



WOMEN, BUSINESS AND THE LAW 2024





**WOMEN, BUSINESS
AND THE LAW 2024**



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Women, Business and the Law 2024 is the 10th in a series of annual studies measuring the laws that affect women’s economic opportunity in 190 economies. This year, it presents two sets of data: *Women, Business and the Law 1.0* and an expanded version, *Women, Business and the Law 2.0*.

Women, Business and the Law 1.0 updates its index of eight indicators structured around women’s interactions with the law as they move through their lives and careers: Mobility, Workplace, Pay, Marriage, Parenthood, Entrepreneurship, Assets, and Pension.

Women, Business and the Law 2.0 presents a new approach to measure the implementation gap between laws—de jure—and how they function in practice—de facto. It analyzes legal frameworks, supportive frameworks, and expert opinions on the status of women’s rights. In doing so, *Women, Business and the Law 2.0* introduces two new indicators—Safety and Childcare—and revises the ongoing indicators.

By examining laws affecting the economic decisions that women make throughout their working lives, the frameworks supporting the implementation of those laws, and the opinions of experts on women’s outcomes, *Women, Business and the Law* continues to gather new evidence of the critical relationship between legal gender equality and women’s economic empowerment. Data in *Women, Business and the Law 2024* are current as of October 1, 2023.

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FOREWORD



All parents hope that the joys and successes of their children will dwarf the challenges and frustrations they will face in life. However, parents are likely to feel indignation—even anger—when they learn that in not a single nation in the world would their daughters have the same workplace rights and advantages as their sons.

Women, Business and the Law 2024 makes it clear that the playing field is not level, and it points to ways to correct that unevenness. It is my hope—and the hope of those working so hard to produce this seminal research—that my daughter’s generation will be the last to face unfair barriers to its professional achievements. These barriers have consequences for both women and men because they cripple economies, preventing them from reaching their full development potential.

Novel in this year’s *Women, Business and the Law* is the incorporation of two new indicators—Safety and Childcare. The report also breaks new ground by measuring for the first time the gap between the legal rights that women have on paper and the reality they face on the ground, where implementation of their rights often falls shockingly short. It reveals that women have just two-thirds of the rights of men in the workplace. Even worse, economies have, on average, established less than two-fifths of the systems needed for full implementation. For example, 98 of the 190 economies assessed have enacted legislation mandating equal pay for women for work of equal value. Yet only 35—fewer than one in five—have adopted pay transparency measures or enforcement mechanisms to address the pay gap. The result is that women earn, on average, just 77 cents for every dollar paid to men.

The first of the new indicators included in this report—women’s safety—pegs the global average score at just 36. This means that women have a third of the legal protection they need from domestic violence, sexual harassment, child marriage, and femicide. Of the 190 economies studied, 151 have laws in place prohibiting sexual harassment in the workplace, but only 39 have laws prohibiting it in public spaces such as mass transit. How can we expect women to prosper at work when it is dangerous for them just to travel to work?

Most economies also score poorly on laws regulating childcare, the second new indicator. Women spend nearly two and a half more hours a day on unpaid care work than men, much of it involving childcare. Less than half of all economies provide some financial support or tax breaks for parents with young children. And in less than a third do quality standards govern childcare services. All this means that only half of women participate in the global workforce, compared with nearly three-quarters of all men.

What a waste of talent. And how tragic that the economies where talent is scarcest waste it the most.

Today, the world faces the prospect of persistently slow growth. However, women have the power to turbocharge the global economy. The work of the *Women, Business and the Law* team shows that closing gender gaps over the next decade would essentially double the global growth rate.

The world simply cannot afford to sideline half of its population. Our daughters are ready and able to make the world a better place for all of us—if we get out of their way.

Indermit S. Gill

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MAIN MESSAGES



Women, Business and the Law 2024 introduces new measurements of progress toward legal gender equality in 190 economies. The 10th in a series, it presents two sets of data: *Women, Business and the Law 1.0* and an expanded version, *Women, Business and the Law 2.0*. For the first time, the assessment goes beyond the laws on the books—de jure—to examine the frameworks supporting implementation of the law and to gauge experts' opinions on the outcome of the laws for women—de facto. In doing so, it now covers 10 indicators: Safety, Mobility, Workplace, Pay, Marriage, Parenthood, Childcare, Entrepreneurship, Assets, and Pension.

The gender gap for women in the global workplace is massive—in fact, much wider than previously thought.

- Although economies have made notable progress over the decades in enacting equal opportunity laws for women, today women enjoy less than two-thirds of the legal rights available to men—not three-quarters as previously estimated. The lower number reflects the major deficiencies revealed once two new indicators were tracked for the first time this year—Safety and Childcare. Deficiencies in these areas discourage women from entering the global workforce. When these additional indicators are taken into consideration, no country provides equal opportunity for women.
- Thirty-seven economies grant women *less than half* of the legal rights of men to the detriment of half a billion women.

The gap is even wider *in practice* than equal opportunity laws on the books suggest.

- Effective implementation of laws depends on an adequate supporting framework—for example, strong enforcement mechanisms, a system for tracking gender-related pay disparities, and the availability of services for women who survive violence. For the first time, *Women, Business and the Law* now assesses the implementation gaps between laws and the frameworks needed to implement them in 190 economies.
- The analysis reveals a shocking implementation gap. Although the laws on the books imply that women enjoy roughly 64 percent of the rights of men, economies have, on average, established less than 40 percent of the systems needed for full implementation. For example, 98 economies have enacted legislation mandating equal pay for women for work of equal value. Yet only 35 economies—fewer than one in five—have adopted pay transparency measures or enforcement

mechanisms to address the pay gap. Experts perceive that approximately half of women in the examined economies have equality when it comes to pay and access to high-paying jobs.

Women have the power to turbocharge the global economy, and yet laws and lack of enforcement tend to keep them on the sidelines.

- In an era of persistently slow growth, increasing the participation of women in the global workforce could significantly brighten the outlook.
- Closing the gender gap in employment and entrepreneurship could raise the global gross domestic product by more than 20 percent. Eliminating the gender gap over the next decade would essentially double the current global growth rate.

In 2023, governments across the world were especially assertive in advancing three categories of legal equal opportunity reforms—pay, parental rights, and workplace protections.

- Azerbaijan, Jordan, Malaysia, Oman, Sierra Leone, and Uzbekistan together enacted 10 reforms mandating equal pay for work of equal value or lifting restrictions on a woman’s ability to work in industrial or dangerous jobs.
- Cyprus, Malaysia, Oman, Rwanda, Sierra Leone, the Slovak Republic, and Togo together introduced 15 reforms expanding maternity and paternity leave or prohibiting the workplace dismissal of a pregnant woman.
- Armenia, Equatorial Guinea, Jordan, Moldova, and Suriname enacted eight reforms prohibiting sexual harassment in the workplace.

Nearly all economies performed poorly in the two indicators being tracked for the first time—Safety and Childcare.

- The weakness is greatest in women’s safety. The global average score is just 36, meaning women enjoy barely a third of the legal protections they need from domestic violence, sexual harassment, child marriage, and femicide. Although 151 economies have laws in place prohibiting sexual harassment in the workplace, just 39 have laws prohibiting it in public spaces. Women do, then, face perils in using public transportation to travel to work. Overall, 139 economies lack adequate legislation prohibiting child marriage, which typically quashes a girl’s future educational and economic opportunities.
- Most economies also score poorly on laws pertaining to childcare. Women spend, on average, 2.4 hours a day more on unpaid care work than men—much of it involving children. Expanding access to childcare tends to increase women’s participation in the labor force by about 1 percentage point initially, with the effect doubling within five years. Only 62 economies—fewer than a third—have established quality standards governing childcare services. As a result, in 128 economies women may think twice about going to work while they have children in their care.

Women also face significant obstacles in a variety of other areas.

Entrepreneurship

- Globally, only 44 percent of the legal provisions that support the entrepreneurship of women are in place.

- Across the world, women hold just one out of every five corporate board positions.
- Less than one in five economies mandate gender-sensitive criteria for public procurement processes, meaning women are largely cut out of a nearly US\$10 trillion a year economic opportunity.

Pay

- Women earn just 77 cents for every dollar paid to men.
- In all, 92 economies lack provisions mandating equal pay for work of equal value; 20 prohibit a woman from working at night; and 45 prohibit a woman from working in jobs deemed dangerous.

Nationality rights

- In 28 economies, a woman cannot pass her nationality to children in the same way as a man.
- In 50 economies, a woman does not enjoy an equal right to confer citizenship on her foreign spouse.
- Such discriminatory provisions in nationality laws harm a woman's economic opportunities, limiting her inheritance and property rights and employment opportunities.

Retirement

- In 62 economies, the age at which men and women can retire is not the same, with women retiring earlier than men.
- In 81 economies, a woman's pension benefits do not account for periods of work absences related to childcare.

This edition of *Women, Business and the Law* highlights what governments can do to accelerate progress toward gender equality in business and the law.

- Accelerate efforts to reform laws and enact public policies that empower women to work and start a business.
- Improve laws related to women's safety, access to childcare, and business opportunities.
- Establish frameworks that support the effective implementation of laws promoting gender equality.
- Enact legal reforms that mandate equal pay for work of equal value, and lift restrictions on a woman's ability to work in industrial jobs.
- Expand maternity and paternity leave provisions, and prohibit the firing of pregnant women.
- Prohibit sexual harassment in the workplace, in public spaces, in education, and online.
- Provide financial support for parents with young children, and establish quality standards for childcare services.
- Implement legally binding quotas for women on corporate boards, and mandate gender-sensitive criteria for public procurement processes.
- Ensure equal retirement benefits for women, accounting for periods of work absences related to childcare.



Executive Summary

The global gender gap for women’s economic opportunities is significantly wider than previously thought. Although countries across the world have made substantial progress in enacting laws to provide equal opportunity for women, half of humanity—3.9 billion women worldwide—face legal barriers affecting their economic participation.

***Women, Business and the Law 2024* introduces new measurements to track global progress toward legal gender equality in 190 economies.** The 10th in a series, it presents two sets of data: *Women, Business and the Law 1.0* and an expanded version, *Women, Business and the Law 2.0* (box ES.1 and figure ES.1). *Women, Business and the Law 1.0* updates data for the original eight indicators with reforms undertaken by economies over the last year (chapter 1). *Women, Business and the Law 2.0* introduces a new framework for measuring the enabling environment for women’s economic opportunities (chapter 2). For the first time, it goes beyond the measurement of laws—de jure—and examines the existence of frameworks supporting implementation of the law and gauging experts’ opinions on the outcome of the law for women—de facto. Following the “structure-process-outcome” model, *Women, Business and the Law 2.0* measures three pillars: legal rights (structure), supportive frameworks (process), and experts’ opinions on the law in practice (outcome) (table ES.1 and table ES.A.1).

***Women, Business and the Law 2.0* finds that women have about two-thirds of the rights of men and that nowhere in the world do women have the same legal rights as men in all of the indicators measured.** The global average *Women, Business and the Law 2.0* legal frameworks score is 64.2 out of 100, indicating a significant gap in gender equality under the law. Remarkably, none of the 190 economies examined has achieved legal gender parity in the areas measured and thus no economy receives a score of 100 (figure ES.2).

BOX ES.1 FROM *WOMEN, BUSINESS AND THE LAW* 1.0 TO *WOMEN, BUSINESS AND THE LAW* 2.0

Women, Business and the Law identifies laws and policies that restrict women's economic inclusion. Its indexes align areas of the law and public policy instruments with the economic decisions that women make throughout their lives and careers, identifying where and in what areas women continue to face hurdles.

The *Women, Business and the Law* 1.0 and 2.0 indexes are supported by evidence on their relevance to women's economic empowerment and reflect the international legal framework. The questions under each indicator were chosen based on evidence from the economic literature and statistically significant associations with outcomes related to women's economic empowerment. The international legal framework on women's human rights, as set out in the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and International Labour Organization (ILO) conventions, provides an underlying justification for most questions.

The *Women, Business and the Law* 1.0 and 2.0 legal indexes analyze domestic laws and regulations that affect women's economic opportunities. Answers to the questions in these indexes are based only on codified law. When the answers differ for different legal systems, the answer used is the one that applies to the majority of the population.

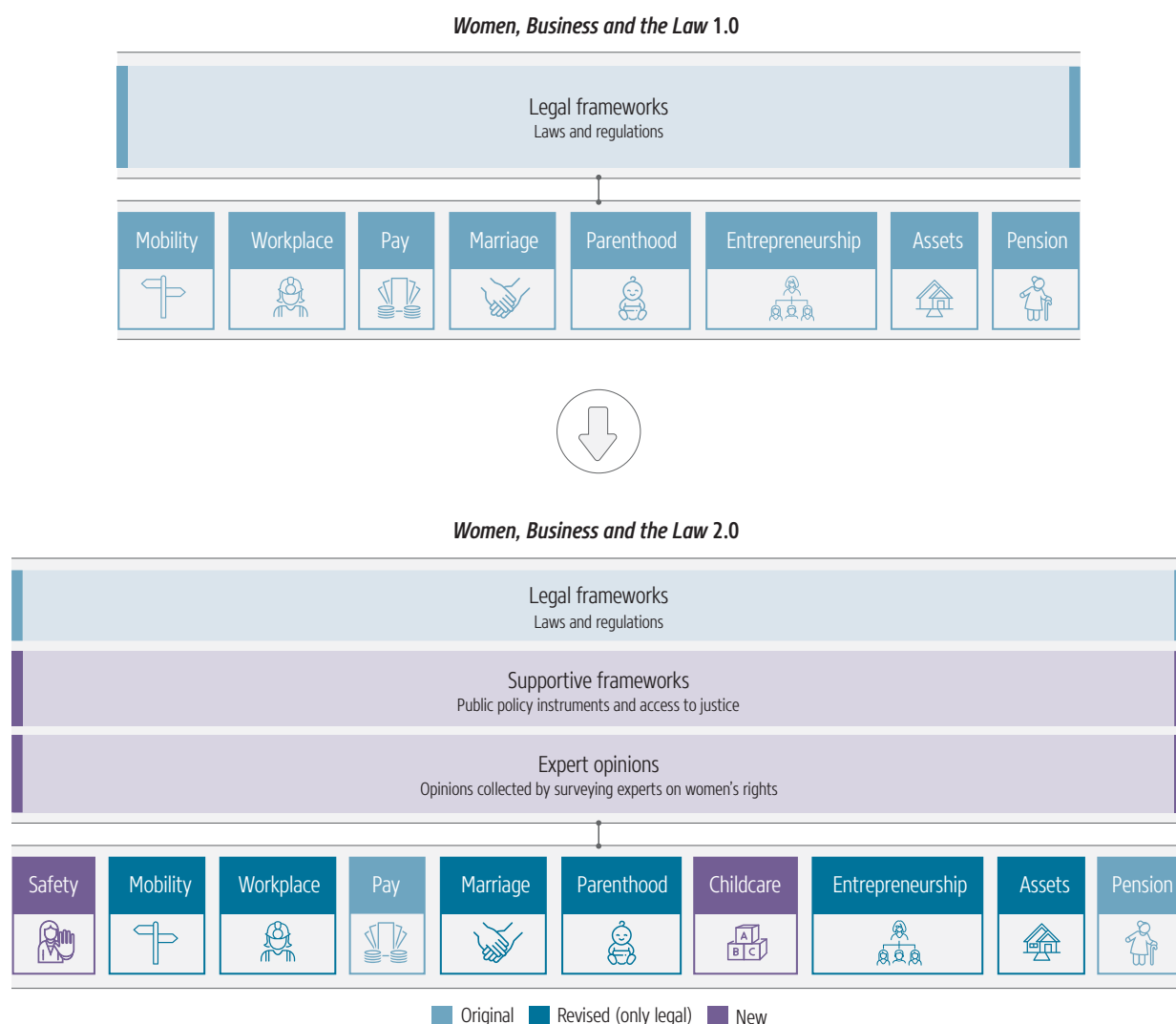
The *Women, Business and the Law* 2.0 supportive frameworks index analyzes instruments designed to support the implementation of laws. The instruments considered include national policies, plans, programs, services, budgets, procedures, inspections, and sanctions for noncompliance with quality standards.

The *Women, Business and the Law* 2.0 expert opinions index captures experts' responses to scale questions focusing on the outcomes in the topic areas assessed by *Women, Business and the Law*. Each question asks for the respondent's opinion on the extent to which these outcomes are being realized in practice in a particular economy.

The *Women, Business and the Law* indexes rely on a series of assumptions, and questions are scored across all indicators. To make the data comparable, the methodology is designed as a replicable measure of the legal environment for women as entrepreneurs and employees. For example, the woman in question is assumed to reside in the main business city of her economy and to be employed in the formal sector. This approach may not capture restrictions applicable to areas outside of the main business city or to informal workers. However, most of the indicators do have direct relevance for all women, including those who work in the informal sector—for example, laws and policies protecting women from violence or affecting women's freedom of movement, ability to own or inherit property, or access to childcare services. Indicator-level scores are obtained by calculating the simple average of the answers to binary questions within each of the indicators and scaling the result by 100. Each economy's overall score is calculated by taking the average of the indicator scores. The highest possible score is 100, indicating that men and women have equal rights and opportunities in all of the areas measured (see the data notes in appendix A for details). This score can be interpreted as a measure of the absence of legal inequality for a woman in the areas measured.

To construct the indexes, *Women, Business and the Law* surveys more than 2,400 experts in laws and policies pertaining to family, labor, and violence against women. Questionnaires are administered to lawyers, judges, academics, and members of civil society organizations working locally on gender issues. Respondents' answers are collected and validated against codified sources of national laws, official information on government websites, and official information in national budgets, policies, and plans. To access the full data set used to construct the index, the data notes describing the methodology for each of the questions, the economy snapshots, as well as more research and analysis, visit the *Women, Business and the Law* website (<https://wbl.worldbank.org>).

FIGURE ES.1 | WOMEN, BUSINESS AND THE LAW 2.0 INTRODUCES NEW MEASUREMENTS TO TRACK GLOBAL PROGRESS TOWARD GENDER EQUALITY



Source: Women Business and the Law team.

The Women, Business and the Law 2.0 legal frameworks index reveals notable regional disparities. Among the Organisation for Economic Co-operation and Development (OECD) high-income economies, 11 score 90 or above, with Italy leading at 95, followed by New Zealand and Portugal with 92.5. By contrast, more than 37 economies provide women with less than half of the legal rights enjoyed by men, affecting approximately half a billion women. Notably, high-income economies have an average score of 75.4. Upper-middle-income economies follow closely, with an average score of 66.8. The gap in scores between the highest- and lowest-scoring economies is most pronounced in high-income economies, with a substantial difference of 75 points.

TABLE ES.1 INTRODUCING THE 10 INDICATORS OF <i>WOMEN, BUSINESS AND THE LAW 2.0</i> : TOWARD BETTER MEASUREMENT OF LAWS, POLICIES, AND PRACTICES			
Indicator	Legal frameworks index	Supportive frameworks index	Expert opinions index
 Safety	Laws addressing child marriage, sexual harassment, domestic violence, and femicide	Action plans, services for survivors, special procedures, monitoring and implementing agencies, and budget allocations	Observations on women's freedom from gender-based violence
 Mobility	Constraints to a woman's agency and freedom of movement and new questions on conferring citizenship to children and spouses	Identification and passport application processes as well as gender-sensitive public transportation policies and plans	Observations on women's freedom of movement in practice
 Workplace	Protections against discrimination based on gender, adding protections in recruitment and flexible work arrangements	Guidelines published by the government on nondiscrimination and flexible work arrangements	Observations on women's opportunities to enter and remain in the workforce in practice
 Pay	Mandates of equal remuneration for women and men for work of equal value and women's work at night, in industrial jobs, and in jobs deemed dangerous	Transparency measures and enforcement mechanisms and the availability of statistical data on women's employment in different industries	Observations on equal remuneration for work of equal value and women's and men's equal access to high-paying jobs in practice
 Marriage	Constraints related to marriage and divorce because equal rights in marriage and divorce are critical to a woman's agency, financial security, and health	Fast-track processes in family disputes, specialized family courts, and legal aid in family law disputes	Observations on women's and men's equal rights during marriage and divorce in practice
 Parenthood	The availability of paid maternity and paternity leave, whether the cost is covered by the government, and whether dismissal of pregnant workers is prohibited	The ease of application and incentives for fathers' leave and availability of data on women's unpaid care work	Observations on access to maternity and paternity leave in practice
 Childcare	Laws that regulate the availability, affordability, and quality of childcare services	Financial support applications, databases of providers, and quality reports	Observations on access to affordable and quality childcare services in practice
 Entrepreneurship	Constraints to a woman's ability to start and run a business, gender-sensitive criteria in public procurement, and quotas for women on public corporate boards	The availability of statistical data on women's business activities, government-led strategies and programs on women's entrepreneurship, and entrepreneurs' access to financial services	Observations on women's opportunities to start and run a business and women's and men's equal access to credit in practice
 Assets	Women's rights to immovable assets, through property rights and inheritance, including land rights	Policies supporting women in registering land, together with awareness campaigns and the availability of statistical data on women's property ownership	Observations on women's and men's equal enjoyment of the rights to immovable property in practice
 Pension	Differences in retirement ages and whether the law allows for pension care credits to compensate for a woman's career interruptions	Incentives to increase women's retirement benefits and dedicated procedures to challenge benefit decisions	Observations on women's and men's equal enjoyment of pension benefits in practice

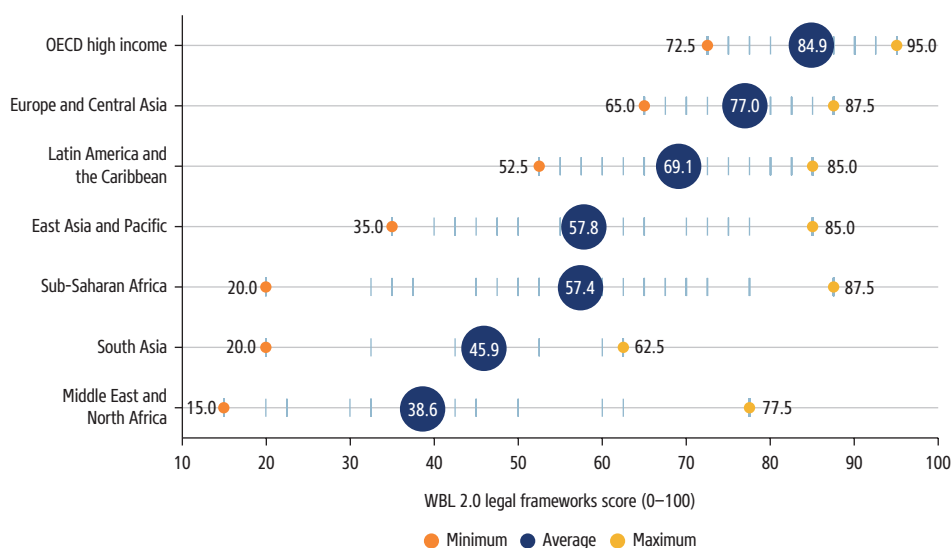
Source: *Women, Business and the Law* team.

Safety, Entrepreneurship, and Childcare have the most room for improvement.

Key areas such as labor market regulations, affordable and quality childcare, entrepreneurship support, and women's safety lag significantly behind. Challenges persist in providing accessible childcare services, as reflected by a global Childcare indicator score of 47.6, with 90 out of 190 economies scoring 25 or lower. Moreover, more than 90 percent of economies lack comprehensive legal provisions for safety, indicated by a low score for the Safety indicator of 36.3, leaving more than 3 billion women and girls unprotected and highlighting the urgent need for legislation to protect women from violence. The Entrepreneurship indicator, which added two new areas

FIGURE ES.2 | SUB-SAHARAN AFRICA AND THE MIDDLE EAST AND NORTH AFRICA SHOW THE LARGEST GAPS IN WBL 2.0 LEGAL FRAMEWORKS SCORES, EXCEEDING 60 POINTS

Dispersion of average WBL 2.0 legal frameworks scores, by region



Source: *Women, Business and the Law 2024* database.

