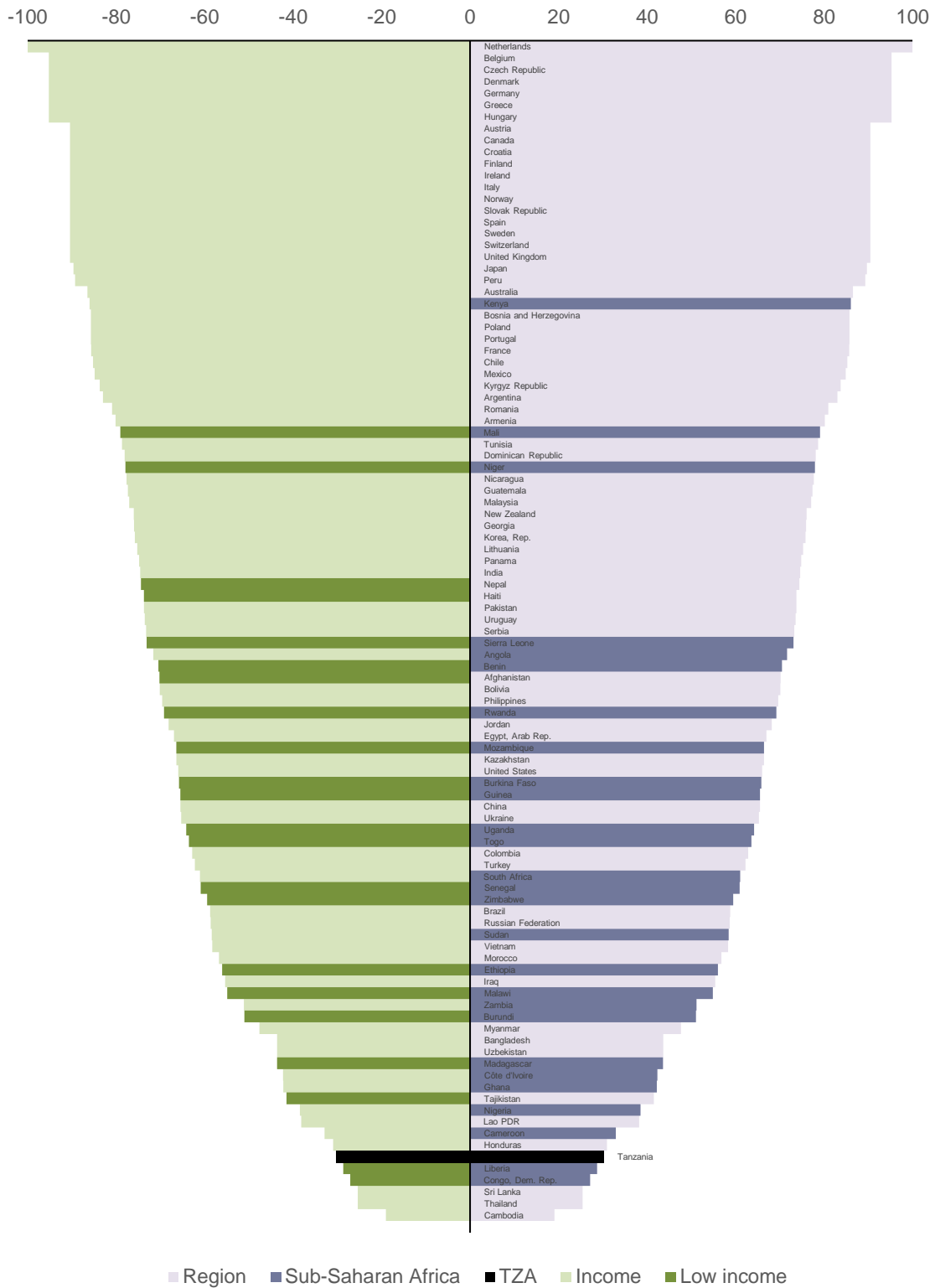
Scored data for Tanzania - Trading food

Data point	Answer	Score
a) Time to obtain agriculture-specific export documents (hours)	96	
b) Cost to obtain agriculture-specific export documents (US\$)	265	
c) Trading food index (0-7)		4
Are exporters of agricultural products free from the requirement to obtain trader-level licenses or memberships?	Yes	1
Can exporters apply for a phytosanitary certificate online?	No	0
Is there an ePhyto system in place to generate, issue and exchange certificates online?	No	0
Can phytosanitary certificates be issued on-site where goods are located?	No	0
Is the phytosanitary certificate fee publicly available?	Yes	1
Can a producer organization be established without a minimum capital requirement?	Yes	1

Can a woman legally sign a contract in the same way as a man?	Yes	1
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Tanzania - Trading food score versus income group peers

Tanzania - Trading food score versus regional peers