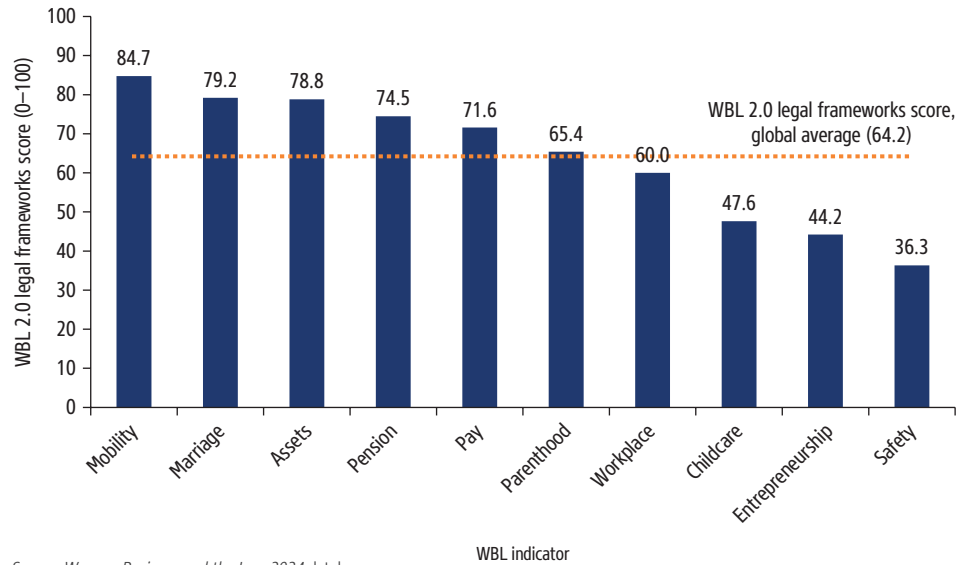
Note: Each vertical line represents the score of an economy in its respective region. Each blue circle indicates the average score for a region. The minimum and maximum scores within each region are specified. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

of measurement—gender-sensitive criteria in public procurement laws and whether laws establish quotas to increase women’s presence on corporate boards—is now the second-lowest-scoring indicator, with a score of just 44.2 (figure ES.3).

***Women, Business and the Law 2.0* also reveals a shocking implementation gap of 25 points at the global level (table ES.B.1).** The new data set is the first to assess mechanisms to support the implementation of laws in 190 economies. The global *Women, Business and the Law 2.0* supportive frameworks score is 39.5, meaning that only about two-fifths of the supportive frameworks needed to promote the implementation of gender-equal laws have been established. Every economy has substantial room for improvement. Even in OECD high-income economies, implementing mechanisms are widely missing, with only 68 percent of the supportive frameworks adopted. In the Middle East and North Africa, just a quarter of the implementing frameworks measured are currently in place, with slightly fewer in Sub-Saharan Africa (figure ES.4).

Overall, the supportive frameworks needed to ensure the implementation of laws in all economies are widely missing across income groups. There is significant variation in the supportive frameworks scores across all income groups, highlighting the complexity of translating legal rights into tangible opportunities for women. This variation underscores the urgent need for proactive and nuanced approaches in all economies, regardless of income level, to bridge the gap between legal provisions and actual empowerment.

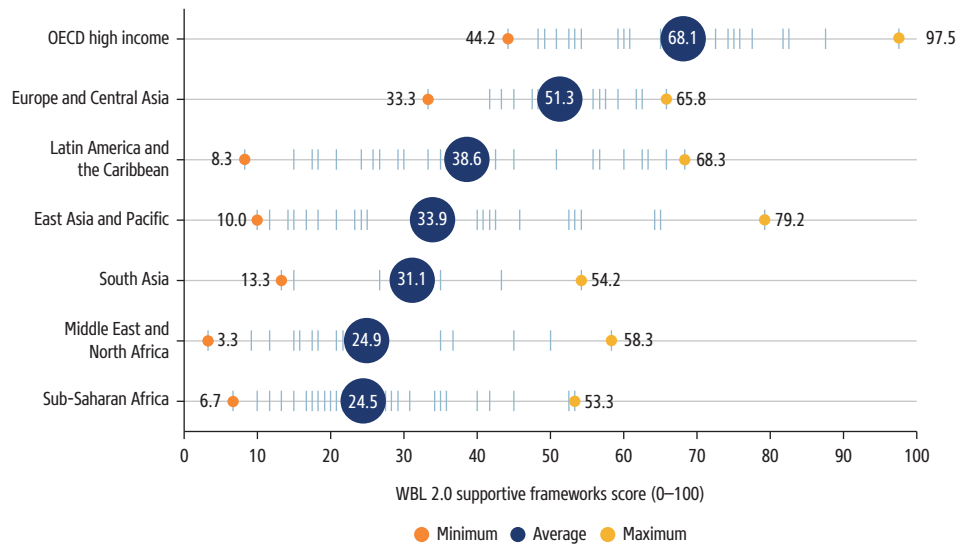
FIGURE ES.3 | SAFETY, ENTREPRENEURSHIP, AND CHILDCARE INDICATORS HAVE THE LARGEST LEGAL GAPS



Source: Women, Business and the Law 2024 database.
 Note: WBL = Women, Business and the Law.

FIGURE ES.4 | THE LOWEST SCORES FOR SUPPORTIVE FRAMEWORKS ARE IN SUB-SAHARAN AFRICA, FOLLOWED BY THE MIDDLE EAST AND NORTH AFRICA

Dispersion of Women, Business and the Law supportive frameworks scores, by region



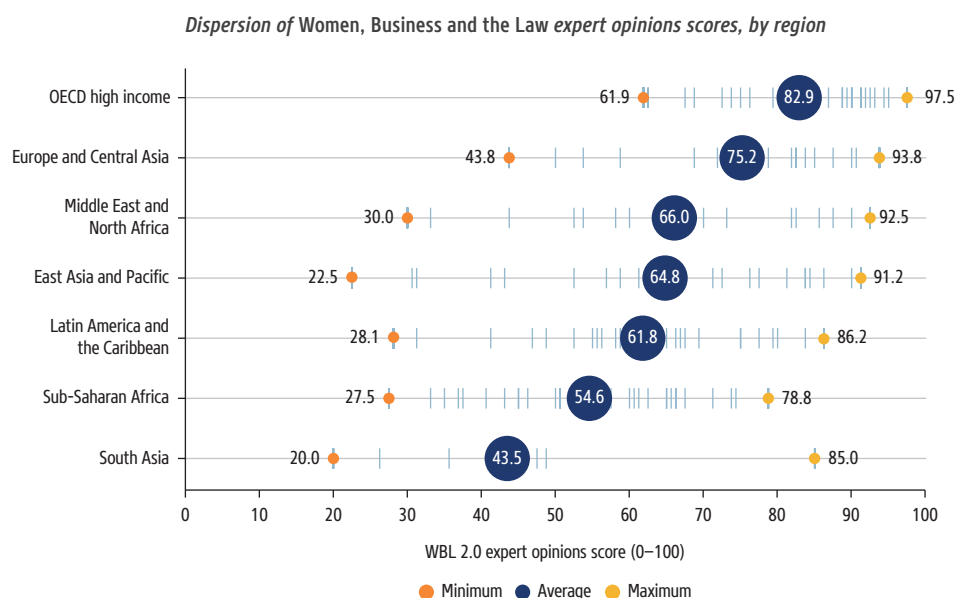
Source: Women, Business and the Law 2024 database.
 Note: Each vertical line represents the score of an economy in its respective region. Each blue circle indicates the average score for a region. The minimum and maximum scores within each region are specified. OECD = Organisation for Economic Co-operation and Development; WBL = Women, Business and the Law.

Supportive frameworks could be more robust in critical areas such as Workplace, Assets, Childcare, and Pay. In these areas, among the most pressing issues are specific challenges related to sex-disaggregated data for assessing and monitoring gender disparities, incentivizing the registration of joint or sole property for women’s property rights, streamlining procedures to request financial support for childcare, and addressing the lack of transparency and enforcement mechanisms to narrow the gender pay gap. These areas require special attention when designing policies and programs to complement existing laws.

According to the Women, Business and the Law 2.0 expert opinions index, about 66 percent of women enjoy equal rights with men, pointing to real-world implementation issues. Expert opinions surveys are a viable tool for gathering insight into data-limited areas and for achieving a better understanding of complex, hard-to-observe issues, although biases may skew perceptions away from reality. Expert opinions on women’s rights in various areas are critical to evaluating societal priorities and guiding policy makers and researchers in designing and implementing laws.

The average scores for expert opinions on women’s rights in practice vary across regions and income groups. The perception of women’s rights in practice varies both among and within regions, with average expert opinions scores exceeding the global average of 65.7 concentrated in the OECD high-income, Europe and Central Asia, and Middle East and North Africa regions. Conversely, economies in all other regions have lower average scores, all falling below the global average on expert opinions (figure ES.5). Experts perceive women’s rights as being more advanced in

FIGURE ES.5 | THE LARGEST RANGES IN EXPERT OPINIONS SCORES ARE WITHIN THE EAST ASIA AND PACIFIC AND SOUTH ASIA REGIONS



Source: Women, Business and the Law 2024 database.

Note: The sample size is restricted to the 164 economies for which expert opinions data are available. Each vertical line represents the score of an economy in its respective region. Each blue circle indicates the average score for a region. The minimum and maximum scores within each region are specified. OECD = Organisation for Economic Co-operation and Development; WBL = Women, Business and the Law.

the areas of Pension, Mobility, and Assets. These areas focus, respectively, on equal pension benefits, freedom of movement, and property rights for women. By contrast, opinions on Safety and Childcare indicate that, in practice, women’s rights in these areas are lagging significantly, highlighting a critical need for improvement in these domains. The majority of experts agree that less than half of women are free from gender-based violence and that women face important hurdles after having children. Only a minority of experts indicate that “almost all women” have access to affordable and quality childcare services.

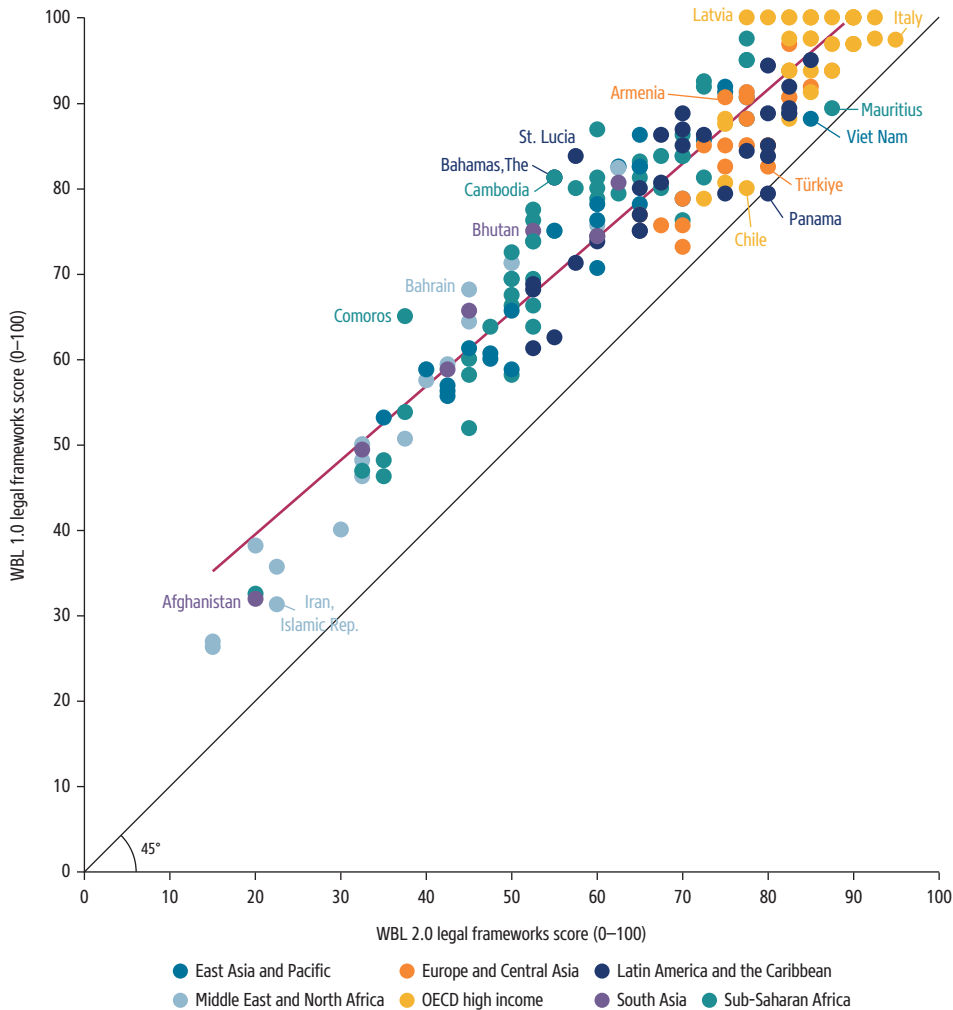
Women, Business and the Law 2.0: Trends emerging from data analysis of new measurements

Women, Business and the Law 2.0 reveals important gaps in legal frameworks, their enforcement, and perceived outcomes. The results emerging from the data call for a comprehensive set of actions to close gender gaps. These actions include reforming laws, introducing mechanisms to support the meaningful implementation of laws, launching awareness campaigns to reshape behaviors, and ultimately advancing the agenda for gender equality. In addition, the indexes serve as a valuable public resource, providing evidence-based insights into all of these pillars and serving as a foundation for policy recommendations and research.

Four main takeaways outline where legal and implementation gaps persist, how experts perceive women’s reality on the ground, and where economies are progressing.

- 1. The more ambitious *Women, Business and the Law 2.0* framework displays an average 14-point drop in legal scores relative to the 1.0 framework.** The inclusion of Childcare and Safety indicators and methodological refinements across indicators brought about a significant change in the observed legal landscape for women’s economic inclusion. As a result of these revisions, economies experienced a noticeable reduction of about 14 points in their scores, on average (figure ES.6). This shift underscores the impact of the new indicators on the overall assessment of women’s legal rights and highlights the evolving nature of gender equality measurement.
- 2. Almost all economies, even those with the most gender-equal laws, face a substantive implementation gap.** The *Women, Business and the Law 2.0* legal frameworks index is significantly correlated with the supportive frameworks index: stronger laws on the books tend to be associated with stronger supportive frameworks (figure ES.7). However, the relationship between the *Women, Business and the Law 2.0* legal and supportive frameworks scores is not exactly one-to-one, and making laws more gender-equal is not uniformly accompanied by equivalent levels of policies, plans, budgets, or strategies to implement the letter of the law in practice. Broadly, economies with a *Women, Business and the Law 2.0* legal score higher than 50 (right-hand side of figure ES.7) have an average implementation gap of 27, while those with a score of 50 and lower (left-hand side) exhibit an average gap of 19.5. This significant difference highlights that, while economies with lower legal frameworks scores still have substantial room for improvement in both the *Women, Business and the Law 2.0* legal frameworks and supportive frameworks

FIGURE ES.6 | ECONOMIES WITH HIGH SCORES ON THE WBL 1.0 LEGAL INDEX CONTINUE TO HAVE HIGH SCORES ON THE WBL 2.0 LEGAL INDEX

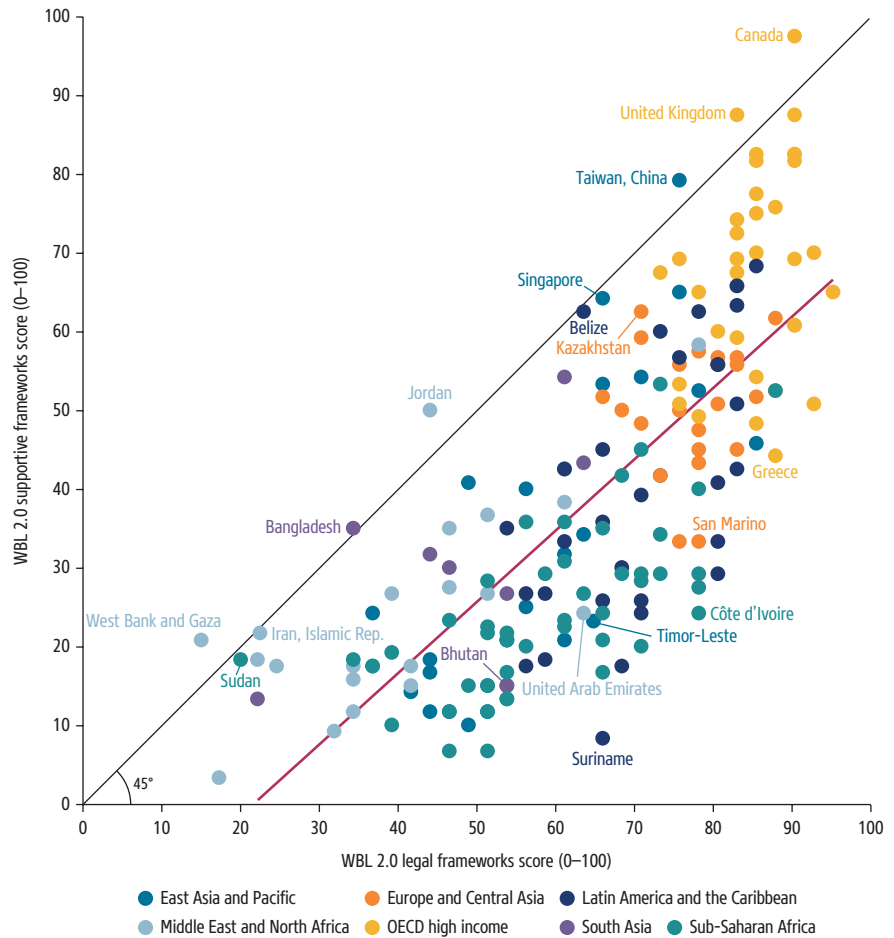


Source: *Women, Business and the Law 2024* database.

Note: The figure depicts a correlation between the *Women, Business and the Law* 1.0 and 2.0 legal frameworks scores. Each point represents a single economy within a region. A fitted regression line (red) is also included. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

indexes, economies with higher legal frameworks scores, on average, face a greater implementation gap. However, there are stark within-region differences. This phenomenon may arise because these economies have recently undertaken legal reforms without implementing corresponding policies, such as in the case of Côte d'Ivoire, which exhibits the largest difference between the 2.0 legal frameworks (77.5) and supportive frameworks (24.2) scores. Alternatively, the larger gaps in economies with higher legal gender equality scores could be attributed to the fact that they set a higher standard in their legal frameworks.

FIGURE ES.7 | MORE GENDER-EQUAL LAWS ARE ASSOCIATED WITH BETTER SUPPORTIVE FRAMEWORKS



Source: *Women, Business and the Law 2024* database.

Note: The figure depicts the correlation between the WBL 2.0 supportive frameworks scores and the legal frameworks scores. Each point represents a single economy. A fitted regression line (red) is also included. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

The implementation gaps are also different across indicators. For instance, the Safety indicator highlights that about 55 percent of economies have comprehensive laws addressing domestic violence, and 27 percent have adequate legislation addressing child marriage, but only 43 percent have developed comprehensive mechanisms to address multiple forms of violence against women. In the area of Workplace, workers in 36 percent of economies have the option of requesting flexible work arrangements either through flexible hours or remote work, but only 19 percent of economies have published guidelines on flexible work arrangements. In the area of Pay, about 52 percent of economies worldwide have legal provisions

mandating equal remuneration for work of equal value, but only 18 percent have pay transparency measures or enforcement mechanisms to address the gender pay gap. Under Parenthood, while 65 percent of economies offer fathers at least one day of paid leave for the birth of a child, only 16 percent of economies provide incentives for fathers to take paternity leave upon the birth of a child. Further, as shown in the new Childcare indicator, while 77 percent of economies establish the center-based provision of childcare services, only 47 percent of economies have put in place a publicly available centralized registry or database of registered childcare providers. In the area of Entrepreneurship, only 13 percent of economies require publicly listed companies to have a legally binding gender quota for corporate boards, and only 35 percent of economies publish statistics on women-owned businesses, which are key for the design of effective public policies and programs. The biggest constraint under Assets remains the lack of legal recognition of a woman's nonmonetary contributions to her family, which is true in 29 percent of economies. Finally, under Pension, in 33 percent of economies, the ages at which men and women can retire are not the same, and in 43 percent of economies, the periods of absence arising from childcare are not accounted for in pension benefits; only 15 percent of economies provide some form of incentive that affects women's retirement benefits.

3. **When legal frameworks are more gender-equal, experts perceive a better reality for women on the ground, but this relationship is not as strong as with supportive frameworks.** A comparison of the *Women, Business and the Law 2.0* legal frameworks index and expert opinions index reveals a significant association between the legal status of economies and the perceptions of women's rights in practice (figure ES.8). The *Women, Business and the Law 2.0* legal frameworks global average score is 64.2, and the expert opinions global average score is 65.7. However, this association is weaker than the one observed between scores of the legal frameworks index and the supportive frameworks index, with some exceptions. Supportive frameworks generally follow patterns similar to those of legal results, but with a lag; the relationship with expert opinions is less clear. In economies with higher legal scores, the difference between the expert opinions score and the legal frameworks score tends to be more pronounced. This finding suggests that there is a greater degree of variation and complexity in how experts perceive legal standards, which can be influenced by the specific context.

The alignment between expert opinions and legal frameworks varies across and within regions, often deviating from the trends seen in the legal index (figure ES.9). For example, economies in the Middle East and North Africa region generally exhibit more favorable views of women's rights than is reflected in the scores on the legal frameworks index. Similarly, the East Asia and the Pacific region tends to score higher on expert opinions than on the legal frameworks index, while the Latin America and the Caribbean region scores lower on expert opinions than on the legal index.

4. **Eighteen countries made progress toward legal gender equality by enacting reforms captured by the *Women, Business and the Law 1.0* index.** *Women, Business and the Law 2024* presents updated data and scores to register the progress toward legal gender equality that economies made between October 2, 2022, and October 1, 2023, as measured by the original eight *Women, Business and the*

FIGURE ES.8 | MORE GENDER-EQUAL LAWS ARE ASSOCIATED WITH THE PERCEPTION OF MORE RIGHTS FOR WOMEN IN PRACTICE

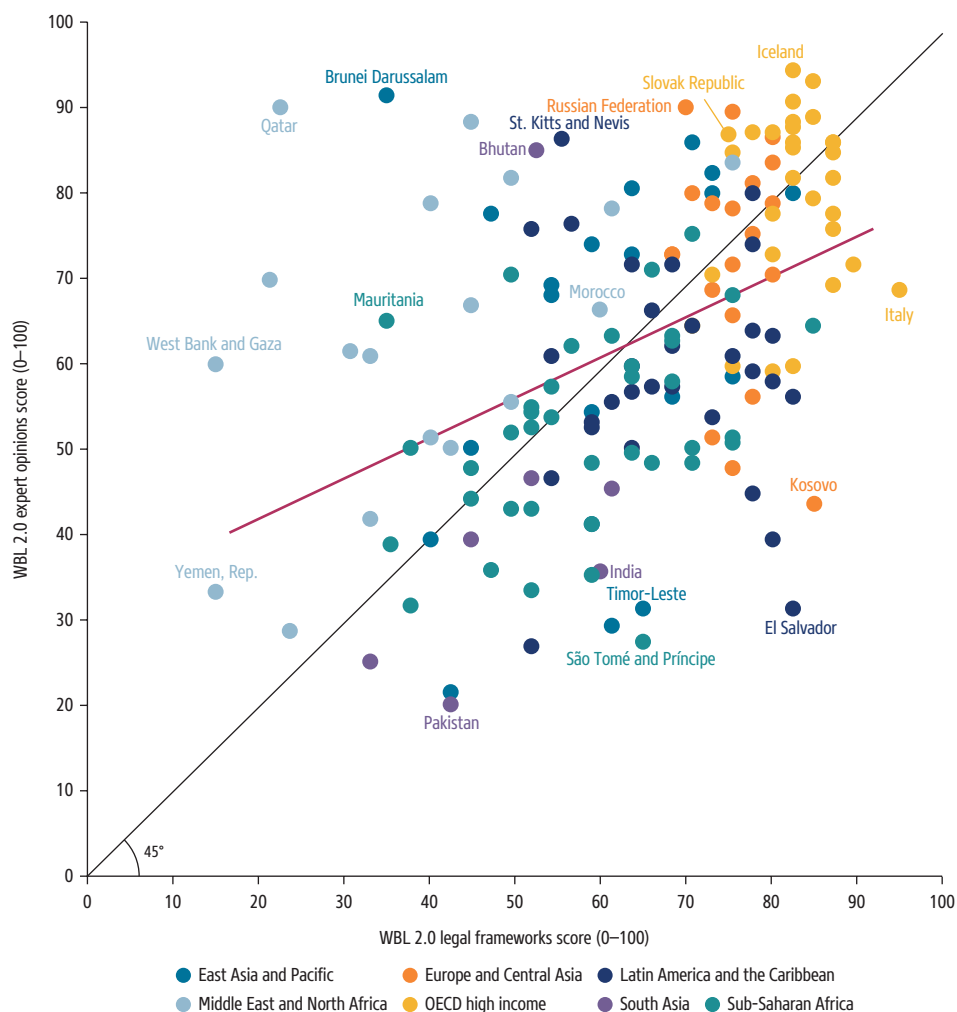
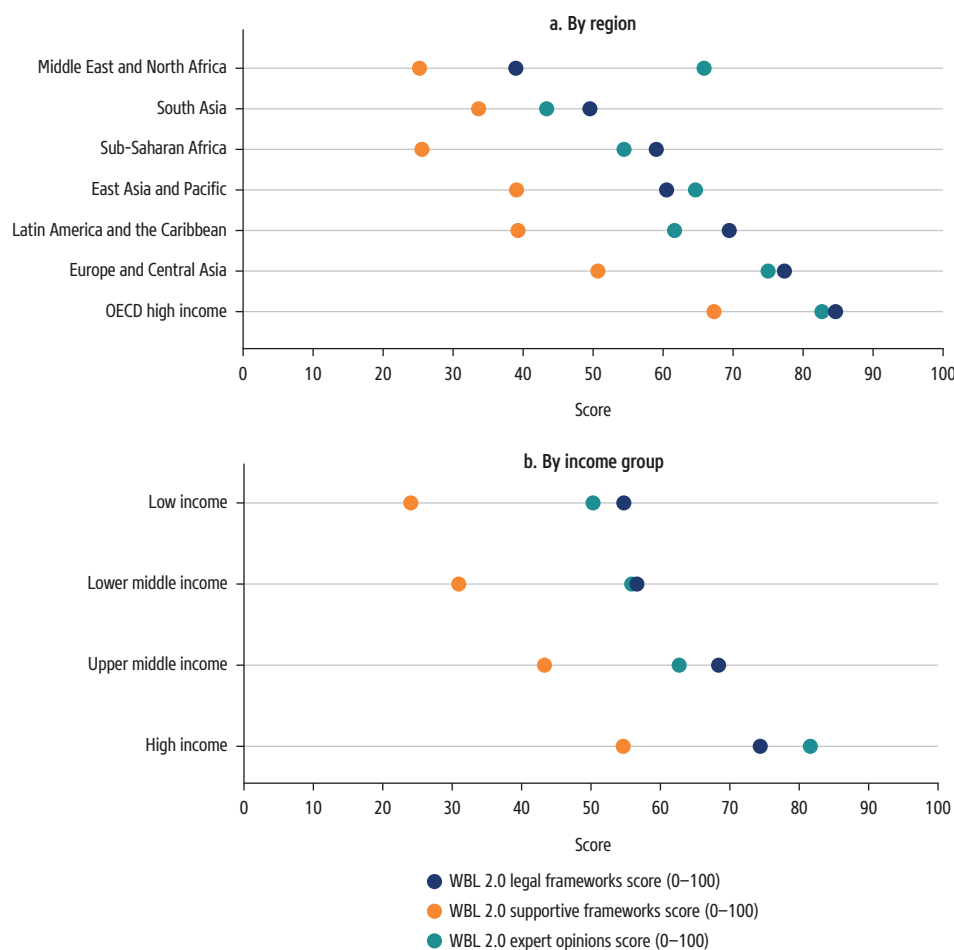


FIGURE ES.9 | SUPPORTIVE FRAMEWORKS LAG BEHIND LEGAL FRAMEWORKS AND EXPERT OPINIONS SCORES ACROSS REGIONS AND INCOME GROUPS



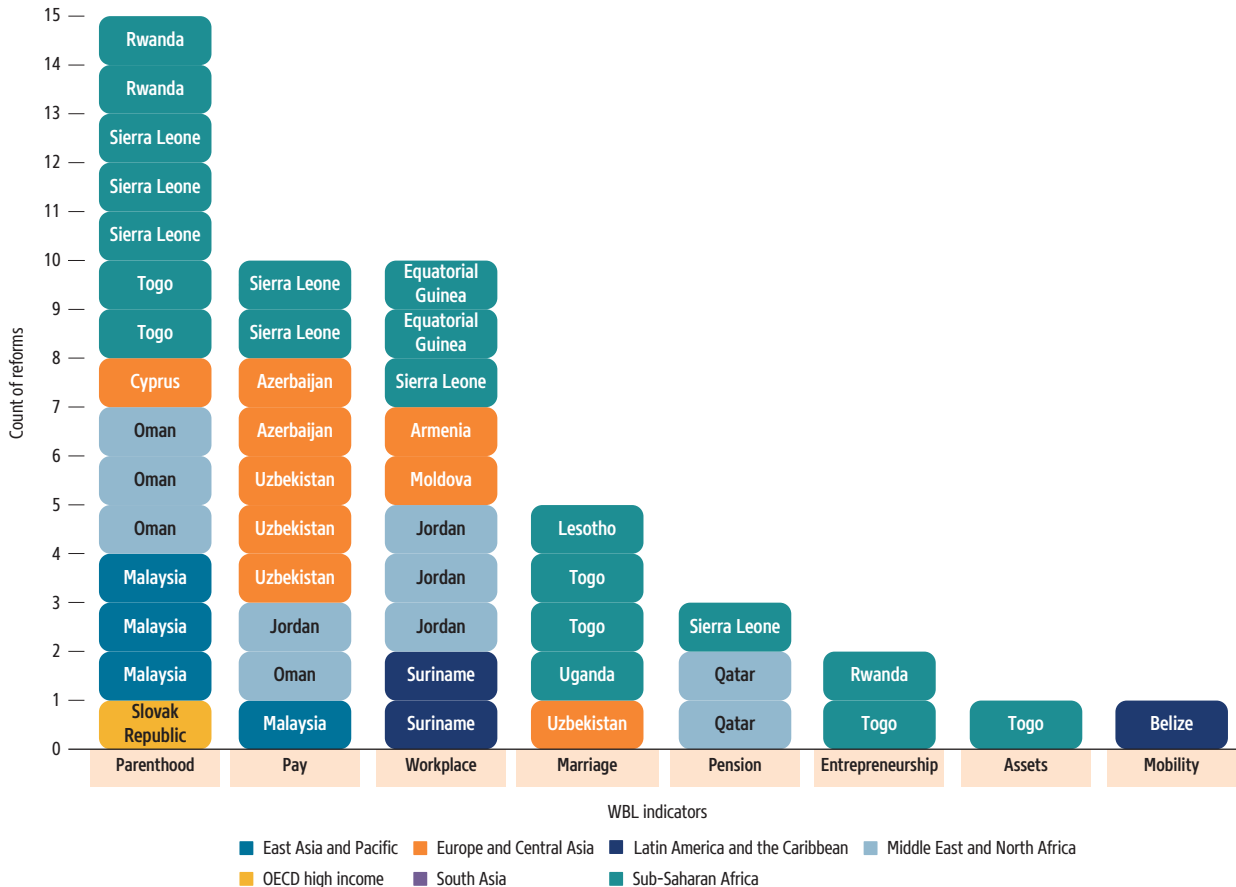
Source: *Women, Business and the Law 2024* database.

Note: Regions and income groups are sorted by the legal frameworks score average, from lowest to highest. The sample size is restricted to the 164 economies for which expert opinions data are available. República Bolivariana de Venezuela is excluded from the income group analysis because it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

and Uzbekistan—enacted nine reforms. Malaysia, in the East Asia and Pacific region, enacted four reforms, while Suriname, in Latin America and the Caribbean, enacted two reforms and Belize enacted one. Among OECD high-income economies, the Slovak Republic was the only country to reform. Overall, the economies that improved the most were Jordan, Malaysia, Sierra Leone, Togo, and Uzbekistan, thanks to comprehensive reforms in multiple areas, which raised their scores by between 19 and 28 percentage points. The Parenthood, Pay, and Workplace 1.0 indicators recorded the highest number of reforms over the last year. Other indicators registered fewer reforms, in part because a higher level of equality had been reached in some of the areas measured (Entrepreneurship) and in part because these indicators measure notoriously sticky areas of the law (Mobility and Assets).

FIGURE ES.10 | IN 2022–23, 18 ECONOMIES ENACTED REFORMS ACROSS ALL *WOMEN, BUSINESS AND THE LAW* 1.0 INDICATORS

Number of reforms since October 2022, by economy, indicator, and region



Source: *Women, Business and the Law 2024* database.

Note: OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

The way forward

The new *Women, Business and the Law 2.0* three-tiered approach, which focuses on legal frameworks, supportive frameworks, and expert opinions, reveals important gaps and demonstrates that the perceptions of experts on the status of women's rights are not always in line with what is needed to implement those rights in practice. These gaps should be explored further. By improving these measures in the future, *Women, Business and the Law* plans to deliver more comprehensive data to inform policy dialogue and reform, thereby allowing more women to realize their rights and boosting economic inclusion and labor force participation worldwide.

Annex ES.A Women, Business and the Law 2.0 questions

TABLE ES.A.1 WOMEN, BUSINESS AND THE LAW 2.0 QUESTIONS			
Indicator	Legal frameworks	Supportive frameworks	Expert opinions
Safety	<ol style="list-style-type: none"> Does the law address child marriage? Does the law address sexual harassment? Does the law address domestic violence? Does the law address femicide? 	<ol style="list-style-type: none"> Has the government developed comprehensive mechanisms to address violence against women? Are special procedures in place for cases of sexual harassment? Is a government entity responsible for monitoring and implementing national services, plans, and programs addressing violence against women? Is an annual budgetary allocation devoted to violence against women risk mitigation, prevention, and response programs? 	<ol style="list-style-type: none"> In practice, are women free from gender-based violence?
Mobility	<ol style="list-style-type: none"> Can a woman choose where to live in the same way as a man? Can a woman travel internationally in the same way as a man? Can a woman travel outside her home in the same way as a man? Do a woman and a man have equal rights to confer citizenship on their spouses and their children? 	<ol style="list-style-type: none"> Are passport application processes the same for a woman and a man? Are the application processes for official identity documents the same for a woman and a man? Does a current policy or plan explicitly consider the specific mobility needs of women in public transportation? 	<ol style="list-style-type: none"> In practice, do women enjoy the same freedom of movement as men?
Workplace	<ol style="list-style-type: none"> Can a woman get a job in the same way as a man? Does the law explicitly prohibit discrimination in recruitment based on marital status, parental status, and age? Does the law prohibit discrimination in employment based on gender? Does the law allow employees to request flexible work? 	<ol style="list-style-type: none"> Does a specialized body receive complaints about gender discrimination in employment? Has the government published guidelines on nondiscrimination based on gender in recruitment? Has the government published guidelines on flexible work arrangements? 	<ol style="list-style-type: none"> In practice, do women enjoy the same opportunities to enter the workplace as men? In practice, do women enjoy the same opportunities to remain in the workplace as men?
Pay	<ol style="list-style-type: none"> Does the law mandate equal remuneration for work of equal value? Can a woman work at night in the same way as a man? Can a woman work in a job deemed dangerous in the same way as a man? Can a woman work in an industrial job in the same way as a man? 	<ol style="list-style-type: none"> Are pay transparency measures or enforcement mechanisms in place to address the pay gap? Have sex-disaggregated data on employment in different industries or sectors been published? 	<ol style="list-style-type: none"> In practice, do women and men enjoy equal remuneration for work of equal value? In practice, do women and men have equal access to high-paying jobs?

(Table continues next page)

TABLE ES.A.1 WOMEN, BUSINESS AND THE LAW 2.0 QUESTIONS (continued)			
Indicator	Legal frameworks	Supportive frameworks	Expert opinions
Marriage	<ol style="list-style-type: none"> 1. Is the law free of legal provisions that require a married woman to obey her husband? 2. Can a woman be “head of household” or “head of family” in the same way as a man? 3. Can a woman obtain a judgment of divorce in the same way as a man? 4. Does a woman have the same rights to remarry as a man? 	<ol style="list-style-type: none"> 1. Is there a fast-track process or procedure for family law disputes? 2. Are there specialized family courts? 3. Is legal aid available for family law disputes? 	<ol style="list-style-type: none"> 1. In practice, do women and men enjoy equal rights during marriage? 2. In practice, do women and men enjoy equal rights when getting a divorce?
Parenthood	<ol style="list-style-type: none"> 1. Is paid leave of at least 14 weeks available to mothers? 2. Are leave benefits for mothers paid solely by the government? 3. Is paid leave available to fathers? 4. Is dismissal of pregnant workers prohibited? 	<ol style="list-style-type: none"> 1. Is it possible to apply for maternity benefits through a single government application process? 2. Are incentives in place to encourage fathers to take paternity leave upon the birth of a child? 3. Have sex-disaggregated data on unpaid care work been published? 	<ol style="list-style-type: none"> 1. In practice, do women have access to paid leave for the birth of a child? 2. In practice, do men have access to paid leave for the birth of a child?
Childcare	<ol style="list-style-type: none"> 1. Does the law establish the provision of center-based childcare services? 2. Does the law establish any form of support for families for childcare services? 3. Does the law establish any form of support for nonstate childcare providers? 4. Does the law establish quality standards for the provision of center-based childcare services? 	<ol style="list-style-type: none"> 1. Is there a publicly available registry or database of childcare providers? 2. Is there a clearly outlined application procedure to request financial support from the government for childcare services by parents? 3. Is there a clearly outlined application procedure to request financial support from the government for childcare services by nonstate childcare providers? 4. Has the government published any reports on the quality of childcare services? 	<ol style="list-style-type: none"> 1. In practice, do women have access to affordable and quality childcare services?
Entrepreneurship	<ol style="list-style-type: none"> 1. Can a woman undertake entrepreneurial activities in the same way as a man? 2. Does the law prohibit discrimination in access to credit based on gender? 3. Does the law prescribe a gender quota for corporate boards? 4. Does the law include gender-sensitive procurement provisions for public procurement processes? 	<ol style="list-style-type: none"> 1. Have sex-disaggregated data on business activities, entrepreneurship, or women-owned businesses been published? 2. Are government-led programs supporting female entrepreneurs providing access to finance and training, coaching, or business development? 3. Does a current national government plan or strategy focus on women's access to financial services? 	<ol style="list-style-type: none"> 1. In practice, do women enjoy the same opportunities to start and run a business as men? 2. In practice, do women and men have equal access to credit?
Assets	<ol style="list-style-type: none"> 1. Do a woman and a man have equal administrative power and ownership rights to immovable property, including land? 2. Do sons and daughters have equal rights to inherit assets? 3. Do male and female surviving spouses have equal rights to inherit assets? 4. Does the law provide for the valuation of nonmonetary contributions? 	<ol style="list-style-type: none"> 1. Are mechanisms or incentives in place to encourage women to register immovable property (including joint titling)? 2. Are awareness measures in place to improve women's access to information about marital and inheritance rights? 3. Have anonymized sex-disaggregated data on property ownership been published? 	<ol style="list-style-type: none"> 1. In practice, do women and men enjoy equal rights to immovable property?

(Table continues next page)

TABLE ES.A.1 WOMEN, BUSINESS AND THE LAW 2.0 QUESTIONS (continued)			
Indicator	Legal frameworks	Supportive frameworks	Expert opinions
Pension	<ol style="list-style-type: none"> 1. Are the ages at which a woman and a man can retire with full pension benefits the same? 2. Are the ages at which a woman and a man can retire with partial pension benefits the same? 3. Is the mandatory retirement age for a woman and a man the same? 4. Are periods of absence due to childcare accounted for in pension benefits? 	<ol style="list-style-type: none"> 1. Are incentives in place to increase women's retirement benefits? 2. Is a procedure in place for pension beneficiaries to challenge the decisions of the competent authority regarding their benefits? 	<ol style="list-style-type: none"> 1. In practice, do women and men enjoy equal pension benefits after retirement?

Source: Women, Business and the Law 2024 database.

Annex ES.B Women, Business and the Law 1.0 and 2.0 scores

TABLE ES.B.1 WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES				
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score
Belgium	100.0 ●	90.0 ●	69.2 ●	90.0 ●
Canada	100.0 ●	90.0 ●	97.5 ●	—
Denmark	100.0 ●	80.0 ●	60.0 ●	91.3 ●
France	100.0 ●	90.0 ●	87.5 ●	72.5 ●
Germany	100.0 ●	85.0 ●	82.5 ●	85.6 ●
Greece	100.0 ●	87.5 ●	44.2 ●	83.1 ●
Iceland	100.0 ●	82.5 ●	69.2 ●	94.4 ●
Ireland	100.0 ●	85.0 ●	81.7 ●	89.4 ●
Latvia	100.0 ●	77.5 ●	49.2 ●	88.8 ●
Luxembourg	100.0 ●	85.0 ●	70.0 ●	90.0 ●
Netherlands	100.0 ●	90.0 ●	60.8 ●	79.4 ●
Portugal	100.0 ●	92.5 ●	50.8 ●	75.0 ●
Spain	100.0 ●	90.0 ●	82.5 ●	81.3 ●
Sweden	100.0 ●	82.5 ●	72.5 ●	91.3 ●
Estonia	97.5 ●	85.0 ●	48.3 ●	92.5 ●
Finland	97.5 ●	85.0 ●	77.5 ●	95.0 ●
Italy	97.5 ●	95.0 ●	65.0 ●	68.8 ●
New Zealand	97.5 ●	92.5 ●	70.0 ●	—
Togo	97.5 ● ✓	77.5 ●	27.5 ●	71.3 ●
United Kingdom	97.5 ●	82.5 ●	87.5 ●	81.3 ●
Australia	96.9 ●	90.0 ●	81.7 ●	88.8 ●
Austria	96.9 ●	90.0 ●	82.5 ●	85.6 ●

(Table continues next page)

TABLE ES.B.1		WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES (continued)			
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score	
Cyprus	96.9 ● ✓	82.5 ●	55.8 ●	82.5 ●	
Norway	96.9 ●	87.5 ●	75.8 ●	97.5 ●	
Slovenia	96.9 ●	90.0 ●	60.8 ●	90.0 ●	
Côte d'Ivoire	95.0 ●	77.5 ●	24.2 ●	53.8 ●	
Gabon	95.0 ●	77.5 ●	29.2 ●	53.1 ●	
Peru	95.0 ●	85.0 ●	68.3 ●	58.8 ●	
Paraguay	94.4 ●	80.0 ●	40.8 ●	46.9 ●	
Croatia	93.8 ●	87.5 ●	61.7 ●	—	
Czechia	93.8 ●	82.5 ●	59.2 ●	76.3 ●	
Hungary	93.8 ● *	87.5 ●	52.5 ●	93.1 ●	
Lithuania	93.8 ●	85.0 ●	54.2 ●	91.9 ●	
Poland	93.8 ●	82.5 ●	67.5 ●	61.9 ●	
Serbia	93.8 ●	82.5 ●	56.7 ●	73.8 ●	
Sierra Leone	92.5 ● ✓	72.5 ●	34.2 ●	52.5 ●	
Costa Rica	91.9 ●	82.5 ●	50.8 ●	60.6 ●	
Hong Kong SAR, China	91.9 ●	75.0 ●	65.0 ●	86.3 ●	
Kosovo	91.9 ●	85.0 ●	51.7 ●	43.8 ●	
Rwanda	91.9 ● ✓	72.5 ●	53.3 ●	50.6 ●	
Albania	91.3 ●	77.5 ●	45.0 ●	68.8 ●	
Malta	91.3 ●	77.5 ●	58.3 ●	87.5 ●	
Taiwan, China	91.3 ●	75.0 ●	79.2 ●	83.8 ●	
United States	91.3 ●	85.0 ●	75.0 ●	62.5 ●	
Armenia	90.6 ● ✓	75.0 ●	33.3 ●	71.9 ●	
Bulgaria	90.6 ●	82.5 ●	65.8 ●	90.6 ●	
Moldova	90.6 ● ✓	77.5 ●	43.3 ●	75.0 ●	
Mongolia	90.6 ●	77.5 ●	52.5 ●	61.3 ●	
Romania	90.6 ●	82.5 ●	45.0 ●	87.5 ●	
Ecuador	89.4 ●	82.5 ●	63.3 ●	66.3 ●	
Mauritius	89.4 ●	87.5 ●	52.5 ●	67.5 ●	
Bolivia	88.8 ●	70.0 ●	39.2 ●	65.0 ●	
El Salvador	88.8 ●	82.5 ●	42.5 ●	31.3 ●	
Mexico	88.8 ●	82.5 ●	65.8 ●	41.3 ●	
Uruguay	88.8 ●	80.0 ●	55.8 ●	83.8 ●	
Georgia	88.1 ●	77.5 ●	57.5 ●	50.0 ●	
Korea, Rep.	88.1 ● *	82.5 ●	74.2 ●	—	
South Africa	88.1 ●	77.5 ●	40.0 ●	—	

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TABLE ES.B.1		WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES (continued)			
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score	
Switzerland	88.1 ●	75.0 ●	69.2 ●	73.8 ●	
Viet Nam	88.1 ●	85.0 ●	45.8 ●	83.8 ●	
Slovak Republic	87.5 ● ✓	75.0 ●	53.3 ●	86.9 ●	
Guyana	86.9 ●	70.0 ●	25.8 ●	75.0 ●	
Zimbabwe	86.9 ●	60.0 ●	35.8 ●	50.6 ●	
Cabo Verde	86.3 ●	70.0 ●	28.3 ●	66.3 ●	
Dominican Republic	86.3 ●	72.5 ●	60.0 ●	67.5 ●	
Nicaragua	86.3 ●	67.5 ●	30.0 ●	69.4 ●	
Timor-Leste	86.3 ●	65.0 ●	23.3 ●	31.3 ●	
Lao PDR	85.6 ● *	72.5 ●	41.7 ●	90.0 ●	
Azerbaijan	85.0 ● ✓	72.5 ●	41.7 ●	83.8 ●	
Bosnia and Herzegovina	85.0 ●	77.5 ●	47.5 ●	81.9 ●	
Brazil	85.0 ●	80.0 ●	55.8 ●	61.9 ●	
Montenegro	85.0 ●	80.0 ●	50.8 ●	85.0 ●	
North Macedonia	85.0 ●	80.0 ●	56.7 ●	78.8 ●	
San Marino	85.0 ● *	77.5 ●	33.3 ●	93.8 ●	
Ukraine	85.0 ●	75.0 ●	50.0 ●	82.5 ●	
Venezuela, RB	85.0 ●	70.0 ●	24.2 ●	60.0 ●	
Colombia	84.4 ●	77.5 ●	62.5 ●	63.8 ●	
Benin	83.8 ●	70.0 ●	29.2 ●	65.6 ●	
Kenya	83.8 ● *	70.0 ●	45.0 ●	60.6 ●	
Puerto Rico (US)	83.8 ●	80.0 ●	29.2 ●	66.9 ●	
St. Lucia	83.8 ●	57.5 ●	26.7 ●	80.0 ●	
Uganda	83.8 ● ✓	67.5 ●	41.7 ●	50.6 ●	
São Tomé and Príncipe	83.1 ●	65.0 ●	16.7 ●	27.5 ●	
Belize	82.5 ●	62.5 ●	62.5 ●	58.1 ●	
Burkina Faso	82.5 ●	65.0 ●	20.8 ●	62.5 ●	
Fiji	82.5 ●	62.5 ●	34.2 ●	30.6 ●	
Mozambique	82.5 ●	65.0 ●	35.0 ●	61.3 ●	
Singapore	82.5 ●	65.0 ●	64.2 ●	84.4 ●	
Türkiye	82.5 ●	80.0 ●	55.8 ●	58.8 ●	
United Arab Emirates	82.5 ●	62.5 ●	24.2 ●	81.9 ●	
Uzbekistan	82.5 ● ✓	75.0 ●	55.8 ●	53.8 ●	
Bahamas, The	81.3 ●	55.0 ●	17.5 ●	63.8 ●	
Cambodia	81.3 ●	55.0 ●	40.0 ●	71.3 ●	
Liberia	81.3 ●	60.0 ●	23.3 ●	—	