Accessing finance

Indicator score: **90.00** / 100

The accessing finance indicator measures laws and regulations on the use of warehouse receipts and inclusive finance. For domestic farmers who may not have traditional immovable collateral, warehouse receipt financing can be an effective tool to access credit. Strong laws and regulations protect the rights of both depositors and lenders, facilitating the enforceability of securities and making warehouse receipts attractive collateral. For each data point, a score of 1 is assigned if the answer is “yes,” and a score of 0 is assigned if the answer is “no.” The aggregate indicator score is a simple average of each of the indexes with higher values indicating better regulatory support for farmers accessing finance. Please refer to the *Enabling the Business of Agriculture 2019* report for the full set of methodology details and assumptions.

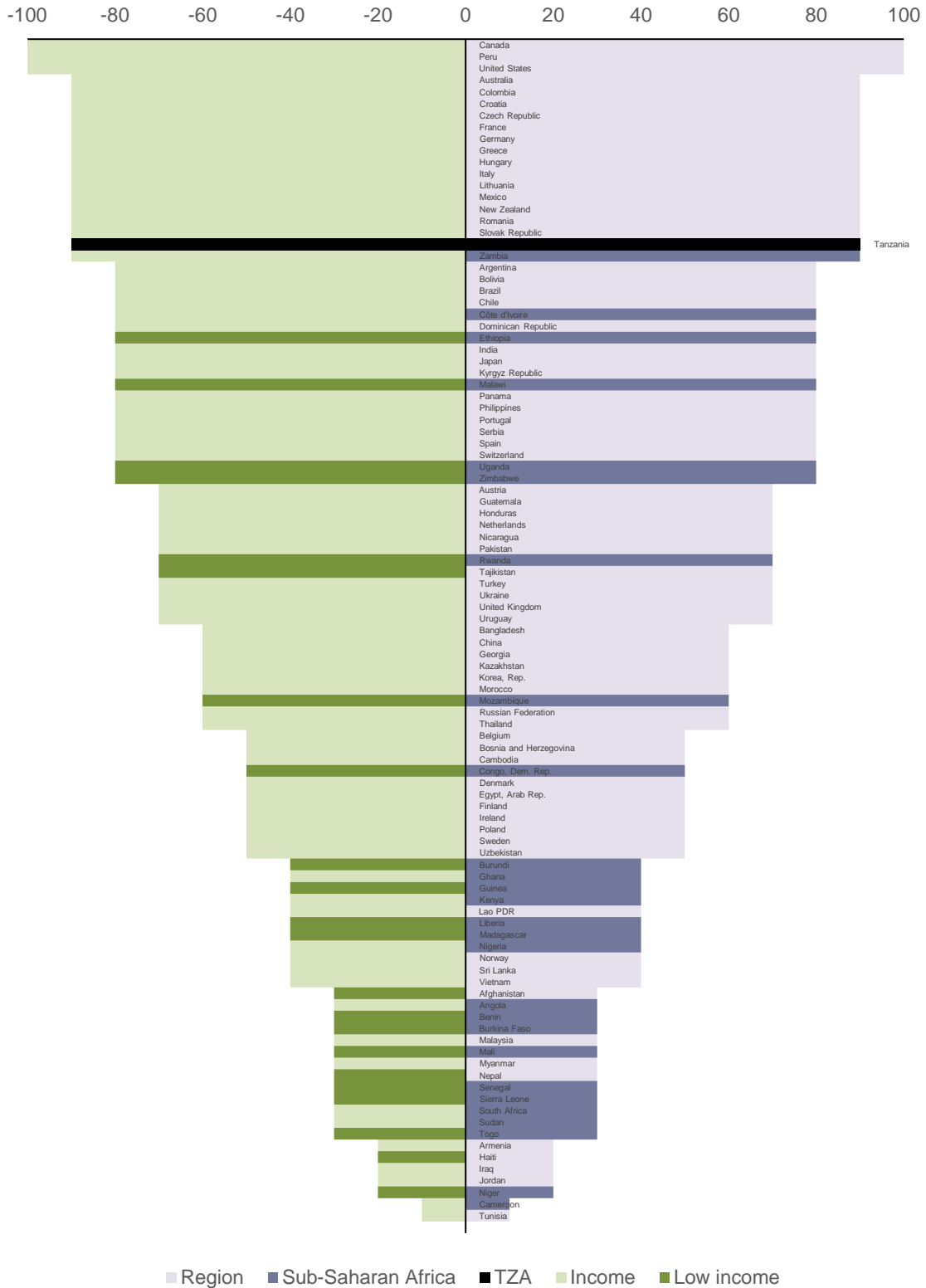
Scored data for Tanzania - Accessing finance