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TABLE ES.B.1		WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES (continued)			
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score	
Tanzania	81.3 ●	65.0 ●	24.2 ●	51.9 ●	
Zambia	81.3 ●	72.5 ●	29.2 ●	78.8 ●	
Grenada	80.6 ●	67.5 ●	17.5 ●	60.0 ●	
Israel	80.6 ●	75.0 ●	50.8 ●	—	
Lesotho	80.6 ● ✓	55.0 ●	20.0 ●	60.0 ●	
Nepal	80.6 ●	62.5 ●	43.3 ●	47.5 ●	
Barbados	80.0 ●	65.0 ●	25.8 ●	75.0 ●	
Chile	80.0 ●	77.5 ●	65.0 ●	62.5 ●	
Ethiopia	80.0 ● *	60.0 ●	30.8 ●	43.1 ●	
Malawi	80.0 ●	57.5 ●	29.2 ●	65.0 ●	
Namibia	80.0 ● *	67.5 ●	29.2 ●	74.4 ●	
Angola	79.4 ●	62.5 ●	26.7 ●	66.3 ●	
Argentina	79.4 ●	75.0 ●	56.7 ●	56.3 ●	
Panama	79.4 ●	80.0 ●	33.3 ●	77.5 ●	
Congo, Dem. Rep.	78.8 ●	60.0 ●	22.5 ●	36.9 ●	
Japan	78.8 ●	72.5 ●	67.5 ●	67.5 ●	
Philippines	78.8 ●	70.0 ●	54.2 ●	58.8 ●	
Tajikistan	78.8 ●	70.0 ●	48.3 ●	76.3 ●	
China	78.1 ●	65.0 ●	53.3 ●	76.3 ●	
Thailand	78.1 ●	60.0 ●	31.7 ●	77.5 ●	
Central African Republic	77.5 ● *	52.5 ●	13.3 ●	35.0 ●	
Kyrgyz Republic	76.9 ●	65.0 ●	51.7 ●	—	
Suriname	76.9 ● * ✓	65.0 ●	8.3 ●	62.5 ●	
Burundi	76.3 ●	52.5 ●	21.7 ●	56.9 ●	
Kiribati	76.3 ●	60.0 ●	20.8 ●	56.9 ●	
Seychelles	76.3 ●	70.0 ●	20.0 ●	—	
Belarus	75.6 ●	67.5 ●	50.0 ●	—	
Kazakhstan	75.6 ●	70.0 ●	62.5 ●	76.3 ●	
Morocco	75.6 ●	60.0 ●	45.0 ●	66.3 ●	
Bhutan	75.0 ●	52.5 ●	15.0 ●	85.0 ●	
Ghana	75.0 ●	55.0 ●	35.8 ●	56.3 ●	
Honduras	75.0 ●	65.0 ●	35.8 ●	52.5 ●	
Samoa	75.0 ●	55.0 ●	25.0 ●	72.5 ●	
Trinidad and Tobago	75.0 ●	65.0 ●	45.0 ●	59.4 ●	
India	74.4 ●	60.0 ●	54.2 ●	35.6 ●	
Jamaica	74.4 ●	60.0 ●	42.5 ●	55.6 ●	
Guatemala	73.8 ●	60.0 ●	33.3 ●	55.0 ●	

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TABLE ES.B.1		WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES (continued)			
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score	
Guinea	73.8 ●	52.5 ●	20.8 ●	—	
Maldives	73.8 ●	52.5 ●	26.7 ●	48.8 ●	
Russian Federation	73.1 ●	70.0 ●	59.2 ●	90.0 ●	
Senegal	72.5 ●	50.0 ●	28.3 ●	—	
Djibouti	71.3 ●	50.0 ●	26.7 ●	58.1 ●	
Saudi Arabia	71.3 ●	50.0 ●	36.7 ●	85.6 ●	
St. Kitts and Nevis	71.3 ●	57.5 ●	18.3 ●	86.3 ●	
Indonesia	70.6 ●	60.0 ●	42.5 ●	43.1 ●	
Eritrea	69.4 ●	50.0 ●	6.7 ●	—	
Gambia, The	69.4 ●	52.5 ●	16.7 ●	55.0 ●	
Madagascar	69.4 ●	50.0 ●	11.7 ●	54.4 ●	
Antigua and Barbuda	68.8 ● *	52.5 ●	35.0 ●	79.4 ●	
Bahrain	68.1 ●	45.0 ●	35.0 ●	92.5 ●	
St. Vincent and the Grenadines	68.1 ●	52.5 ●	15.0 ●	—	
South Sudan	67.5 ●	50.0 ●	15.0 ●	—	
Chad	66.3 ●	52.5 ●	20.8 ●	45.0 ●	
Nigeria	66.3 ●	50.0 ●	21.7 ●	45.0 ●	
Marshall Islands	65.6 ●	50.0 ●	15.0 ●	—	
Sri Lanka	65.6 ●	45.0 ●	30.0 ●	41.3 ●	
Comoros	65.0 ●	37.5 ●	10.0 ●	52.5 ●	
Tunisia	64.4 ●	45.0 ●	27.5 ●	70.0 ●	
Botswana	63.8 ●	52.5 ●	13.3 ●	57.5 ●	
Mali	63.8 ●	47.5 ●	15.0 ●	37.5 ●	
Dominica	62.5 ●	55.0 ●	26.7 ●	48.8 ●	
Haiti	61.3 ●	52.5 ●	20.8 ●	28.1 ●	
Micronesia, Fed. Sts.	61.3 ●	45.0 ●	11.7 ●	52.5 ●	
Malaysia	60.6 ● ✓	47.5 ●	40.8 ●	81.3 ●	
Cameroon	60.0 ●	45.0 ●	23.3 ●	50.0 ●	
Papua New Guinea	60.0 ●	47.5 ●	10.0 ●	—	
Jordan	59.4 ● ✓	42.5 ●	50.0 ●	52.5 ●	
Lebanon	58.8 ●	40.0 ●	17.5 ●	53.8 ●	
Myanmar	58.8 ●	50.0 ●	11.7 ●	—	
Pakistan	58.8 ●	42.5 ●	31.7 ●	20.0 ●	
Tonga	58.8 ●	40.0 ●	14.2 ●	41.3 ●	
Congo, Rep.	58.1 ●	45.0 ●	6.7 ●	46.3 ●	
Equatorial Guinea	58.1 ● ✓	50.0 ●	22.5 ●	73.8 ●	
Algeria	57.5 ●	40.0 ●	15.0 ●	82.5 ●	

(Table continues next page)

TABLE ES.B.1		WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES (continued)			
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score	
Solomon Islands	56.9 ●	42.5 ●	18.3 ●	22.5 ●	
Palau	56.3 ●	42.5 ●	11.7 ●	—	
Vanuatu	55.6 ●	42.5 ●	16.7 ●	—	
Niger	53.8 ● *	37.5 ●	19.2 ●	33.1 ●	
Brunei Darussalam	53.1 ●	35.0 ●	24.2 ●	91.3 ●	
Guinea-Bissau	51.9 ● *	45.0 ●	11.7 ●	—	
Egypt, Arab Rep.	50.6 ●	37.5 ●	26.7 ●	—	
Libya	50.0 ●	32.5 ●	11.7 ●	43.8 ●	
Bangladesh	49.4 ●	32.5 ●	35.0 ●	26.3 ●	
Iraq	48.1 ●	32.5 ●	17.5 ●	—	
Mauritania	48.1 ●	35.0 ●	17.5 ●	65.0 ●	
Somalia	46.9 ●	32.5 ●	18.3 ●	—	
Eswatini	46.3 ●	35.0 ●	17.5 ●	40.6 ●	
Oman	46.3 ● ✓	32.5 ●	15.8 ●	63.8 ●	
Syrian Arab Republic	40.0 ●	30.0 ●	9.2 ●	64.4 ●	
Kuwait	38.1 ●	20.0 ●	18.3 ●	73.1 ●	
Qatar	35.6 ● ✓	22.5 ●	17.5 ●	90.0 ●	
Sudan	32.5 ● *	20.0 ●	18.3 ●	—	
Afghanistan	31.9 ●	20.0 ●	13.3 ●	—	
Iran, Islamic Rep.	31.3 ●	22.5 ●	21.7 ●	30.0 ●	
Yemen, Rep.	26.9 ●	15.0 ●	3.3 ●	33.1 ●	
West Bank and Gaza	26.3 ●	15.0 ●	20.8 ●	60.0 ●	

Source: Women, Business and the Law 2024 database.

Note: Colored dots indicate the scores fall in the following ranges: ● >75–100; ● >50–75; ● >25–50; ● 0–25. "—" indicates that the WBL 2.0 expert opinions scores are not available due to an insufficient number of responses. Economies are sorted based on the WBL 1.0 legal score. Economies with a green check (✓) saw an improvement in their WBL 1.0 legal score due to reforms in one or more areas. Economies with an asterisk (*) saw a change in their WBL 1.0 legal score stemming from revisions arising from new information and coding consistency. WBL = Women, Business and the Law.

ABBREVIATIONS



CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CEDAW GR	Committee on the Elimination of Discrimination against Women General Recommendations
COVID-19	coronavirus disease 2019
ILO	International Labour Organization
NGO	nongovernmental organization
OECD	Organisation for Economic Co-operation and Development
OHADA	Organization for the Harmonization of Business Law in Africa
SAR	Special Administrative Region
SDG	Sustainable Development Goal
UN	United Nations
V-Dem	Varieties of Democracy
WBL	<i>Women, Business and the Law</i>

All dollar amounts are US dollars unless otherwise indicated.

CHAPTER 1



Tracking Progress on Women's Legal Rights

Introduction

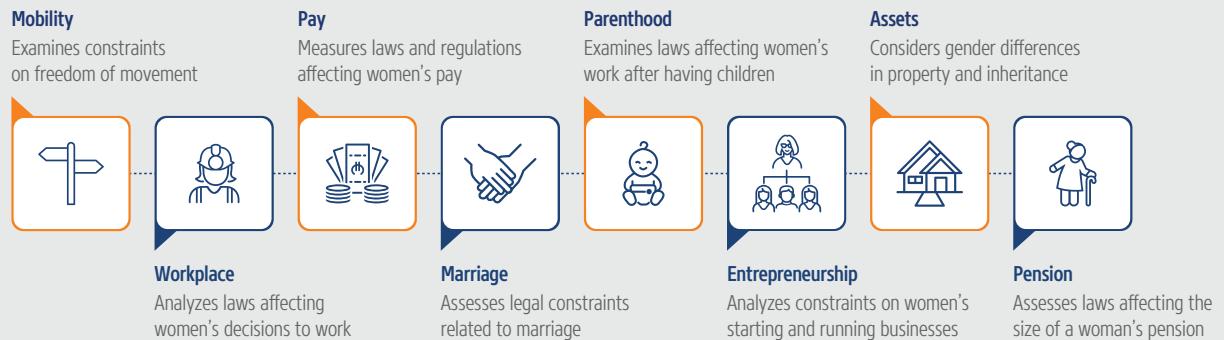
Gender equality is essential for ending poverty on a livable planet. By ensuring that gender-based discrimination does not hinder women's access to resources and opportunities, a gender-inclusive society can maximize its human capital and productivity. Inclusion starts with equal laws. Equal treatment of women under the law is associated with more women entering and remaining in the labor force and rising to managerial positions (Amin and Islam 2022; Islam, Muzi, and Amin 2019). Equal treatment also generates higher wages for women and facilitates business ownership by more women (Htun, Jensenius, and Nelson-Nuñez 2019). And yet discriminatory laws persist in all regions, depriving women of their human rights and threatening their ability to contribute fully to their region's economy and overall global prosperity.

Women, Business and the Law 2024 identifies where in the world and in what areas legal inequalities still prevail. In doing so, it serves as an important resource for achieving women's economic empowerment. The 10th in a series, the 2024 edition updates the original eight-indicator data set and index—*Women, Business and the Law 1.0*—highlighting recent reforms and opportunities for the legal initiatives needed to achieve gender equality. *Women, Business and the Law 2024* also updates its measurements by presenting a new index, *Women, Business and the Law 2.0* (chapter 2) that will be refined in the 2025 edition of the report.

For nearly 15 years, *Women, Business and the Law* has served as a framework that governments and civil society alike can use to identify and remove the barriers to women's social and economic success and boost their economic empowerment. Since 2020, an index structured around a woman's working life has guided the analysis, celebrating the progress made while emphasizing the work still to be done (box 1.1).

BOX 1.1 ABOUT WOMEN, BUSINESS AND THE LAW

Women, Business and the Law identifies laws that restrict women's economic inclusion. Its index aligns different areas of the law with the economic decisions that women make throughout their lives and careers and identifies where and in what areas women continue to face hurdles (figure B1.1.1).

FIGURE B1.1.1 | THE EIGHT WOMEN, BUSINESS AND THE LAW 1.0 INDICATORS

Source: *Women, Business and the Law* team.

The eight *Women, Business and the Law* indicators are supported by evidence on their relevance to women's economic empowerment and reflect the international legal framework. The questions under each indicator were chosen based on evidence from the economic literature and on statistically significant associations with outcomes related to women's economic empowerment at the time of the creation of the index in 2019. The international legal framework on women's human rights, as set out in the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and International Labour Organization (ILO) conventions, also provides an underlying justification for each question.

The *Women, Business and the Law* index relies on a series of assumptions and scores 35 questions across the eight indicators. To make the data comparable, the indicators are designed to be a replicable measure of the legal environment for women as entrepreneurs and employees. For example, the woman in question is assumed to reside in the main business city of her economy and to be employed in the formal sector. Indicator-level scores are obtained by calculating the simple average of the answers to the four or five binary questions within each of the eight indicators and scaling the result by 100. Each economy's overall score is calculated by taking the average of the eight indicator scores. The highest possible score is 100, indicating equal rights and opportunities for men and women in all 35 areas of measurement (see the data notes in appendix A for details). This perfect score can be interpreted as a measure of the absence of legal inequality for a woman in the areas measured.

To construct the index, *Women, Business and the Law* surveys more than 2,400 experts in family, labor, and violence against women legislation. Questionnaires are administered to lawyers, judges, academics, and members of civil society organizations working locally on gender issues. *Women, Business and the Law* collects respondents' answers and validates them against codified sources of national law. To access the full data set used to construct the index, the data notes describing the methodology for each one of the questions, the economy snapshots, as well as more research and analysis, visit the *Women, Business and the Law* website (<https://wbl.worldbank.org>).

Women, Business and the Law's findings are an important tool for use in policy discussions about the state of women's empowerment and overall economic resilience. Indeed, research undertaken by the *Women, Business and the Law* team reveals that more equal laws are associated with more women working, higher wages, more women-owned businesses, and more women in managerial positions and parliaments (World Bank 2023). Nevertheless, multiple factors such as gender disparities in entrepreneurship and employment, domestic violence, sexual harassment, the persistent gender pay gap, as well as reduced female ownership of and control over assets and land continue to have a negative effect on women's empowerment, labor force participation, and capacity to escape poverty (Akter, Rahman, and Radicic 2022; Deininger and Goyal 2023; Doss et al. 2018; Duvvury et al. 2023; Heymann et al. 2023; Reshi and Sudha 2023; Vara-Horna, Asencios-Gonzalez, and McBride 2023). The unequal legal treatment of women constitutes a substantial impediment to women's economic participation, including for female entrepreneurs and those aspiring to launch an enterprise (Bayraktar 2022; Ibourk and Elouaourti 2023; Love, Nikolaev, and Dhakal 2023). Thus, addressing this impediment requires solid comprehensive legal frameworks that aim to achieve gender equality and compliance with women's rights in practice (Behr et al. 2023; Santagostino, Marekera, and Gnakra 2023). With mounting evidence of the crucial role played by legal and supportive frameworks, gender equality needs to become an international priority. In recognition of this pressing need, the World Bank's recently proposed 2024–30 Gender Strategy aims to respond to the global urgency, fundamentality, and complexity of achieving and accelerating gender equality (box 1.2).

BOX 1.2 HOW WOMEN, BUSINESS AND THE LAW INFORMS THE WORLD BANK'S 2024–30 GENDER STRATEGY: ACCELERATE GENDER EQUALITY TO END POVERTY ON A LIVABLE PLANET

Over the last 12 years, since the launch of *World Development Report 2012: Gender Equality and Development*, the World Bank's commitment to gender equality has become broader and more ambitious (World Bank 2012). Published on the dawn of the adoption of the Sustainable Development Goals (SDGs), the 2016–23 Gender Strategy recognized gender equality as a fundamental development objective (SDG 5). It set four core objectives for addressing gender disparities: improving human endowments, removing constraints to more and better jobs, removing barriers to women's ownership of and control over assets, and enhancing women's voice and agency and engaging men and boys (World Bank 2015). Since its adoption, the 2016–23 Gender Strategy has informed the World Bank's lending and investment operations, impact evaluations, and analytical products targeting gender inequality.

The World Bank is renewing its commitment to gender equality with its 2024–30 Gender Strategy. The new strategy aims to accelerate gender equality to end poverty on a livable planet in alignment with the World Bank's Evolution Roadmap. It focuses on innovation, financing, and collective action to achieve three strategic objectives: (1) ending gender-based violence and elevating human capital; (2) expanding and enabling economic opportunities through access to more and better jobs, assets, and services; and (3) engaging women as leaders. The strategy also recognizes the importance of gender analysis, including *Women, Business and the Law* data, to inform core analytics and country engagement priorities (World Bank, forthcoming). The product of an inclusive consultation and engagement process, the 2024–30 Gender Strategy builds on a solid

(Box continues next page)

BOX 1.2 HOW *WOMEN, BUSINESS AND THE LAW* INFORMS THE WORLD BANK'S 2024–30 GENDER STRATEGY: ACCELERATE GENDER EQUALITY TO END POVERTY ON A LIVABLE PLANET (*continued*)

analytical foundation, including a series of thematic policy notes summarizing global knowledge on key issues and presenting evidence on promising practices and areas for future engagement.

Women, Business and the Law contributed to informing the 2024–30 Gender Strategy with a thematic policy note, “Accelerating Gender Equality through Reforming Legal Frameworks” (Elefante et al. 2023). Drawing on *Women, Business and the Law* data and analysis, the note emphasizes the role that laws and regulations play in safeguarding women’s economic opportunities, explores the legal barriers that hinder women’s economic participation, and showcases examples of how World Bank projects have improved gender equality under the law. *Women, Business and the Law* data will also inform an indicator of the results matrix included in the 2024–30 Gender Strategy for tracking the outcomes and outputs of World Bank operations, investments, and overall country engagement.^a

a. The indicator measures the number of legal changes that advance gender equality.

Data update

Women, Business and the Law 2024 updates the *Women, Business and the Law 1.0* index to account for legal reforms occurring from October 2, 2022, to October 1, 2023. The global average score has increased from 77.1 to 77.9 out of 100, a 0.8-point increase that marks the most significant annual improvement since the start of the COVID-19 pandemic. As in the previous edition, only 14 economies grant a woman legal rights equal to those of a man across all of the areas measured: Belgium, Canada, Denmark, France, Germany, Greece, Iceland, Ireland, Latvia, Luxembourg, the Netherlands, Portugal, Spain, and Sweden (table 1.1).

Globally, 49 economies across six regions have achieved scores exceeding 90. Notably, more than half of them are high-income economies in the Organisation for Economic Co-operation and Development (OECD), whereas no economy in South Asia has obtained a score above 90. In the past year, two economies in Europe and Central Asia—Armenia and Moldova—and three economies in Sub-Saharan Africa—Rwanda, Sierra Leone, and Togo—scored above 90 for the first time.

A regional analysis of the *Women, Business and the Law* data showed, in the previous edition of the report, Sub-Saharan Africa surpassing the East Asia and Pacific region for the first time. In this year’s edition, this trend continues, with Sub-Saharan Africa making substantial progress and increasing its average score by 1.15 points, reaching 74.0, or 1 point higher than the East Asia and Pacific region. OECD high-income economies, Europe and Central Asia, and Latin America and the Caribbean remain the three regions with scores exceeding the global average of 77.9. Over the past year, the Middle East and North Africa region made the most progress, with an increase in 1.47 points, followed by Europe and Central Asia and Sub-Saharan Africa, with 1.17, and 1.15 points, respectively (figure 1.1).

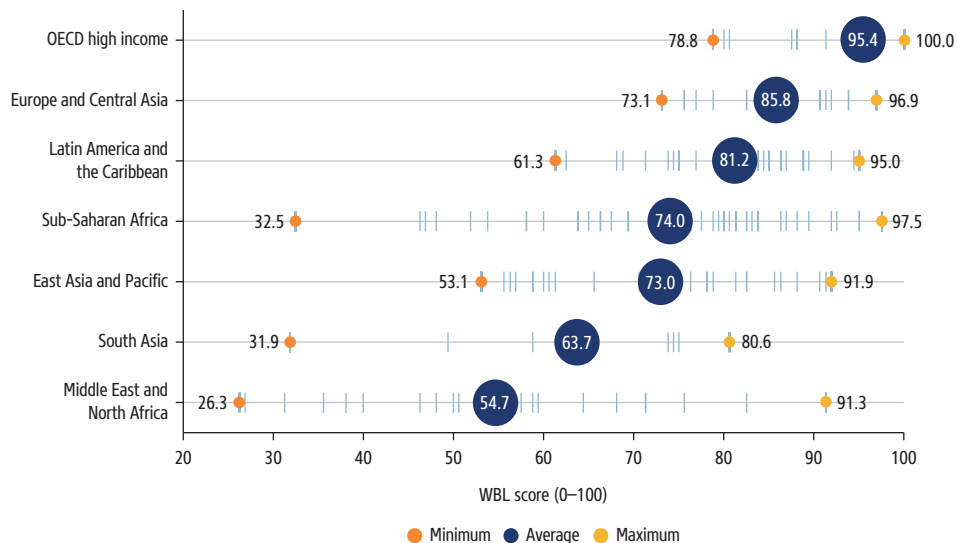
TABLE 1.1		WOMEN, BUSINESS AND THE LAW 2024 SCORE (WBL 1.0)							
Economy	Score	Economy	Score	Economy	Score	Economy	Score	Economy	Score
Belgium	100.0	Kosovo	91.9	Colombia	84.4	Central African Republic *	77.5	Botswana	63.8
Canada	100.0	Rwanda ✓	91.9	Benin	83.8	Kyrgyz Republic	76.9	Mali	63.8
Denmark	100.0	Albania	91.3	Kenya *	83.8	Suriname * ✓	76.9	Dominica	62.5
France	100.0	Malta	91.3	Puerto Rico (US)	83.8	Burundi	76.3	Haiti	61.3
Germany	100.0	Taiwan, China	91.3	St. Lucia	83.8	Kiribati	76.3	Micronesia, Fed. Sts.	61.3
Greece	100.0	United States	91.3	Uganda ✓	83.8	Seychelles	76.3	Malaysia ✓	60.6
Iceland	100.0	Armenia ✓	90.6	São Tomé and Príncipe	83.1	Belarus	75.6	Cameroon	60.0
Ireland	100.0	Bulgaria	90.6	Belize ✓	82.5	Kazakhstan	75.6	Papua New Guinea	60.0
Latvia	100.0	Moldova ✓	90.6	Burkina Faso	82.5	Morocco	75.6	Jordan ✓	59.4
Luxembourg	100.0	Mongolia	90.6	Fiji	82.5	Bhutan	75.0	Lebanon	58.8
Netherlands	100.0	Romania	90.6	Mozambique	82.5	Ghana	75.0	Myanmar	58.8
Portugal	100.0	Ecuador	89.4	Singapore	82.5	Honduras	75.0	Pakistan	58.8
Spain	100.0	Mauritius	89.4	Türkiye	82.5	Samoa	75.0	Tonga	58.8
Sweden	100.0	Bolivia	88.8	United Arab Emirates	82.5	Trinidad and Tobago	75.0	Congo, Rep.	58.1
Estonia	97.5	El Salvador	88.8	Uzbekistan ✓	82.5	India	74.4	Equatorial Guinea ✓	58.1
Finland	97.5	Mexico	88.8	Bahamas, The	81.3	Jamaica	74.4	Algeria	57.5
Italy	97.5	Uruguay	88.8	Cambodia	81.3	Guatemala	73.8	Solomon Islands	56.9
New Zealand	97.5	Georgia	88.1	Liberia	81.3	Guinea	73.8	Palau	56.3
Togo ✓	97.5	Korea, Rep. *	88.1	Tanzania	81.3	Maldives	73.8	Vanuatu	55.6
United Kingdom	97.5	South Africa	88.1	Zambia	81.3	Russian Federation	73.1	Niger *	53.8
Australia	96.9	Switzerland	88.1	Grenada	80.6	Senegal	72.5	Brunei Darussalam	53.1
Austria	96.9	Viet Nam	88.1	Israel	80.6	Djibouti	71.3	Guinea-Bissau *	51.9
Cyprus ✓	96.9	Slovak Republic ✓	87.5	Lesotho ✓	80.6	Saudi Arabia	71.3	Egypt, Arab Rep.	50.6
Norway	96.9	Guyana	86.9	Nepal	80.6	St. Kitts and Nevis	71.3	Libya	50.0
Slovenia	96.9	Zimbabwe	86.9	Barbados	80.0	Indonesia	70.6	Bangladesh	49.4
Côte d'Ivoire	95.0	Cabo Verde	86.3	Chile	80.0	Eritrea	69.4	Iraq	48.1
Gabon	95.0	Dominican Republic	86.3	Ethiopia *	80.0	Gambia, The	69.4	Mauritania	48.1
Peru	95.0	Nicaragua	86.3	Malawi	80.0	Madagascar	69.4	Somalia	46.9
Paraguay	94.4	Timor-Leste	86.3	Namibia *	80.0	Antigua and Barbuda *	68.8	Eswatini	46.3
Croatia	93.8	Lao PDR *	85.6	Angola	79.4	Bahrain	68.1	Oman * ✓	46.3
Czechia	93.8	Azerbaijan ✓	85.0	Argentina	79.4	St. Vincent and the Grenadines	68.1	Syrian Arab Republic	40.0
Hungary *	93.8	Bosnia and Herzegovina	85.0	Panama	79.4	South Sudan	67.5	Kuwait *	38.1
Lithuania	93.8	Brazil	85.0	Congo, Dem. Rep.	78.8	Chad	66.3	Qatar ✓	35.6
Poland	93.8	Montenegro	85.0	Japan	78.8	Nigeria	66.3	Sudan *	32.5
Serbia	93.8	North Macedonia	85.0	Philippines	78.8	Marshall Islands	65.6	Afghanistan	31.9
Sierra Leone ✓	92.5	San Marino *	85.0	Tajikistan	78.8	Sri Lanka	65.6	Iran, Islamic Rep.	31.3
Costa Rica	91.9	Ukraine	85.0	China	78.1	Comoros	65.0	Yemen, Rep.	26.9
Hong Kong SAR, China	91.9	Venezuela, RB	85.0	Thailand	78.1	Tunisia	64.4	West Bank and Gaza	26.3

Source: Women, Business and the Law 2024 database.

Note: Economies with a green check (✓) saw an improvement in score due to reforms in one or more areas. Economies with an asterisk (*) saw a change in their score due to revisions made as a result of new information and coding consistency.

FIGURE 1.1 | THE LARGEST LEGAL GAPS ARE IN THE MIDDLE EAST AND NORTH AFRICA AND SUB-SAHARAN AFRICA

Dispersion of Women, Business and the Law 2024 average scores, by region



Source: *Women, Business and the Law 2024* database.

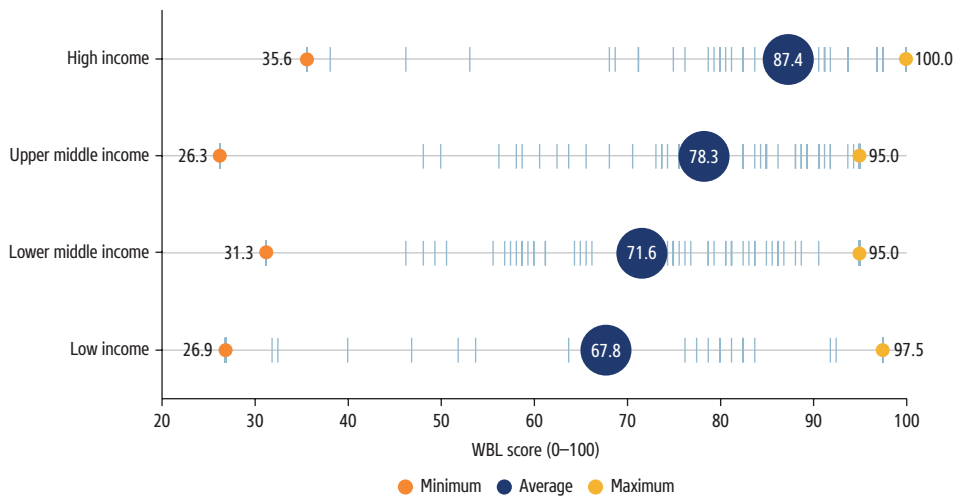
Note: Each vertical line represents the score of an economy in its region. Each blue circle indicates the average score of a region, and the minimum and maximum scores within each region are specified. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

High-income economies continue to have the highest average score (87.4), followed by upper-middle-income economies (78.3), lower-middle-income economies (71.6), and low-income economies (67.8). The gap between the average scores of high-income economies and low-income economies has shrunk to under 20 points thanks to the substantial progress of economies in the low-income group (figure 1.2). Within this group, four economies implemented 17 reforms, resulting in an increase of 1.9 points in the average score compared to last year. Seven economies in the upper-middle-income group implemented 13 reforms, leading to an increase of 0.9 point. Lower-middle-income and high-income economies also saw improvements of 0.5 and 0.4 point, respectively. Reform efforts continue, but the disparity between the highest- and lowest-scoring economies remains significant across all income groups and exceeds 70 points in the low-income group. This gap underscores the substantial variation in legal gender equality within regions at similar levels of economic development.

Over the last year, reforms were implemented across all eight indicators (annex 1A). As they were last year, Parenthood (58.1) and Pay (71.6) are still below the average index score, but they are catching up, recording the two highest numbers of economies reforming—seven and six, respectively. Specifically, the score for Parenthood increased by 1.6 points, followed by a 1.3-point increase for Pay.

FIGURE 1.2 | GAPS IN SCORES OF MORE THAN 60 POINTS ARE FOUND ACROSS ALL INCOME GROUPS

Dispersion of Women, Business and the Law 2024 average scores, by income level

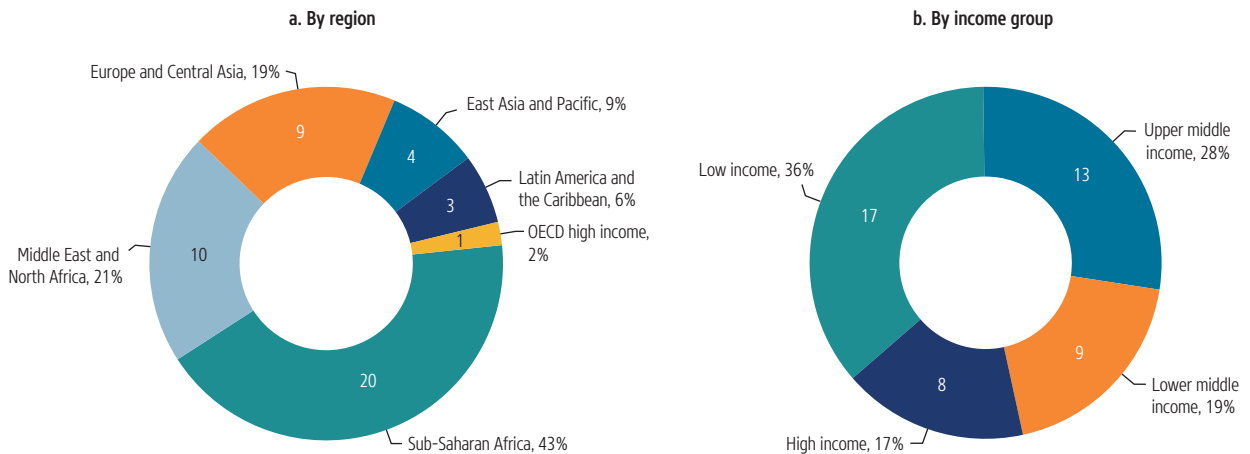


Source: *Women, Business and the Law 2024* database.

Note: Each vertical line represents the score of an economy in its income group. In each blue circle is the average score of an income group, and the minimum and maximum scores within each group are specified. República Bolivariana de Venezuela, while scored, is excluded from the income group comparisons as it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. WBL = *Women, Business and the Law*.

Which economies improved the most?

Over the last year, 18 economies enacted 47 reforms increasing legal gender equality. All regions except South Asia reformed in the past year. Sub-Saharan Africa led the reform efforts, with six economies enacting 20 legal changes that affected all of the areas measured, except for Mobility. These economies were Equatorial Guinea, Lesotho, Rwanda, Sierra Leone, Togo, and Uganda. Notably, Rwanda, Sierra Leone, and Togo implemented multiple reforms that resulted in scores above 90. In Europe and Central Asia, five economies—Armenia, Azerbaijan, Cyprus, Moldova, and Uzbekistan—enacted nine reforms. In the Middle East and North Africa region, three economies—Jordan, Oman, and Qatar—introduced 10 reforms, followed by four reforms in the East Asia and Pacific region (Malaysia) and three in Latin America and the Caribbean (Belize and Suriname). The Slovak Republic is the only OECD high-income economy to undertake reform in 2023. For the first time since 2005, no reforms were observed in the South Asia region. Low-income economies enacted 17 reforms, the highest number, followed by upper-middle-income economies, with 13 reforms. Lower-middle- and high-income economies implemented nine and eight reforms, respectively (figure 1.3).

FIGURE 1.3 | MOST REFORMS WERE UNDERTAKEN IN SUB-SAHARAN AFRICA AND LOW-INCOME ECONOMIES*Number and share of reforms since October 2022, by region and income group*

Source: *Women, Business and the Law 2024* database.

Note: The percentages are calculated by dividing the number of reforms in each region or income group by the total number of reforms. The South Asia region did not enact any reforms after October 2, 2022, and is not included in panel a. The República Bolivariana de Venezuela, while scored, is excluded from income group comparisons in panel b as it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. OECD = Organisation for Economic Co-operation and Development.

By recording a change in score of between 10 and 20 points, the economies that improved the most were Jordan, Malaysia, Sierra Leone, Togo, and Uzbekistan, representing four regions. These economies enacted comprehensive reforms across all indicators except Mobility (table 1.2).

Each of the five top improvers adopted at least four reforms in one or more of the *Women, Business and the Law* indicators. Reforms in the Pay indicator were the most common, with four of the five top improvers implementing reforms in this area. However, among these, only Togo adopted a reform in the area of Assets, and, as noted, no economy introduced changes affecting the Mobility indicator.

Sierra Leone's score increased 20 points, from 72.5 to 92.5, in the *Women, Business and the Law* index as a result of new laws enacted to address women's rights in multiple areas—notably, Workplace, Pay, Parenthood, and Pension. At the end of 2022,

TABLE 1.2 FIVE ECONOMIES ADVANCED THE MOST TOWARD GENDER EQUALITY SINCE OCTOBER 2022											
Economy	WBL 2024 score	Change in score	% increase in score	Mobility	Workplace	Pay	Marriage	Parenthood	Entrepreneurship	Assets	Pension
Sierra Leone	92.5	20.0	27.6		✓	✓		✓			✓
Togo	97.5	15.6	19.0				✓	✓	✓	✓	
Jordan	59.4	12.5	26.7		✓	✓					
Uzbekistan	82.5	11.9	16.9			✓	✓				
Malaysia	60.6	10.6	21.2			✓		✓			

Source: *Women, Business and the Law 2024* database.

Note: WBL = *Women, Business and the Law*.

the country passed the Gender Equality and Women's Empowerment Act 2022, which introduced important protections for a woman in the workplace, such as the prohibition of gender-based discrimination and pregnancy-related dismissal. It also established a woman's equal access to credit and financial services, complementing the nondiscrimination mandate established in 2021. In May 2023, Sierra Leone enacted the groundbreaking Employment Act 2023, which aims to improve labor and employment regulations, promote equal opportunity, and eliminate discrimination. The act prohibits discrimination in employment based on multiple grounds, including gender, and mandates the principle of equal remuneration for work of equal value in alignment with International Labour Organization (ILO) Convention No. 100. Furthermore, it expands the length of paid leave for a mother from 12 weeks to 14 weeks, with benefits equivalent to 100 percent of her average salary, in line with the recommendation set out by ILO Maternity Protection Convention No. 183. A father was also granted two weeks of paid leave for the birth of a child. The 2023 reform repealed the Employers and Employed Act of 1962, which restricted a woman's work in the mining, construction, factories, energy, water, and transportation industries. Finally, the Employment Act 2023 now accounts for periods of career interruption due to childcare responsibilities in the calculation of a woman's pension benefits.

Over the last year, **Togo** enacted a comprehensive set of reforms aimed at gender equality and affecting the Marriage, Parenthood, Entrepreneurship, and Assets indicators. The promulgation of a new set of laws resulted in an increase of 15.6 points in the *Women, Business and the Law* index for the country. Togo's score is now 97.5, the highest among Sub-Saharan African economies. Togo has demonstrated its commitment to legal gender equality. Since 1970, the country has been consistently enacting reforms that have affected all eight indicators measured by *Women, Business and the Law* (Affoum and Dry 2022), and more recently it has passed amendments to its labor code. The Labor Code of 2006 represented a remarkable step toward gender equality and greater women's labor participation because it prohibited the dismissal of pregnant workers, mandated equal remuneration for work of equal value, and prohibited gender discrimination in employment. A subsequent reform in 2021 removed the prohibition on dismissing pregnant workers, which set Togo back in terms of fully protecting working women. Nevertheless, Togo continued to pursue its goal of improving the lives of Togolese women, and in November 2022 its National Assembly approved a set of laws to amend the Personal and Family Code, the penal code, and the labor code. These amendments equalized a man's and a woman's rights to remarry by removing the 300-day waiting period for women, recognized nonmonetary contributions in marriage, made domestic violence a criminal offense punishable by up to five years of imprisonment, and prohibited the previous practice of "settling" domestic violence complaints. Finally, the amended labor code reiterated the prohibition against dismissing a woman during pregnancy, childbirth, maternity leave, and breastfeeding. In addition, it now mandates that a woman has the right to receive her full salary from the National Social Security Fund during maternity leave. Previously, the fund had paid only half of a woman's salary. The reform efforts by Togo are a reminder that, despite setbacks, all countries should commit to improving their laws to foster women's economic empowerment.

Jordan's score increased by 12.5 points in the *Women, Business and the Law* index, from 46.9 in 2023 to 59.4 in 2024. The rise is due to the adoption of Law No. 10 of 2023, which introduced multiple amendments to the labor code, resulting in four reforms

recorded under the Workplace and Pay indicators. In May 2023, Jordan enacted Law No. 10 of 2023, amending the labor code, which, for the first time, explicitly prohibited discrimination in employment based on gender under the law. Further, by abrogating the previous labor legislation, the new law removed all restrictions on women's work in different industries. Until then, the law gave the minister the right to determine the industries and jobs prohibited to women. Finally, the reform introduced in the labor code the prohibition of sexual harassment in employment as well as a monetary fine for the perpetrator.

Uzbekistan introduced important reforms that affected two indicators, Pay and Marriage, which increased its score by 11.9 points to 82.5. In 2019, Uzbekistan enacted its first gender equality law, Guarantees of Equal Rights and Opportunities for Women and Men, demonstrating a strong commitment to combating gender-based discrimination. The same year, the government, trade unions, and the private sector came together and conducted debates on reform of the labor code. The resulting draft included provisions to protect women's rights, in alignment with international conventions such as ILO Equal Remuneration Convention No. 100. The reform was signed into law on October 28, 2022. The revised labor code mandates equal remuneration for work of equal value and allows a woman to work in the mining industry and in hazardous occupations. In April 2023, Uzbekistan introduced amendments to the criminal code and the administrative liability code to address domestic violence directly, including physical, psychological, and financial violence in family relationships, and specified criminal penalties for such offenses.

In 2022, **Malaysia** adopted a series of reforms affecting the Pay and Parenthood indicators, resulting in a score of 60.6 in the *Women, Business and the Law* index, which was 10.6 points higher than the score the previous year. On March 30, 2022, the Malaysian Parliament passed the Employment (Amendment) Act 2022, amending the Employment Act of 1955. It addressed maternity and paternity leave, dismissal of pregnant workers, and restrictions on a woman working at night in industrial undertakings. Although the act was originally to take effect on September 1, 2022, the Human Resources Ministry postponed implementation of the amendments until January 1, 2023. The long-overdue amendment aligns the legislation in Malaysia with internationally recognized labor standards, including several ILO conventions and international practices such as the Trans-Pacific Partnership Agreement. Notably, the reform extends paid maternity leave from 60 calendar days to 98 calendar days, aligning with ILO Maternity Protection Convention No. 183, and introduces seven consecutive days of paid paternity leave, a statutory provision previously missing. Furthermore, the revised law prohibits the dismissal of pregnant workers. The Employment (Amendment) Act 2022 removes the restriction on women's employment in night work across various industries and sectors and eliminates the minister's authority to restrict a woman's work.

In which indicators did economies reform the most?

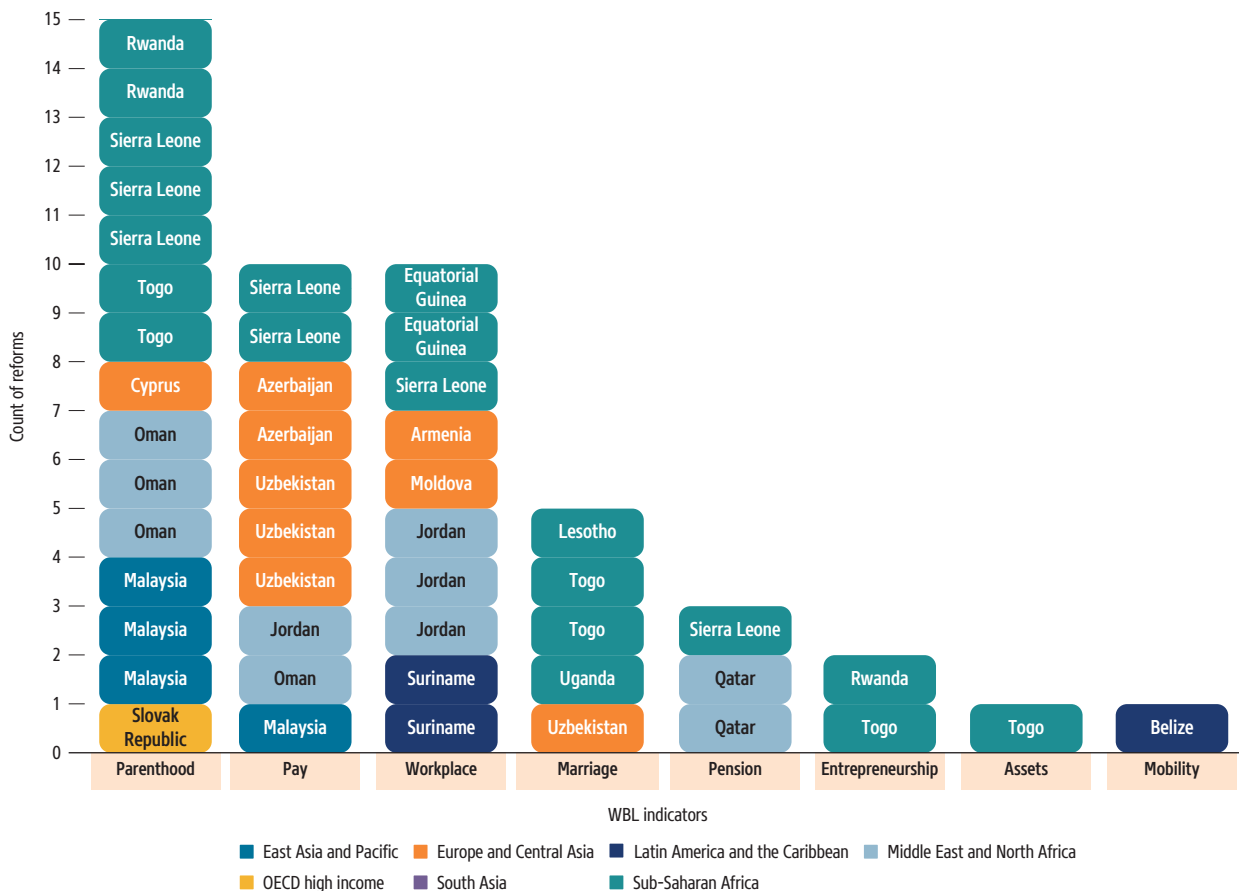
The Parenthood, Pay, and Workplace indicators recorded the highest number of reforms over the last year, continuing a trend observed in the last two editions of *Women, Business and the Law*. In the Parenthood indicator, seven economies across five regions introduced 15 legal changes. Four economies—Malaysia, Oman, Rwanda, and Sierra Leone—mandated at least 14 weeks of paid leave for mothers following childbirth;

four economies—Malaysia, Oman, Sierra Leone, and the Slovak Republic—introduced paid paternity leave for fathers; and Cyprus mandated paid parental leave. Furthermore, five economies—Malaysia, Oman, Rwanda, Sierra Leone, and Togo—enacted laws prohibiting the dismissal of a pregnant woman. Togo mandated its government to administer all maternity benefits (figure 1.4 and table 1.3).

In the Pay indicator, six economies across four regions implemented 10 changes, including mandating laws on equal remuneration for work of equal value and lifting restrictions on the ability of a woman to work in dangerous or industrial jobs (table 1.3). For example, with support from the World Bank, Azerbaijan reformed its laws to repeal restrictions on a woman working in industrial jobs and jobs deemed dangerous. Prior to this reform, the law restricted a woman from working in as many as 674 jobs, from transportation to agriculture to the energy sector. These job restrictions, inherited from the former Soviet Union, prevented women from working as train engineers, bus drivers,

FIGURE 1.4 | IN 2022–23, 18 ECONOMIES ENACTED REFORMS ACROSS ALL WOMEN, BUSINESS AND THE LAW 1.0 INDICATORS

Number of reforms since October 2022, by economy, indicator, and region



Source: Women, Business and the Law 2024 database.

Note: OECD = Organisation for Economic Co-operation and Development; WBL = Women, Business and the Law.

TABLE 1.3		IN 2022–23, ECONOMIES IMPLEMENTED THE HIGHEST NUMBER OF REFORMS TO IMPROVE GENDER EQUALITY IN THE PARENTHOOD INDICATOR	
Indicator	Number of reforms	Economies	Details of reform
Mobility	1	Belize	Belize allowed a woman to apply for a passport in the same way as a man.
Workplace	10	Armenia, Equatorial Guinea, Jordan, Moldova, Sierra Leone, Suriname	Armenia, Equatorial Guinea, Jordan, and Suriname enacted legislation on sexual harassment in employment. Equatorial Guinea, Jordan, Moldova, and Suriname established criminal penalties for such conduct. Jordan and Sierra Leone prohibited gender-based discrimination in employment.
Pay	10	Azerbaijan, Jordan, Malaysia, Oman, Sierra Leone, Uzbekistan	Azerbaijan, Oman, and Uzbekistan removed restrictions on a woman's employment in jobs deemed dangerous. Azerbaijan, Jordan, Malaysia, Sierra Leone, and Uzbekistan removed restrictions on a woman's employment in industrial jobs. Sierra Leone and Uzbekistan mandated equal remuneration for work of equal value.
Marriage	5	Lesotho, Togo, Uganda, Uzbekistan	Lesotho, Togo, and Uzbekistan enacted legislation protecting a woman from domestic violence. Togo granted a woman the same rights to remarry as a man. Uganda granted a woman the same rights to obtain a divorce as a man.
Parenthood	15	Cyprus, Malaysia, Oman, Rwanda, Sierra Leone, Slovak Republic, Togo	Cyprus introduced paid parental leave. Malaysia, Oman, Rwanda, and Sierra Leone increased paid maternity leave to 98 days. Malaysia, Oman, Sierra Leone, and the Slovak Republic introduced paid paternity leave. Malaysia, Oman, Rwanda, Sierra Leone, and Togo prohibited the dismissal of pregnant workers. Togo mandated the government to administer 100 percent of maternity leave benefits.
Entrepreneurship	2	Rwanda, Togo	Rwanda and Togo prohibited gender-based discrimination in financial services.
Assets	1	Togo	Togo mandated the valuation of nonmonetary contributions in marriage.
Pension	3	Qatar, Sierra Leone	Qatar equalized the ages at which a woman and a man can retire with full and partial pension benefits. Sierra Leone accounted for periods of absence due to childcare in the calculation of a woman's pension benefits.