Data point	Answer	Score
a) Warehouse receipts index (0-5)		5
Is there a law regulating the operation of warehouse receipts?	Yes	1
Must warehouse operators provide any of the following performance guarantees?		1
a. File a bond with a regulator	Yes	
b. Pay into an indemnity or guarantee fund to secure performance of obligations	Yes	
c. Insure a warehouse or the stored goods against damage	Yes	
Can warehouse receipts be negotiable?	Yes	1
Are electronic warehouse receipts legally recognized?	Yes	1
Must warehouse receipts contain information on security interests over the goods?	Yes	1
b) Inclusive finance index (0-5)		4
Can a woman legally open a bank account in the same way as a man?	Yes	1
Does the law prohibit discrimination by creditors on the basis of sex or gender?	No	0
Does the law allow licensed deposit-taking MFIs in your country?	Yes	1

Is there a legal framework regulating agent banking activities in your country?	Yes	1
Can non-financial institution businesses (i.e. businesses that do not hold any financial institution license) issue e-money in your country?	Yes	1

Tanzania - Accessing finance score versus income group peers

Tanzania - Accessing finance score versus regional peers



Additional data available for the Accessing Finance Indicator

Count of Practices (0-16)	13
Versus Regional Average	+5
Versus Income Group Average	+5
Must MFIs disclose their effective interest rate or the annual percentage rate to loan applicants?	Yes
Is there a mandatory deposit insurance system that MFIs must subscribe to?	Yes
Are financial cooperatives legally recognized?	Yes
Is there a minimum mandatory capital requirement to establish a financial cooperative?	Yes
Can financial cooperatives merge?	Yes
Must financial cooperatives disclose their effective interest rate or the annual percentage rate to loan applicants?	Yes
Is there a mandatory deposit insurance system that financial cooperatives must subscribe to?	No
Can financial institutions hire an agent to provide financial services on their behalf?	Yes
Can both businesses and individuals operate as agents?	Yes
Must agents have real-time connectivity to a commercial bank?	Yes
Can agents open deposit accounts?	No
Can agents process loan applications?	Yes
Are financial institutions liable for the acts of commission and omission of agents?	Yes
Is electronic money (e-money) allowed?	Yes
Is there a minimum mandatory capital requirement to obtain an e-money license?	Yes
Is interoperability with other e-money systems required to obtain a license?	No
Is there a minimum mandatory capital requirement to establish an MFI?	Yes
What is the mandatory capital adequacy ratio for MFIs?	14.5 %
What is the mandatory capital adequacy ratio for commercial banks?	14.5 %
What is the maximum size for a single loan that an MFI can grant? (in local currency)	3% of core capital
After how many days in delinquency must MFIs fully provision an unsecured microfinance loan?	90
After how many days in delinquency must commercial banks fully provision an unsecured microfinance loan?	360
Is there a minimum number of members required to establish a financial cooperative?	Yes
Are there safety standards for financial cooperatives?	Yes, prudential ratio
What types of contracts are agents legally allowed to enter into with financial institutions?	Only non-exclusive contracts
Must customers' funds received in exchange for e-money be ring-fenced?	Yes, 100% of the funds

Producer Organizations