Source: *Women, Business and the Law 2024* database.

Note: "Number of reforms" refers to data points that changed because of the reforms implemented. For the full list of reforms, see annex 1A.

and other jobs considered potentially hazardous and strenuous. Jordan also removed restrictions on a woman working in industrial jobs and now expressly prohibits gender-based discrimination by employers that could hinder equal opportunities.

In the Workplace indicator, 10 reforms were introduced by six economies across four regions. Specifically, two economies—Jordan and Sierra Leone—established laws that prohibit discrimination in employment based on gender. Four economies—Armenia, Equatorial Guinea, Jordan, and Suriname—prohibited sexual harassment in employment. Furthermore, four economies—Equatorial Guinea, Jordan, Moldova, and Suriname—introduced criminal penalties for sexual harassment in employment (table 1.3).

Other indicators registered fewer reforms, in part because a higher level of equality had been achieved in some of the areas measured, which may leave little room for

improvement, and in part because these indicators measure notoriously sticky areas of the law. The indicators with the lowest number of reforms are Entrepreneurship, with two reforms, and Assets and Mobility, with one reform each. Under Entrepreneurship, Rwanda and Togo prohibited discrimination in access to credit based on gender. This area is the only one that still has significant scope for reform under the Entrepreneurship indicator, with 96 economies still not prohibiting this form of gender-based discrimination. Only one reform was recorded under the Assets indicator—the area with the slowest pace of reform historically; Togo mandated the valuation of nonmonetary contributions in marriage. Similarly, only one economy—Belize—implemented a reform in Mobility by allowing a woman to apply for a passport in the same way as a man, leaving behind a group of 27 economies that, as of today, still have in effect different and more burdensome passport application procedures for women than for men.

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ANNEX 1A

Summaries of Reforms

From October 2, 2022, to October 1, 2023, *Women, Business and the Law* recorded 47 reforms aimed at improving gender equality in employment and entrepreneurial activity in 18 economies. Over the same period, no economy enacted changes widening the legal gender gap.

✓ **Reform increasing gender parity**

Armenia

✓ **Workplace**

Armenia enacted legislation protecting a woman from sexual harassment in employment.

Azerbaijan

✓ **Pay**

Azerbaijan removed restrictions on a woman's employment in industrial jobs and jobs deemed dangerous.

Belize

✓ **Mobility**

Belize enacted legislation allowing a woman to apply for a passport in the same way as a man.

Cyprus

✓ **Parenthood**

Cyprus introduced six weeks of parental leave as an individual and nontransferable right for each parent.

Equatorial Guinea

✓ **Workplace**

Equatorial Guinea enacted legislation protecting a woman from sexual harassment in employment, including criminal penalties for such conduct.

Jordan

✓ **Workplace**

Jordan prohibited gender-based discrimination in employment and enacted legislation protecting a woman from sexual harassment in employment, including criminal penalties for such conduct.

✓ **Pay**

Jordan removed restrictions on a woman's employment in industrial jobs.

Lesotho

✓ Marriage

Lesotho enacted legislation protecting a woman from domestic violence.

Malaysia

✓ Pay

Malaysia removed restrictions on a woman's employment in industrial jobs.

✓ Parenthood

Malaysia increased paid maternity leave from 60 days to 98 days, introduced seven days of paid paternity leave, and prohibited the dismissal of pregnant workers.

Moldova

✓ Workplace

Moldova established criminal penalties for sexual harassment in employment.

Oman

✓ Pay

Oman removed restrictions on a woman's employment in jobs deemed dangerous.

✓ Parenthood

Oman increased paid maternity leave from 50 days to 98 days, introduced seven days of paid paternity leave, and prohibited the dismissal of pregnant workers.

Qatar

✓ Pension

Qatar equalized the ages at which a woman and a man can retire with full and partial pension benefits.

Rwanda

✓ Parenthood

Rwanda increased paid maternity leave from 84 days to 98 days and prohibited the dismissal of pregnant workers.

✓ Entrepreneurship

Rwanda prohibited gender-based discrimination in financial services.

Sierra Leone

✓ Workplace

Sierra Leone prohibited gender-based discrimination in employment.

✓ Pay

Sierra Leone mandated equal remuneration for work of equal value and removed restrictions on a woman's employment in industrial jobs.

✓ Parenthood

Sierra Leone increased paid maternity leave from 84 days to 98 days, introduced 14 calendar days of paid paternity leave, and prohibited the dismissal of pregnant workers.

✓ Pension

Sierra Leone enacted legislation accounting for periods of absence due to childcare in the calculation of a woman's pension benefits.

Slovak Republic

✓ Parenthood

The Slovak Republic introduced 28 weeks of paid paternity leave.

Suriname

✓ Workplace

Suriname enacted legislation protecting a woman from sexual harassment in employment, including criminal penalties for such conduct.

Togo

✓ Marriage

Togo enacted legislation protecting a woman from domestic violence and granted a woman the same rights to remarry as a man.

✓ Parenthood

Togo mandated the government to administer 100 percent of maternity leave benefits and prohibited the dismissal of pregnant workers.

✓ Entrepreneurship

Togo prohibited gender-based discrimination in financial services.

✓ Assets

Togo enacted legislation mandating the valuation of nonmonetary contributions in marriage.

Uganda

✓ Marriage

Uganda granted a woman the same rights to obtain a divorce as a man.

Uzbekistan

✓ Pay

Uzbekistan mandated equal remuneration for work of equal value and removed restrictions on a woman's employment in industrial jobs and jobs deemed dangerous.

✓ Marriage

Uzbekistan enacted legislation protecting a woman from domestic violence.



CHAPTER 2

Introducing *Women, Business and the Law 2.0*: Toward Better Measurement of Laws, Policies, and Practices

Introduction

On October 24, 2023, tens of thousands of women and nonbinary people in Iceland, including the prime minister, took to the streets to protest the country's persistent gender pay gap and pervasive gender-based violence. The last time Icelandic women protested to this extent was in 1975, when 90 percent of women withheld their labor, both paid and unpaid, for a day to demonstrate the importance of women in society. This protest led to pivotal changes in the country, including the enactment of a law guaranteeing equal pay and the inauguration of the world's first democratically elected female president, Vigdís Finnbogadóttir (Erlingsdóttir 2021).

Despite this progress, today Iceland still has a 21 percent wage gap, and 22 percent of women have experienced gender-based violence (World Economic Forum 2023). Similarly, on average, women around the world earn 77 cents for every dollar earned by men, and one in three women have been subjected to gender-based violence (ILO 2016; WHO 2021). According to the latest research, US\$7 trillion could be added to the global economy if more women were in the workforce and in management in Organisation for Economic Co-operation and Development (OECD) countries alone (Holland and Ell 2023). At a global level, achieving gender parity in employment and pay could unlock as much as a 20 percent increase in GDP per capita (Pennings 2022). In the face of international conflicts, climate disasters, and aging populations, economic development is critical to avoiding high government debt and slow growth. Women have the power to turbocharge the global economy, and yet they continue to remain on the sidelines.

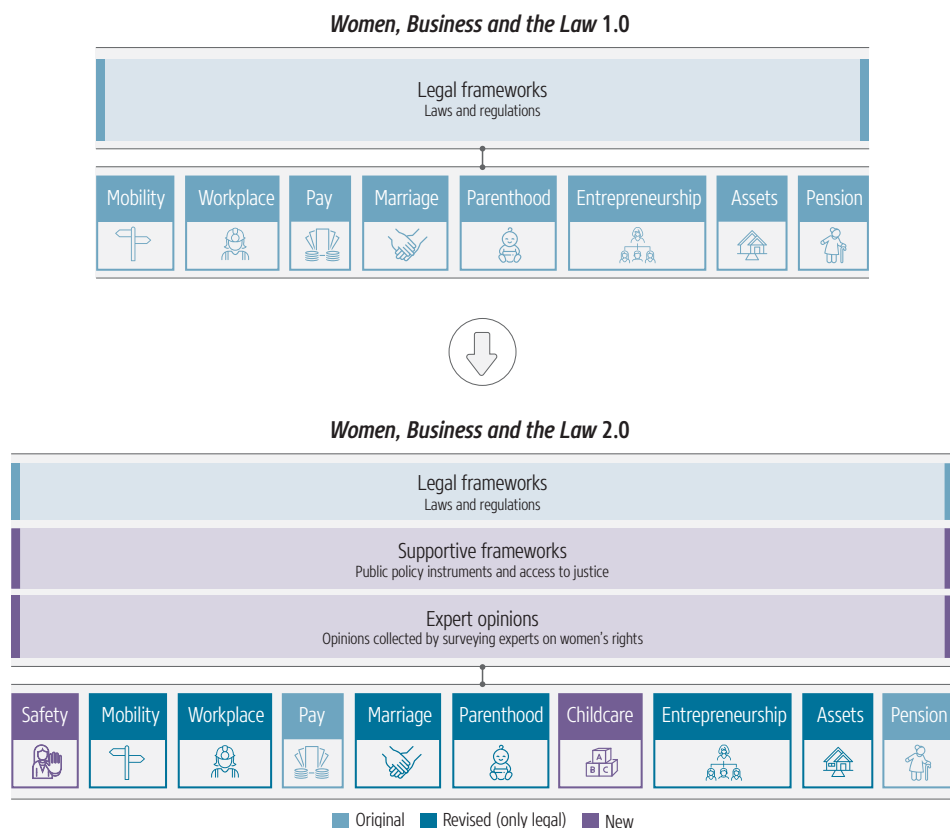
Laws are the necessary first step toward women's economic empowerment. But inadequate implementation and weak enforcement remain critical barriers to the realization of women's rights and opportunities. To present a more complete

picture of the global environment that enables women’s socioeconomic participation, *Women, Business and the Law* embarked on a journey to measure the implementation gap between laws—de jure—and how they function in practice—de facto.

Women, Business and the Law 2022 presented a conceptual framework that was further developed for this report. The “structure-process-outcome” method, often applied in indicators that monitor compliance with human rights (OHCHR 2006), was used to construct *Women, Business and the Law 2.0*. This method has three pillars: (1) legal frameworks, (2) supportive frameworks, and (3) expert opinions (figure 2.1). The approach is anchored in several human rights principles: indivisibility, equality and nondiscrimination, participation and inclusion, accountability, and the rule of law. It goes beyond measuring *structure* indicators, such as the existence of written laws, to include *process* indicators aimed at capturing the instruments designed to support the implementation of laws, such as national policies, plans and programs, services, budgets, procedures, data, and sanctions for noncompliance with quality standards. *Outcome* indicators are aimed at understanding the extent of effective implementation by means of expert opinions surveys.

Women, Business and the Law 2.0 takes a significant stride toward a new frontier in measuring women’s rights across these three pillars. The introduction of two new

FIGURE 2.1 | WOMEN, BUSINESS AND THE LAW 2.0 INTRODUCES NEW MEASUREMENTS TO TRACK GLOBAL PROGRESS TOWARD GENDER EQUALITY



Source: *Women, Business and the Law* team.

indicators—Safety and Childcare—expands the topics from eight to 10 (annex 2A). The existing legal indicators are further refined by adding new questions and removing some of the existing ones under Mobility, Workplace, Marriage, Entrepreneurship, and Assets that capture important areas for women’s economic empowerment not previously measured and by refining the methodology for some existing indicators (Mobility, Workplace, Parenthood, and Entrepreneurship) to produce four questions for each of the 10 indicators. To shed light on the implementation and application of the law in practice, *Women, Business and the Law 2.0* also introduces supportive frameworks indicators as well as expert opinions for all 10 legal indicators (table 2.1). Findings from this new

TABLE 2.1 INTRODUCING THE 10 INDICATORS OF <i>WOMEN, BUSINESS AND THE LAW 2.0</i>: TOWARD BETTER MEASUREMENT OF LAWS, POLICIES, AND PRACTICES			
Indicator	Legal frameworks index	Supportive frameworks index	Expert opinions index
 Safety	Laws addressing child marriage, sexual harassment, domestic violence, and femicide	Action plans, services for survivors, special procedures, monitoring and implementing agencies, and budget allocations	Observations on women’s freedom from gender-based violence
 Mobility	Constraints to a woman’s agency and freedom of movement and new questions on conferring citizenship to children and spouses	Identification and passport application processes as well as gender-sensitive public transportation policies and plans	Observations on women’s freedom of movement in practice
 Workplace	Protections against discrimination based on gender, adding protections in recruitment and flexible work arrangements	Guidelines published by the government on nondiscrimination and flexible work arrangements	Observations on women’s opportunities to enter and remain in the workforce in practice
 Pay	Mandates of equal remuneration for women and men for work of equal value and women’s work at night, in industrial jobs, and in jobs deemed dangerous	Transparency measures and enforcement mechanisms and the availability of statistical data on women’s employment in different industries	Observations on equal remuneration for work of equal value and women’s and men’s equal access to high-paying jobs in practice
 Marriage	Constraints related to marriage and divorce because equal rights in marriage and divorce are critical to a woman’s agency, financial security, and health	Fast-track processes in family disputes, specialized family courts, and legal aid in family law disputes	Observations on women’s and men’s equal rights during marriage and divorce in practice
 Parenthood	The availability of paid maternity and paternity leave, whether the cost is covered by the government, and whether dismissal of pregnant workers is prohibited	The ease of application and incentives for fathers’ leave and availability of data on women’s unpaid care work	Observations on access to maternity and paternity leave in practice
 Childcare	Laws that regulate the availability, affordability, and quality of childcare services	Financial support applications, databases of providers, and quality reports	Observations on access to affordable and quality childcare services in practice
 Entrepreneurship	Constraints to a woman’s ability to start and run a business, gender-sensitive criteria in public procurement, and quotas for women on public corporate boards	The availability of statistical data on women’s business activities, government-led strategies and programs on women’s entrepreneurship, and entrepreneurs’ access to financial services	Observations on women’s opportunities to start and run a business and women’s and men’s equal access to credit in practice
 Assets	Women’s rights to immovable assets, through property rights and inheritance, including land rights	Policies supporting women in registering land, together with awareness campaigns and the availability of statistical data on women’s property ownership	Observations on women’s and men’s equal enjoyment of the rights to immovable property in practice
 Pension	Differences in retirement ages and whether the law allows for pension care credits to compensate for a woman’s career interruptions	Incentives to increase women’s retirement benefits and dedicated procedures to challenge benefit decisions	Observations on women’s and men’s equal enjoyment of pension benefits in practice

Source: *Women, Business and the Law* team.

research can inform policies seeking to ensure women's full and equal participation in public and private affairs.

This chapter follows the structure-process-outcome approach, defining the two new and eight revised legal indicators before detailing the supportive frameworks indicators and concluding with the expert opinions indicators.

Development of *Women, Business and the Law 2.0*

All new questions in the legal and supportive frameworks indicators continue to apply the established *Women, Business and the Law* methodology to ensure transparency and comparability across economies, and answers were based on data collected through surveys of experts and validated through desk research. The questions are based on an international consensus derived from an extensive literature review on what works to empower women economically, wide-ranging consultations with experts, and accepted international standards—in particular, references to the international women's rights framework. Following pilots in 2022 and 2023 for 25 and 55 economies, respectively, the supportive frameworks and expert opinions components underwent a thorough revision to further strengthen the approach. As a result of this review process, some of the supportive frameworks questions were replaced or rephrased. This step helped to counter any inconsistency in methodology and measurements, such as a lack of data variation across economies and an overly extensive scope resulting in a heavy burden for both respondents and analysts. The updated set of questions is once again aligned with international standards and good practices, is smaller in number, and is simplified in terms of scope. The expert opinions component was also substantially improved to reduce survey fatigue, increase the response rate, and lead to more robust results overall. Inspired by the Varieties of Democracy (V-Dem) survey, the updated expert opinions questions are broader in scope (to avoid expertise mismatch) and follow industry standards, such as a tailored response scale and contextual information provided before each question. The three index components provide three separate scores, and there is no one aggregate index score for *Women, Business and the Law 2.0*.

As for the continuity of the indicators over time, the *Women, Business and the Law* team will update the present 53-year legal panel data set to the extent possible. Depending on the availability of resources, the team will seek to align the panel data set for the legal frameworks questions to reflect the evolution of all 10 indicators since 1970. Such a historic analysis may not be possible for the supportive frameworks because the required documentation may not be available for the assessed policies under the second pillar to the same extent as for the laws captured under the first pillar. Thus data for the supportive frameworks and expert opinions pillars can only be extended forward, not backward.

Scope and definitions of gender equality in the *Women, Business and the Law* framework

In scope, *Women, Business and the Law 2024* identifies gender equality gaps not only in the law but also in implementing policies and in practice. Identification of these gaps produces a road map for much-needed action to achieve women's full and equal economic empowerment, as described in chapter 1.

For definitions, *Women, Business and the Law* looks at women without delving into issues of gender identity and sex characteristics and defers to national legislators for definitions (see the data notes in appendix A). Laws pertaining to the rights of lesbian, gay, bisexual, and transgender people are covered by the World Bank's Equality of Opportunity for Sexual and Gender Minorities initiative. As for a definition of equality, the *Women, Business and the Law* indicators examine laws and policies that aim to achieve both equality between men and women and more equitable outcomes for women, recognizing that women may be facing systemic barriers. Affirmative action and its enabling provisions differ from other antidiscrimination measures by requiring proactive measures to address persistent gender gaps (Holzer and Neumark 2000). For example, a mandatory gender quota has been associated positively with women's economic empowerment in several areas such as education and leadership, and it has been identified as a critical intervention to speed up change (Duflo 2012; Najam 2024; Noon 2010). Where the law prescribes unequal treatment, such as when a woman does not have the same rights as a man to register a business or work in specific industries, removal of those legal restrictions may be a sufficient remedy. However, in the face of persistent inequalities in outcomes, such as gender gaps in labor force participation, property ownership, and the disproportionate numbers of women experiencing gender-based violence, laws and policies must go beyond lifting restrictions and take on an affirmative role. *Women, Business and the Law* aims to measure such gaps by examining whether laws and policies promote a woman's access to equal rights by, for example, prescribing actions aimed at increasing women's access to credit, jobs, or decision-making positions and providing comprehensive protection from violence and harassment against women and girls.

Many of the supportive frameworks measurements go beyond legislative reform and require active involvement from governments, the private sector, and civil society alike. The *Women, Business and the Law* team acknowledges that some of the newly added supportive frameworks measurements require substantial government funding and capacity for successful implementation. Limited resources may prove to be an additional obstacle to the ability of lower-income economies to put these supportive frameworks in place. However, without adequate resources, laws do not translate into action. The long-term benefits of boosting women's economic participation should serve as an incentive for governments and development partners to allocate the necessary funding.

Legal frameworks: Two new indicators on Safety and Childcare and a review of the ongoing eight indicators

Under *Women, Business and the Law 2.0's* legal frameworks, two new indicators were added to measure women's safety and access to childcare and provide a more comprehensive picture of the status of laws and policies critical to women's economic empowerment and their implementation, and the existing eight indicators were reviewed. The following changes were implemented:

- Several questions based on *Women, Business and the Law 1.0* were merged because widespread reforms have reduced disparities across economies, and some new questions were added. The affected indicators are Parenthood, Entrepreneurship, and Assets.

- The new Safety indicator includes questions on sexual harassment and domestic violence that previously were part of the Workplace and Marriage indicators.
- Under the Mobility indicator, new questions were added on conferring citizenship.
- The Entrepreneurship indicator now includes questions on gender-sensitive procurement and quotas for corporate boards.
- Finally, the Assets indicator was expanded to measure a woman's access to immovable property by explicitly examining her rights in land-related legislation.
- No changes were made to the Pay and Pensions indicators.
- Each of the 10 indicators is now composed of four questions.

Construction of legal frameworks indicators

Data for the legal frameworks index of *Women, Business and the Law 2.0* were collected from the same questionnaires received from more than 2,400 experts in family, labor, and violence against women legislation who were part of the *Women, Business and the Law 1.0* data collection efforts (chapter 1). The questions used to inform the new indicators were added to the questionnaires. The *Women, Business and the Law* team reviewed all the respondents' answers and validated them against codified legal sources. The legal frameworks score was constructed by scoring the 40 questions across the 10 indicators measuring laws affecting a woman's choices throughout her lifetime. Indicator-level scores were obtained by calculating the unweighted average of the four binary questions within that indicator and scaling the result to 100. Overall scores were then calculated by taking the average of each indicator-level score, with 100 representing the highest possible score.

A closer look at the data for one economy illustrates how the scoring works. Mauritius received a score of 100 for five indicators: Mobility, Workplace, Pay, Childcare, and Assets. It received a score of 75 on Safety, Marriage, Parenthood, Entrepreneurship, and Pension because the law in Mauritius does not address femicide, restricts a woman's right to remarry, does not provide maternal leave benefits paid solely by the government, and lacks provisions on gender-sensitive procurement for public procurement processes and on the accounting of periods of absence due to childcare in pension benefits. As a result, the *Women, Business and the Law 2.0* legal frameworks score for Mauritius is 87.5, which is the unweighted average of the 10 indicator scores on a scale of 0–100.

The *Women, Business and the Law* team acknowledges that the introduction of new measurements has a noticeable effect on economy scores. For example, under the Entrepreneurship indicator, *Women, Business and the Law* documented earlier how legal restrictions on a woman's capacity to start and run a business are slowly becoming obsolete, and how many economies have been moving toward a near perfect score (also see chapter 1). The emergence of legal instruments such as mandatory quotas for corporate boards and gender-sensitive procurement practices is relatively recent, and these instruments have not yet been widely adopted. For example, Mauritius's score on Entrepreneurship drops from 100 under *Women, Business and the Law 1.0* to 75 under *Women, Business and the Law 2.0* legal frameworks. Persistent gender gaps in women's employment and entrepreneurship warrant the introduction of such

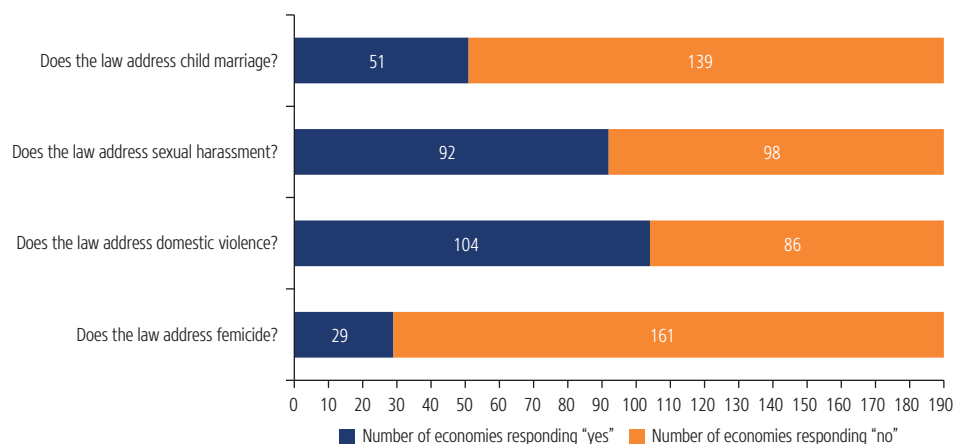
measures. *Women, Business and the Law* will continually monitor the effectiveness and relevance of these measures as well as the evolution of economy scores as laws catch up with new realities.

Safety

Violence against women—the most egregious manifestation of gender inequality—remains part of women’s lives everywhere. Globally, one in three women has been subjected to some form of violence by an intimate or nonintimate partner (WHO 2021). In 2021, more than five women or girls were killed every hour by someone in their own family (UNODC 2022). Gender-based violence against women is an extreme denial of agency and has significant costs. Not only does it undermine a woman’s bodily autonomy and enjoyment of fundamental rights, but it also has detrimental economic repercussions on countries and businesses (EIGE 2021; Harrison 2021; Piccinini et al. 2023; Raghavendran et al. 2022; UN Women 2016; Vyas et al. 2023). Although *Women, Business and the Law* has collected data on violence against women since 2016, including on domestic violence, sexual harassment in employment, and child marriage, the *Women, Business and the Law* index created in 2019 included only one question on domestic violence (under the Marriage indicator) and two questions on sexual harassment in employment (under the Workplace indicator). To complement this research and to recognize that different forms of gender-based violence can blight a woman’s life at any stage, the *Women, Business and the Law 2.0* index now contains a stand-alone indicator on violence against women: Safety.