Data on producer organizations is available for 80 countries. Producer organizations are also known as agricultural cooperatives, farmers' cooperatives, farmers' organizations or producer associations. A producer organization is defined as a formal, voluntary, jointly owned and democratically controlled organization that is established for the economic benefit of agricultural producers by providing members with services that support farming activities, such as bargaining with customers or providing inputs, technical assistance, or processing and marketing services.

To render data on producer organizations comparable across countries, the following case study is used to select the most appropriate legal form in each country:

- A group of agricultural producers wish to pool their production within a producer organization with the main objective of selling it on the spot market or through long-term sales contracts with buyers.
- If different forms of producer organizations exist in a country's laws, the one that is more specifically applied to the case study and more prevalent in the country is selected for inclusion in the dataset.

Additional data available on producer organizations

Count of Practices (0-13)	8
Versus Regional Average	+2
Versus Income Group Average	+2
Can a producer organization be established without a minimum capital requirement?	Yes
Are foreign natural persons allowed to become members of producer organizations?	Yes
Are foreign legal persons allowed to become members of producer organizations?	No
Is the government prohibited from participating in producer organizations?	Yes
Can unlimited dividends (that is, without a cap) be paid on member shares?	Yes
Can non-members own investment shares in producer organizations?	No
Must applications to register producer organizations be decided on within a time limit?	Yes
Must the reasons for rejection be explained?	Yes
Is women's participation in producer organizations promoted through any of the following?	

a. A gender quota for the board of directors of producer organizations	No
b. A gender quota for the supervisory committee of producer organizations	No
c. Other gender-related quotas or mechanisms applicable to producer organizations	No
Must producer organizations comply with the principle of non-discrimination?	Yes
Is gender considered a non-discrimination criteria?	Yes
Can domestic legal persons become members of producer organizations?	Yes, but only certain legal persons

Transport

Data on transporting agricultural goods is available for 80 countries. The data assesses the regulatory and administrative constraints that affect the provision of reliable and sustainable commercial road transport services. It examines both domestic transportation and cross-border transportation.

To make the data comparable across countries, standardized assumptions about the trucking company and the scope of cross-border operations are used.

Assumptions about the business

- The business has met all formal requirements to start a business and perform general industrial or commercial activities.
- The company's main business activity is providing commercial road and transport services.
- The company's main office is located in the country's largest business city.
- The company has a maximum of five trucks, and each truck has two axles and a maximum loading capacity of 15 MT (metric tons).
- The company transports agricultural products within the country, including perishable goods. It does not transport fertilizers, pesticides, hazardous products, live animals or passengers.
- For cross-border transport purposes, the company carries out services with its largest agricultural border adjacent trading partner. Island countries and countries without cross-border trade by road are not measured.