Because protecting women from violence is a fundamental first step toward female empowerment, Safety is the first indicator in the new index. This indicator analyzes four forms of gender-based violence against women that have significant impacts on women’s economic empowerment: child marriage, sexual harassment, domestic violence, and femicide (figure 2.2). Serving as the underlying justification for each question in the

FIGURE 2.2 | SAFETY LEGAL FRAMEWORKS QUESTIONS EXAMINE LAWS ON CHILD MARRIAGE, SEXUAL HARASSMENT, DOMESTIC VIOLENCE, AND FEMICIDE



Source: *Women, Business and the Law 2024* database.

indicator were women's international human rights, as set out in the International Bill of Rights; the Inter-American Convention on the Prevention, Punishment, and Eradication of Violence against Women; the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa; the Council of Europe Convention on Preventing and Combating Violence against Women and Domestic Violence; the UN Declaration on the Elimination of Violence against Women; and the General Recommendations of the Committee on the Elimination of Discrimination against Women (CEDAW GR).

Child marriage—a marriage between a child (that is, under age 18) and an adult or another child—is a widespread problem. Indeed, today one in five young women ages 20–24 married while under the age of 18 (UNICEF 2023). *Women, Business and the Law 2.0* finds that 139 economies do not have adequate legislation addressing child marriage. This inadequacy has important consequences because an early marriage limits a girl's agency, education, and economic opportunities (Nguyen and Wodon 2017).

Sexual harassment is any unwelcome sexual advance, request for sexual favor, or verbal or physical conduct or gesture of a sexual nature that might reasonably be expected or perceived to offend or humiliate another human being (UN Secretariat 2008). *Women, Business and the Law* has traditionally assessed legislation on sexual harassment at work, including measures for redress such as criminal penalties and civil remedies. This form of violence has important economic consequences, ranging from the gender wage gap (Folke and Rickne 2022; Hegewisch, Forden, and Mefferd 2021), to lower productivity (Hejase 2021), to diminished female employment (Adams-Prassl et al. 2023). Legislation on sexual harassment in employment is already assessed by *Women, Business and the Law*, but the new Safety indicator expands the measurement to education, public spaces, and online. Although 151 economies address sexual harassment in employment, fewer economies have laws that address sexual harassment in education (75), public spaces (39), and online (75). Ninety-two economies address at least two forms of sexual harassment, including by establishing criminal penalties or civil remedies, and thus meet the methodology threshold for a positive answer. Sexual harassment in public spaces can dissuade women from using public transport and commuting long distances (Ollivier et al. 2022), and girls face severe education-limiting consequences when they are sexually harassed in school (Cipriano et al. 2022). Meanwhile, the widespread use of new technologies and social media, especially after the COVID-19 pandemic, has spawned the growing threat of online harassment. Its significant labor market impacts include a lower presence at work, the risk of job loss or lower productivity, and a reduced quality of life (Lomba, Navarra, and Fernandes 2021).

Domestic violence is gender-specific violence commonly directed against women and occurring in the family and in interpersonal relationships. The abuse can be physical, emotional or psychological, sexual, or financial or economic. Globally, 104 economies have comprehensive laws addressing domestic violence. Thus 86 economies either do not have a domestic violence law or address it insufficiently, thereby not ensuring protection from all forms of violence, including marital rape, or lacking criminal penalties or protection orders. Domestic violence has serious physical and mental health consequences for a woman's ability to participate in the labor force, as well as for her productivity, salary, and career advancement (Alonso-Borrego and Carrasco 2023; Duvvury, Vara-Horna, and Chadha 2020; Gu, Li, and Peng 2022).

The *Women, Business and the Law 2.0* index is, for the first time, providing a global measure of laws criminalizing femicide—the intentional killing of a woman with a

gender-related motivation. Only 29 out of 190 economies measured explicitly criminalize femicide. Aside from being a brutal form of violence, femicide reduces a workforce and has intergenerational impacts on the victims' families, including children's education and well-being (EIGE 2021; European Parliament 2021).

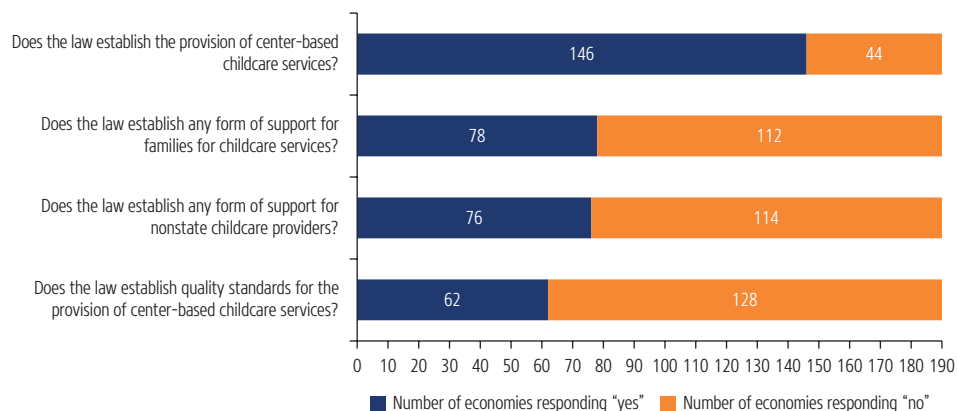
Childcare

Another priority for the achievement of better outcomes for women, children, and the economy overall is the provision of childcare services. In fact, an increase in access to childcare stemming from the enactment of childcare laws as measured by *Women, Business and the Law* is associated with an average 1.0 percentage point increase in women's labor force participation, and this effect grows over time, reaching as much as 2.2 percentage points within five years of implementation (Anukriti et al. 2023). Impact evaluations of childcare interventions have found that access to childcare is an important tool for increasing women's labor force participation in low- and middle-income countries, in addition to combating restrictive gender norms and providing employment opportunities (J-PAL 2023). Building on evidence and preliminary data collected and analyzed since 2021, the *Women, Business and the Law 2.0* team has expanded its data set on the availability, affordability, and quality of childcare services to 190 economies and is presenting a stand-alone indicator on childcare.

The new Childcare indicator assesses the legal frameworks governing childcare provision for children from birth to two years and 11 months. The childcare challenge for families with children under three years of age is particularly acute, but it remains largely unaddressed in government policies (Devercelli and Beaton-Day 2020). The rationale for focusing on children under age three is threefold. First, the International Labour Organization (ILO) identifies access to childcare services for children under age three as a necessary connection between care leave and care services. Only two in 10 potential parents live in countries with a statutory provision of childcare for children under three years of age, while only one in 10 potential parents can use publicly organized childcare services just after the birth of their children, avoiding any break between the end of statutory care leave (where it exists) and the start of early childcare entitlements (Addati, Cattaneo, and Pozzan 2022). Second, an early start to childcare could be a viable option for parents seeking to maintain earnings during the first stage of their child's life and improve parental labor market opportunities, particularly in countries where parents receive fewer adequate care leave cash benefits than employees. Because of the scarcity of social assistance benefits for unemployed mothers, childcare services starting early in a child's life could mean that mothers have a greater chance of joining the labor market. Finally, evidence also shows that the enrollment of children under age three in childcare services is associated with significant child development gains at six to seven years of age (Drange and Havnes 2019).

The Childcare indicator focuses on the options available to parents, the allocation of public funds, and the quality of childcare services (figure 2.3). Specifically, this indicator measures whether the law establishes the provision of childcare services in center-based settings by the government, private providers, or employers. For employers, a positive score is achieved only if employer-based services are not conditional on the number of female employees. Of the 190 economies measured, 146 establish the center-based provision of childcare services, while 44 do not.

FIGURE 2.3 | CHILDCARE LEGAL FRAMEWORKS QUESTIONS EXAMINE LAWS GOVERNING THE PROVISION OF CENTER-BASED CHILDCARE SERVICES



Source: *Women, Business and the Law 2024* database.

The Childcare indicator also examines whether the law provides for some form of support—financial or tax—for families or childcare providers. Among the 190 economies studied, 78 provide families with some form of financial or tax support, and 76 economies establish some form of support for nonstate childcare providers. The high cost of childcare poses challenges for both providers and parents, often compelling parents to explore alternative arrangements, such as relying on family networks, choosing not to enroll their children in formal childcare (Devercelli and Beaton-Day 2020; Sakhonchik, Elefante, and Niesten 2023), or, ultimately, not participating in the labor market.

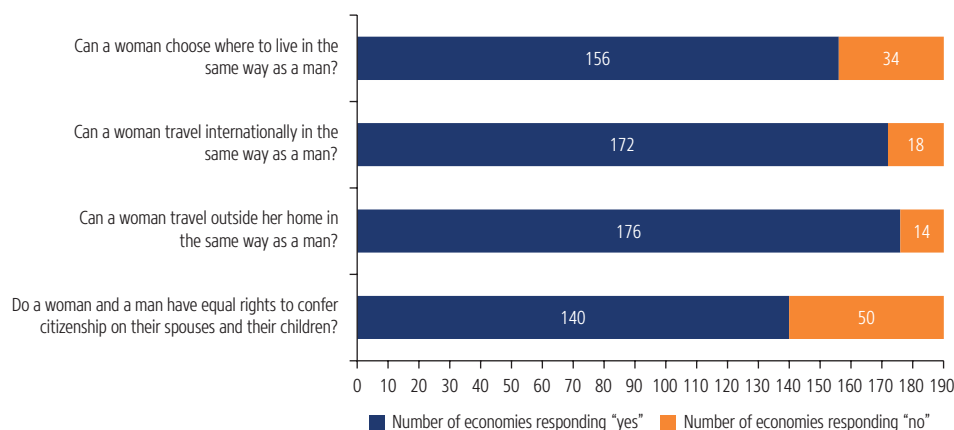
The Childcare indicator also measures whether the law establishes quality standards for the provision of childcare services in center-based settings. They would include structural quality standards (caregiver-to-child ratio or maximum group sizes), workforce quality standards, and quality assurance standards (periodic inspections or periodic reporting). In 62 economies, such quality standards are provided by law, leaving 128 economies without established structural, workforce, and quality assurance standards for center-based childcare services.

Mobility

The Mobility indicator evaluates legal constraints to a woman's agency and freedom of movement, both of which are likely to influence her decision to enter the labor force and engage in entrepreneurial activity (Htun, Jensenius, and Nelson-Nunez 2019). The *Women, Business and the Law* team refined the methodology of the question about whether a woman can travel internationally and introduces a new measure of a woman's mobility rights: the equal right to confer citizenship on her spouse and children (figure 2.4).

Women, Business and the Law has streamlined its questions on traveling internationally, harmonizing its focus across legal and supportive frameworks. Legal constraints related to obtaining a passport are now integrated into the question that

FIGURE 2.4 | MOBILITY LEGAL FRAMEWORKS QUESTIONS EXAMINE LAWS AFFECTING WOMEN'S AGENCY AND FREEDOM OF MOVEMENT



Source: *Women, Business and the Law 2024* database.

assesses a woman's ability to travel abroad. The procedural aspects of obtaining a passport, such as the additional documents needed or differences in passport application forms for men and women, are now measured by the *Women, Business and the Law's* new supportive frameworks questions. Eighteen economies continue to restrict a woman's ability to travel internationally in the same way as a man.

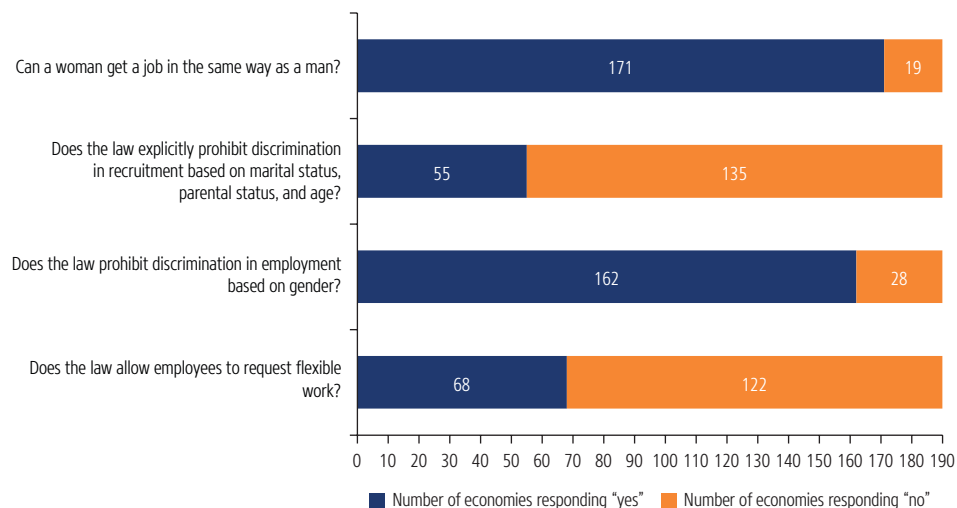
Data from the Mobility legal indicator on whether a woman and a man have equal rights to confer citizenship on their spouses and children reveal that in 28 economies a woman cannot pass her nationality to children in the same way as a man, and in 50 economies a woman does not enjoy an equal right to confer citizenship on her foreign spouse. Discriminatory provisions in nationality laws undermine gender equality with a detrimental effect on a woman's economic opportunities, limiting inheritance and property rights and employment and posing challenges to maintaining the family unit (Albarazi and van Waas 2014; Equality Now 2022; van Waas, Albarazi, and Brennan 2019). By contrast, inclusive citizenship laws can raise trust, reduce the probability and intensity of conflict, and increase income levels (Imam and Kpodar 2020). Discriminatory nationality laws can also restrict a woman's mobility when her children are unable to obtain a passport (UNGA 2023; UNHCR 2019).

Finally, 14 economies continue to limit women's freedom to leave the marital home at will, and 34 restrain their capacity to choose where to live by, for instance, requiring women to acquire their husbands' domicile upon marriage.

Workplace

The Workplace indicator analyzes laws affecting a woman's decision to enter and remain in the labor force and protections against discrimination (figure 2.5). *Women, Business and the Law 2.0* introduces two new components critical to a woman's decision to enter and remain in the workplace: discrimination in recruitment and the right to request flexible work.

FIGURE 2.5 | WORKPLACE LEGAL FRAMEWORKS QUESTIONS EXAMINE LAWS AFFECTING WOMEN'S DECISIONS TO WORK



Source: *Women, Business and the Law 2024* database.

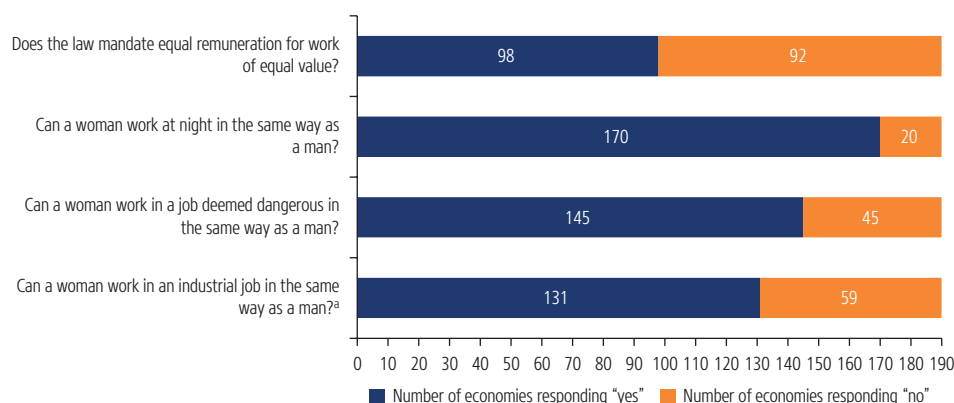
Protection from discrimination in recruitment is specifically in relation to marital status, parental status, and age. Globally, 55 economies prohibit discrimination in recruitment based on these factors. Biased recruitment practices can limit the hiring of women and hinder their labor force participation, whereas similar effects are not observed for men (Button 2019; Cortés and Pan 2020; Gorman 2005; Nadler and Kufahl 2014; Porter 2000).

Although part-time work has been shown to negatively affect female labor force participation (Goldin 2014; Goldin and Mitchell 2017), provisions for flexible work arrangements such as flexible hours and remote work recognize the positive impacts of work-life balance and family-friendly policies on a woman's employment. *Women, Business and the Law* finds that in 68 economies workers have the option of requesting flexible work arrangements through either flexible hours or remote work. Only 37 economies provide for the possibility of requesting both types of flexible work arrangements. Evidence shows that flexible work arrangements facilitate greater female participation and retention in the labor force, concurrently contributing to a more equitable distribution of unpaid work between women and men (Alonso et al. 2019; Chung and Van der Horst 2018; Field et al. 2023; Olivetti and Petrongolo 2017).

Globally, there are still 28 economies that do not prohibit discrimination in employment based on gender, and 19 where women cannot get a job in the same way as a man, thus affecting women's ability to work.

Pay

The Pay indicator continues to examine whether laws are in place to ensure equal remuneration of women and men for work of equal value and whether they allow a woman to work at night, in industrial jobs, and in jobs deemed dangerous in the same way as a man (figure 2.6).

FIGURE 2.6 | PAY LEGAL FRAMEWORKS QUESTIONS EXAMINE LAWS AFFECTING THE GENDER WAGE GAP

Source: *Women, Business and the Law 2024* database.

a. *Women, Business and the Law* takes seven industries into account: agriculture, construction, energy, manufacturing, mining, transportation, and water.

Worldwide, 92 economies do not have legal provisions mandating equal remuneration for work of equal value. Seventy-seven economies impose at least one restriction on the jobs that women can perform at night, in jobs deemed dangerous, or in sectoral and industrial jobs. Specifically, 20 economies prohibit a woman from working at night; 45 prohibit a woman from working in jobs deemed dangerous; and 59 economies still prohibit a woman from working in certain industries (table 2.2). Addressing such barriers to a woman's work is critical because sectoral segregation is closely linked to the gender pay gap, and lower salaries for women than for men can obstruct a woman's ability to advance in her career (Reshi and Sudha 2023).

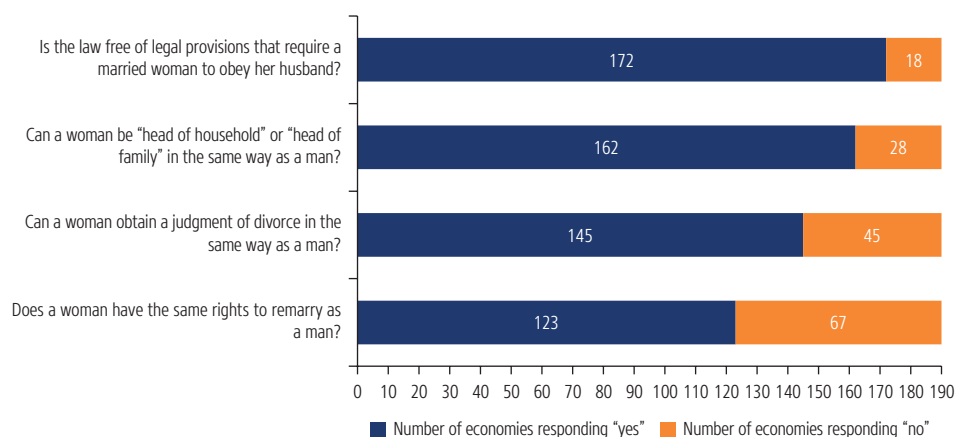
TABLE 2.2 FIFTY-NINE ECONOMIES PROHIBIT WOMEN FROM PERFORMING CERTAIN TASKS IN INDUSTRIAL JOBS		
Industry	Number of economies	Examples
Agriculture	15	Working with fertilizers and insecticides (Angola, Ethiopia, Kuwait, Syrian Arab Republic); serving as agricultural machinists and tractor drivers (Kyrgyz Republic); skinning animals (Lebanon)
Construction	26	Working on a scaffold of 10 meters or more above the ground (Thailand); holding industrial painting jobs (Colombia); repairing buildings (Tajikistan)
Energy	18	Working in the transformation and transmission of electricity (Dominica); engaging in the exploratory drilling of oil and gas wells (Russian Federation)
Manufacturing	39	Greasing and cleaning moving machinery and handling belts and circular saws (Argentina); stretching leathers and sheepskins onto frames, sorting rawhides, cleaning products, dyeing raw or semifinished products, engaging in mixing in the production of paper, cardboard, and related products (Belarus)
Mining	49	Working in any underground mine (Eswatini, Lesotho); working underground in mines, quarries, and galleries (Cameroon)
Transportation	12	Operating trains (Argentina); driving large, machined engine vehicles (Lebanon); working in railway or road transportation and civil aviation (Tajikistan)
Water	17	Maintaining and repairing viaducts, sewers, and wells (Madagascar); working under ground or under water, such as mine hearths, cable laying, sewerage, and tunnel construction (Türkiye)

Source: *Women, Business and the Law 2024* database.

Marriage

The Marriage indicator assesses legal constraints related to marriage and divorce (figure 2.7). No methodological changes were made to the measurements of marital obedience, being named head of household, obtaining a divorce judgment, and remarrying. The question on whether legislation specifically addresses domestic violence, which previously was part of the Marriage indicator, is now a component of the Safety legal frameworks indicator.

FIGURE 2.7 | MARRIAGE LEGAL FRAMEWORKS QUESTIONS EXAMINE CONSTRAINTS IN MARRIAGE AND DIVORCE



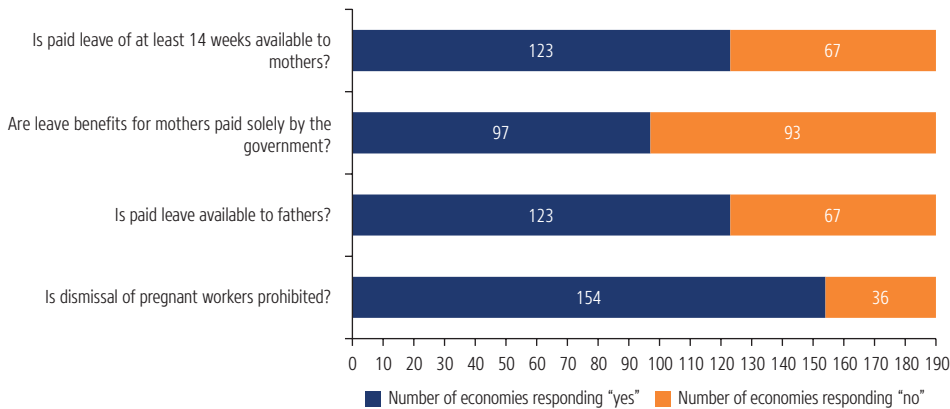
Source: *Women, Business and the Law 2024* database.

The data reveal that women in many economies still face legal barriers when choosing to divorce and remarry. In 45 economies, the rules for divorce are different for a woman and a man, and in 67 economies a woman still does not have the same rights to remarry as a man. Equal rights in marriage and divorce are critical to a woman's agency, financial security, and health. For example, changes in divorce laws have been found to be associated with a decline in the level of intimate partner violence (García-Ramos 2021). Women in 18 economies are legally required to obey their husband, and in 28 economies a woman cannot be "head of household." Several studies have shown that the removal of such restrictions can influence the distribution of bargaining power in favor of women, leading to shifts in their allocation of time toward engagement in the labor market (Gray 1998; Rangel 2006).

Parenthood

The Parenthood indicator analyzes laws affecting women's work after having children. It examines three types of paid leave policies: maternity leave, paternity leave, and parental leave (figure 2.8). Parental leave includes leave either shared between mother and father or is an individual entitlement to each parent.

FIGURE 2.8 | PARENTHOOD LEGAL FRAMEWORKS QUESTIONS EXAMINE PAID LEAVE POLICIES AND PROTECTIONS FOR PREGNANT WORKERS



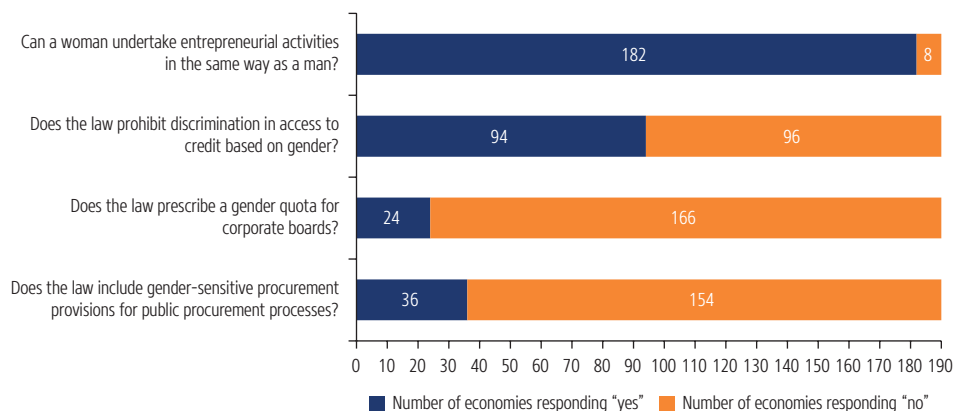
Source: *Women, Business and the Law 2024* database.