The partner selection was based on UN Comtrade's 2009–12, five-year average trade value of major plant product groups (and mirror data when needed), as well as on a border-adjacent criterion. The partner selection methodology was used as a proxy for defining the largest trading partner by truck, in the absence of transport data disaggregated by mode of transport (sea, air, rail or road). It is also assumed that the agricultural products being shipped to and from the largest trading partner were produced locally, not imported. For instance, the largest trading partner of Burundi is Tanzania.

Additional data available on transporting agricultural products

Count of Practices (0-17)	8
Versus Regional Average	0
Versus Income Group Average	+1
Does the law require vehicle cooling for transporting agricultural goods?	No
Does the law prohibit co-mingling of certain items when transporting agricultural goods?	No
Is there a minimum financial capacity for transport companies?	No
Must road transport companies be insured against:	
a. Civil liability	No

b. Traffic accidents	Yes
Are the following documents required to transport goods by road domestically?	
a. Written contract describing the conditions of carriage and carrier's liabilities	No
b. List of goods shipped specifying their origin and destination	Yes
Must commercial trucks pass a technical inspection?	Yes
Is there a registry of road transport companies available online?	No
Can foreign persons or businesses obtain the license(s) to transport goods?	Yes
Can applications for road transport license(s) be submitted electronically?	
a. Through an online platform for first time application	No
b. Through an online platform for renewal	No
Are transport rights granted?	Yes
Are backhauling rights granted?	Yes
Are cabotage rights granted?	No
Are transit rights granted?	Yes
Are triangular rights granted?	Yes
Is a license required for granted cross-border transport types?	
a. Transport rights	Yes
b. Backhauling rights	Yes
c. Cabotage rights	N/A
d. Transit rights	Yes
e. Triangular rights	Yes
Must road transport companies obtain company-level or truck-level licenses?	Truck-level license
Are the requirements to obtain or renew road transport license(s) public?	Yes, available in legislation

ICT

Data on information and communications technology is available for 80 countries. The data examines laws and regulations that promote an enabling environment for the provision and use of digital services, with a particular focus on rural areas. To make the data comparable across countries, several assumptions about the mobile network operator are used.

Assumptions about mobile network operator

The mobile operator:

- Is a private company.
- Provides telecommunications services such as voice, SMS (Short Message Service) and data.

The data points measure the legal requirements to operate as a mobile service provider that offers core mobile services that include voice, SMS and data. The indicator covers the licensing framework and assesses the type of licensing regime used in a country, the validity of the operating license, the transparency of operating license costs and renewal conditions, the spectrum management and the infrastructure sharing. The data also examines national roaming and Mobile Virtual Network Operators (MVNOs).

Additional data available on information and communications technology

Count of Practices (0-10)	7
Versus Regional Average	+3
Versus Income Group Average	+3
Are operating and spectrum licenses for mobile operators unbundled (that is, separated from each other)?	Yes
Are operating license renewal criteria for mobile operators stated in the law?	
a. Structure of renewal fees	Yes
b. Renewal period	Yes
Are spectrum license renewal criteria for mobile operators stated in the law?	
a. Structure of renewal fees	Yes
b. Renewal period	Yes
Is voluntary spectrum trading among operators allowed by law?	No
Is passive infrastructure sharing between mobile operators legally mandated in your country?	Yes

Is active infrastructure sharing between mobile operators legally mandated in your country?	Yes
Is national roaming between mobile operators legally mandated in your country?	No
Are mobile virtual network operators (MVNOs) allowed by law to operate in your country?	Yes
What type of operating license is required for mobile operators offering core mobile services (voice, SMS, data) in your country?	Individual license
Is the licensing framework for mobile operators offering core mobile services in your country both, technology and service neutral, by law?	Yes, both technology and service neutral
What is the validity (in years) of an operating license for mobile operators offering core mobile services?	25
Are first-time and annual fees of an operating license publicly available?	Both
What is the lowest frequency spectrum (including digital dividend) in megahertz (MHz) that has been ever licensed to mobile operators in your country?	700