To streamline the Parenthood indicator and to provide a more accurate representation of the impact of paid parental leave policies on a woman’s labor market performance, *Women, Business and the Law 2.0* incorporates data related to parental leave into the two existing questions on the availability of paid leave for mothers and fathers, respectively. Globally, 123 economies across all regions provide working mothers with paid leave of at least 14 weeks—whether through maternity leave or through parental leave that can be shared or is specifically allocated to mothers—in line with the standard set out by ILO Equal Remuneration Convention No. 100. There is no internationally recognized standard for the duration of paternity leave. The same number of economies (123) offer fathers at least one day of paid leave for the birth of a child, whether through paternity leave or through parental leave specifically allocated to fathers. However, the length of leave differs drastically. Mothers receive an average of 196 days of paid leave, but fathers receive, on average, only 25 days. Laws that encourage a father’s participation, such as paid parental leave that reserves a part specifically for fathers (the “daddy quota”), benefit women’s labor market outcomes in the long run (Akgündüz and Plantenga 2013; Cools, Fiva, and Kirkebøen 2015; Frodermann, Wrohlich, and Zucco 2023; Rossin-Slater 2017).

Entrepreneurship

The Entrepreneurship indicator examines the constraints on a woman’s ability to start and run a business (figure 2.9). Over the last 53 years, the indicator has shown significant advances by all the economies measured. To maintain its comprehensive evaluation of the constraints that women face when starting and operating businesses, the *Women, Business and the Law* team has expanded the scope of the indicator. Although many basic restrictions on women’s legal capacities have been removed, the gender gaps in economic outcomes remain significant. Women are still underrepresented in leadership positions and have fewer opportunities for contributing meaningfully to economic activities.

FIGURE 2.9 | ENTREPRENEURSHIP LEGAL FRAMEWORKS QUESTIONS EXAMINE LEGAL CONSTRAINTS ON WOMEN'S ABILITIES TO START AND RUN A BUSINESS



Source: *Women, Business and the Law 2024* database.

Women, Business and the Law 2.0 accounts for these crucial issues and includes two new questions on factors that can accelerate a woman's opportunities: quotas for women on corporate boards of private sector enterprises or publicly listed companies and gender-sensitive criteria in public procurement processes.

Women, Business and the Law has traditionally monitored three distinct aspects of a woman's engagement in entrepreneurial activities: her ability to independently sign a contract, register a business, and open a bank account. Because many economies have progressively eliminated legal barriers in these areas, the revised Entrepreneurship indicator combines these questions to evaluate a woman's overall capacity to participate in entrepreneurial activities. In 2023, only eight economies constrained women in one or more of these aspects.

The Entrepreneurship legal frameworks indicator now also addresses gender gaps in business leadership. According to *Women, Business and the Law 2.0*, only 24 economies require a legally binding gender quota for corporate boards. Despite a growing body of knowledge on the performance benefits of gender-balanced decision-making (García and Herrero 2021; Kang et al. 2022), women hold only about 20 percent of corporate board positions (EIGE 2020). Progress toward more female representation on corporate boards has been at a snail's pace (Deloitte 2022). The presence of women in corporate leadership positions is also associated with other beneficial firm characteristics such as skill diversity and the availability of parental leave (Latura and Weeks 2023; Noland, Moran, and Kotschwar 2016), as well as more environmentally sustainable outcomes (Gambacorta et al. 2022; Moon 2023). Furthermore, providing women with leadership experience and career advancement has been shown to increase their bargaining power over the allocation of household income (Uckat 2023). "Engage Women as Leaders" is one declared goal of the World Bank's new Gender Strategy 2024–30 (World Bank, forthcoming). Recent evidence on European Union legislation suggests that gender quotas for corporate boards are perceived by investors as beneficial, particularly for firms exposed to a large gender imbalance

(Fernández-Méndez and Pathan 2023). Gender quotas can serve as a viable temporary tool to incentivize more women to join corporate boards and have been found to increase the percentage of female directors (Belaounia, Tao, and Zhao 2020). *Women, Business and the Law 2.0* added this question to the Entrepreneurship indicator to measure economies' progress toward more women in leadership positions. Inclusion of the gender quota as a temporary measure will be reevaluated once these measures expire or have achieved their purpose in practice.

In 2003, Norway set a significant precedent, becoming the first economy globally to establish a binding gender quota for corporate boards. The European Union has taken a significant step in that direction by adopting European Union Directive 2022/2381 ("Women on Boards"). The directive requires listed companies with more than 250 employees to fill 40 percent of nonexecutive director positions or 33 percent of executive and nonexecutive director positions by the underrepresented sex by June 2026. Similarly, the recently updated *G20/OECD Principles of Corporate Governance 2023* call for corporate boards to assess whether they possess the right mix of background and competences, which can be reached, for example, through mandatory quotas or voluntary targets for female participation on boards (OECD 2023b). In addition, governments can implement other supportive measures to create a friendlier work environment for women leaders measured under the *Women, Business and the Law 2.0* Workplace, Pay, and Parenthood indicators.

The Entrepreneurship indicator now also measures the existence of gender-sensitive criteria in public procurement laws. Gender-responsive procurement denotes the sustainable selection of services, goods, works, or supplies that considers their impact on gender equality and women's empowerment. It includes, for example, selection or award criteria, tie-breaker conditions, quotas, or reporting obligations for bidders. In *Women, Business and the Law 2.0*, only 36 economies include gender-sensitive criteria for public procurement processes in their laws. For example, the procurement law in Spain has a tie-breaker provision allowing the authorities to consider measures that favor equality between women and men within a company. In Senegal, a law specifies reserved contracts for bidders whose employees are 50 percent women. The procurement law in El Salvador calls for at least 10 percent of the budget allocated for acquisitions to be adjudicated to women-led or women-owned micro, small, or medium-size companies.

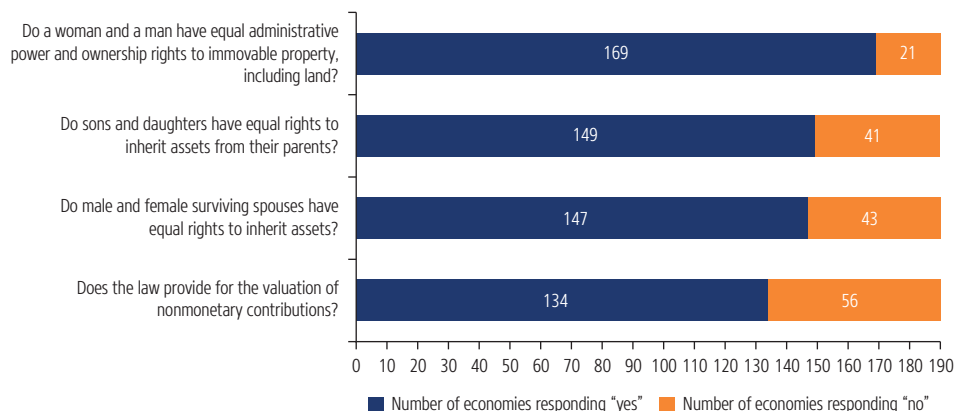
Public procurement typically constitutes about 13–20 percent of a country's gross domestic product, with a global expenditure estimated at nearly US\$9.5 trillion a year.¹ However, women-owned businesses win a mere 1 percent of public procurement contracts at the global level (McManus 2011; Vazquez and Sherman 2013).

Finally, the Entrepreneurship indicator continues to measure whether national laws prohibit discrimination in access to credit based on gender and highlights that slightly more than half of economies still do not have such provisions in place.

Assets

The Assets indicator analyzes gender differences in property and inheritance law (figure 2.10). In the past, the indicator examined two separate questions related to ownership rights and administrative authority over immovable property, focusing solely on property rights as regulated in civil codes or family codes. These two questions are

FIGURE 2.10 | ASSETS LEGAL FRAMEWORKS QUESTIONS EXAMINE GENDER DIFFERENCES IN PROPERTY AND INHERITANCE LAWS



Source: *Women, Business and the Law 2024* database.

now merged. Analysis of equal ownership of immovable property is thus wider in scope so that it also measures restrictions embedded in land codes.

Globally, 21 economies do not grant women equal administrative power over and ownership rights to immovable property, including land. Women are therefore more vulnerable to economic and climate shocks (Asfaw and Maggio 2018; Eastin 2018). In turn, evidence suggests that there is a strong correlation between a woman's control of assets and greater bargaining power within the household, economic mobility, and household resilience (Doss, Kieran, and Kilic 2020; Kilic, Moylan, and Koolwal 2020). Secure property rights are not just a matter of economic prosperity and human development of future generations. They also can provide a pathway to women's empowerment and agency (Jayachandran 2015). Furthermore, secure land rights can foster peace and stability and help mitigate the effects of climate change (Hudson, Bowen, and Nielsen 2020; Quan and Dyer 2008).

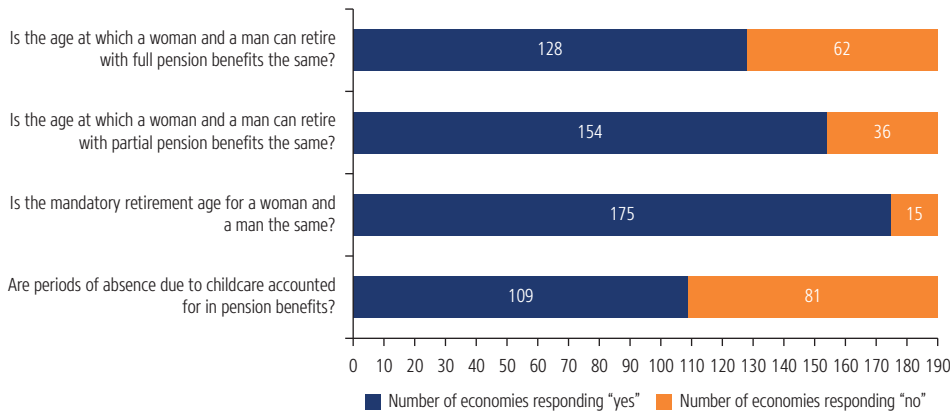
The biggest constraint remains the lack of legal recognition of a woman's nonmonetary contributions to her family, which is true of 56 economies. Nonmonetary contributions include caring for minor children, taking care of the family home, and any other contribution from a spouse that does not directly generate income.

Pension

The Pension indicator assesses laws affecting the size of a woman's pension and continues to measure the age at which men and women can retire and receive full or partial benefits, the mandatory retirement age, and whether the law allows for a pension care credit to compensate for a woman's career interruptions (figure 2.11).

In 62 economies, the age at which a woman and a man can retire with full pensions is not the same. Similarly, in 36 economies retirement ages with partial pension benefits differ for men and women, and in 15 economies women are mandated by law to retire at an earlier age than men. On average, a man receives a higher pension benefit than a woman, and he enjoys a higher level of economic well-being at the end of his working

FIGURE 2.11 | PENSION LEGAL FRAMEWORKS QUESTIONS EXAMINE LAWS AFFECTING THE SIZE OF A WOMAN’S PENSION



Source: *Women, Business and the Law 2024* database.

life (Halvorsen and Pedersen 2019). This so-called pension gap is primarily explained by the gendered effects of pension regulations (Jefferson 2009). Despite the evidence that a mother often reduces her working hours, interrupts her career for some time, or shifts into a less time-intensive job and firm (Goldin, Kerr, and Olivetti 2022), pension systems in many countries focus on paid work and overlook the connection between a woman’s caregiving responsibilities and her lower labor participation relative to that of a man (Jędrzychowska, Kwiecień, and Poprawska 2020), and *Women, Business and the Law* finds that there are 81 economies that still do not account in pension benefits for periods of absence arising from childcare.

Supportive frameworks: Policy instruments to implement gender equality laws

The design of institutions and the public policies overseeing their implementation is critical to the effectiveness of laws and regulations. Although laws can mandate the equal treatment of women and men as employees and entrepreneurs, poor implementation stemming from weak political and legal institutions, a flawed design, or low capacity can limit a woman’s access to the equality that formal laws establish. *Women, Business and the Law 2.0* presents new measures of frameworks that support the implementation of laws for gender equality across all 10 indicators in the index. Each legal frameworks indicator is now complemented by a supportive frameworks indicator that assesses existing public policies through a gender lens.

The term *public policy* refers to a distinct path of action promulgated and implemented by a public institution in pursuit of a stated goal—in this case, gender equality (Mackay and Shaxton 2021). Empirical evidence underscores the critical role of public policies in accelerating gender equality by providing a framework for institutional reforms and programmatic interventions that can influence labor market outcomes for women (Rahman 2023). Reforms and interventions cover a wide range of instruments. For example, there is substantial scope for policy makers to narrow gender gaps in economic

empowerment through fiscal and structural policies (Jain-Chandra et al. 2018). Public policies also encompass national plans and programs, as well as monitoring, evaluation, and enforcement institutions.

The countries most successful in reducing gender gaps mainstream equality in legislation across sectors, designate an official government body as responsible for monitoring gender equality, and administer sanctions for gender discrimination in the private sector (Kashina and Pyakhkel 2020). Providing incentives such as tax benefits is equally important to create an uptake of the services available for the beneficiaries of legal norms. For example, policies that promote maternity and paternity leave, flexible work, and childcare may help to reduce gender gaps in domestic activities and, in turn, drive a reduction in gender differences in the labor market (Del Boca et al. 2020; Profeta 2020).

Allocating adequate financial resources is one of the most important factors when setting up implementing institutions and services. Research has shown that introducing dedicated, systematic funding streams targeted at closing gender equality financing gaps is critical to building an enabling environment for women's inclusion (Rosche 2016). Moreover, if policy makers are to address the barriers facing female employees and entrepreneurs, they need comprehensive and accurate data that capture the realities of women (Bonfert et al. 2023). The collection of high-quality, quantifiable sex-disaggregated data is fundamental to the design of gender-smart policies. To design the right programs and mechanisms, policy makers also need evidence on what works. Implementing gender equality thus requires a multisectoral approach, sustained efforts, and collaboration between government agencies and private sector service providers.

The *Women, Business and the Law 2.0* supportive frameworks are composed of measurements of the elements that reinforce the many legal barriers that a woman faces in her working life. These elements include national policies and plans, programs, services, budgets, procedures, data, policy incentives, guidelines, courts, and institutions (table 2.3).

TABLE 2.3 *WOMEN, BUSINESS AND THE LAW 2.0* MEASURES VARIOUS CATEGORIES OF SUPPORTIVE FRAMEWORKS

Supportive frameworks category	Examples of supportive frameworks data points
National policies and plans	Is there a national government plan or strategy focusing on a woman's access to financial services?
Programs	Are there government-led programs that support female entrepreneurs such as with access to finance or help with agency and empowerment?
Services	Are health care services available for female survivors of violence?
Budgets	Is an annual budgetary allocation devoted to risk mitigation, prevention, and response programs related to violence against women?
Procedures	Is a clearly outlined application procedure in place for parents seeking financial support from the government for childcare services?
Data	Have sex-disaggregated data on employment in different industries or sectors been published?
Policy incentives	Are incentives in place to encourage fathers to take paternity leave upon the birth of a child?
Guidelines	Has the government published guidelines on nondiscrimination based on gender in recruitment?
Access to justice	Are there specialized family courts?
Institutions	Is there a specialized body that receives complaints about gender discrimination in employment?

Source: *Women, Business and the Law* team.

Construction of supportive frameworks indicators

The second pillar, supportive frameworks, goes beyond measuring *structure*—the existence of laws—and focuses instead on *process* by capturing the instruments designed to support the implementation of laws such as national policies, plans and programs, services, budgets, special procedures, and sanctions for noncompliance with certain standards. All questions for the new supportive frameworks index were developed in close consultation with subject matter experts and are based on an extensive literature review and analysis of good practices and evidence highlighting key public policy instruments that support the implementation of laws.

The *Women, Business and the Law* team acknowledges the limitations of the proposed supportive frameworks measurements. The resulting scores are an attempt—not a final assessment—to determine whether an economy’s supportive frameworks are, in fact, fully operational. Wherever possible, the methodology for supportive frameworks is aimed at measuring whether certain policies are implemented in practice. For example, the questions on sex-disaggregated data or availability of legal aid receive a “yes” only when such data are officially published and legal aid is provided. However, in measuring, for example, the existence of national action plans on violence against women or financial inclusion, it is not always possible to assess the effectiveness of these plans after their adoption.

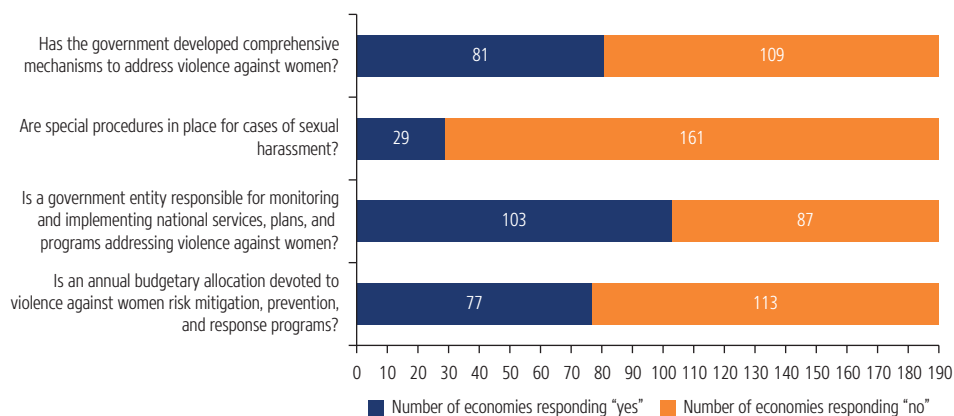
Data for the supportive frameworks index were collected from responses to the questionnaires received from more than 2,400 experts in family, labor, and violence against women legislation as part of the data collection efforts for *Women, Business and the Law* 1.0 (chapter 1). New questions on supportive frameworks appeared alongside the questions on legal frameworks. The *Women, Business and the Law* team subsequently reviewed all respondents’ answers and validated them against publicly available data, including officially published policies and guidelines and government websites. Overall scores for the supportive frameworks are calculated as follows. Thirty questions are scored across the 10 indicators. Indicator-level scores are obtained by calculating the unweighted average of the two to four questions within that indicator and scaling the result to 100. Overall scores are then calculated by taking the average of each indicator-level score, with 100 representing the highest possible score.

For example, Mauritius scores 100 on Entrepreneurship supportive frameworks because it provides all the assessed implementing policies; 75 on Safety because no government entity is responsible for monitoring and implementing services, plans, and programs addressing violence against women; 66.7 on Mobility and Workplace because it lacks a policy explicitly considering the specific mobility needs of women in public transportation and has no guidelines for employers on flexible work arrangements; 50 on Pay, Pension, and Childcare because it lacks transparency measures to address the pay gap and incentives to increase women’s retirement benefits and has no clear application procedure for parents to request financial support from the government for childcare services; 33.3 on Marriage and Assets because it lacks a fast-track process for family law disputes and specialized family courts as well as awareness measures to improve women’s access to information about marital and inheritance rights, and it does not publish sex-disaggregated data on property ownership; and 0 on Parenthood, indicating much room for the enactment of policies to support women’s work after having children. Overall, the *Women, Business and the Law* 2.0 supportive frameworks score for Mauritius is 52.5, the unweighted average of the 10 indicator scores on a scale of 0–100.

Safety

The Safety supportive frameworks indicator examines the mechanisms supporting the implementation of laws on child marriage, sexual harassment, domestic violence, and femicide (figure 2.12). Globally, *Women, Business and the Law 2.0* finds that only 81 economies have developed comprehensive mechanisms to address violence against women, such as action plans or policies on child marriage, guidelines for addressing sexual harassment in employment, action plans or policies on sexual harassment in public places, support services for female survivors of violence (health, psychological, and legal aid services), and training for judicial and police personnel on violence against women. For example, in Peru the government-run Centros de Emergencia Mujer provide the female survivors of gender-based violence and their family members with around-the-clock psychological and legal assistance. Temporary shelter homes offer protection, food, shelter, medical services, psychological assistance, and vocational training to women who have experienced gender-based violence, especially when they are at risk of femicide. An online service, Chat 100, run by the Ministry of Women and Vulnerable Populations, offers personalized, real-time assistance and psychological guidance to help women identify cases of intimate partner violence. Overall, the provision of specialized police, medical, and legal services in Peru has been found to reduce the incidence of gender-based violence (Sviatschi and Trako 2021). Indeed, cost-benefit analyses have shown repeatedly that investing in support services is more cost-effective than maintaining the status quo (Brown et al. 2023; Iyengar et al. 2008; Teufel et al. 2021). According to *Women, Business and the Law 2.0*, only 29 economies have specialized procedures for cases of sexual harassment. Specialized courts or procedures can provide a more efficient, timelier handling of cases because regular court personnel may lack the gender sensitivity or specific competencies required to address cases of violence against women and may be subject to a case backlog, thereby leading to delays and higher costs for the complainant (United Nations 2010).

FIGURE 2.12 | SAFETY SUPPORTIVE FRAMEWORKS QUESTIONS EXAMINE MECHANISMS IMPLEMENTING LAWS ON CHILD MARRIAGE, SEXUAL HARASSMENT, DOMESTIC VIOLENCE, AND FEMICIDE



Source: *Women, Business and the Law 2024* database.

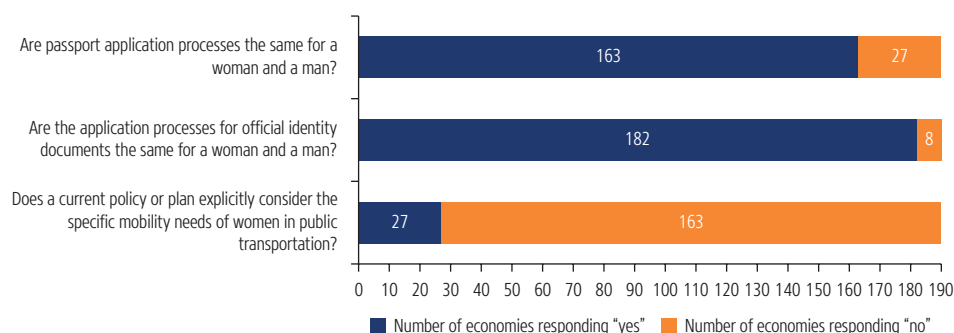
Of the economies assessed, 103 have established government entities responsible for monitoring and implementing national services, plans, and programs addressing violence against women. Regular monitoring is critical to legal implementation and to evaluating its effectiveness, including gaps in scope, lack of a coordinated response, and the inadequate capacity of the relevant stakeholders (Council of Europe 2021; United Nations 2010). Only 77 economies include in their national budgets specific allocations for violence against women risk mitigation, prevention, and response programs. Without sufficient funding, legislation cannot be effectively implemented.

Mobility

The Mobility supportive frameworks indicator measures bureaucratic barriers that constrain a woman's agency and freedom of movement in practice, as well as consideration of women's specific mobility needs in public transportation policies and plans (figure 2.13). For example, although many economies have made progress in ensuring that the legislative provisions on passports are equal for women and men, additional burdens for women are still found in 27 economies in the procedures and application forms used in practice. One such restriction is a requirement for additional documentation. In eight economies, women are subject to procedural barriers that affect their ability to obtain official identification documents. Proof of identity is needed for almost every aspect of life and can be a precursor for everything from taking up formal employment to registering a business, securing land tenure, and accessing finance or government benefits (Dahan and Hanmer 2015; Romana 2023).

The Mobility indicator also measures whether a policy or plan explicitly considers the specific mobility needs of women in public transportation. Globally, only 27 economies explicitly recognize such needs. One example is Argentina, which has a gender and mobility plan that incorporates a gender perspective for infrastructure planning and actively promotes female professionals in the Ministry of Transportation. Such plans are important because a woman's mobility patterns, including the use of public

FIGURE 2.13 | MOBILITY SUPPORTIVE FRAMEWORKS QUESTIONS EXAMINE BUREAUCRATIC BARRIERS TO WOMEN'S AGENCY AND FREEDOM OF MOVEMENT



Source: *Women, Business and the Law 2024* database.

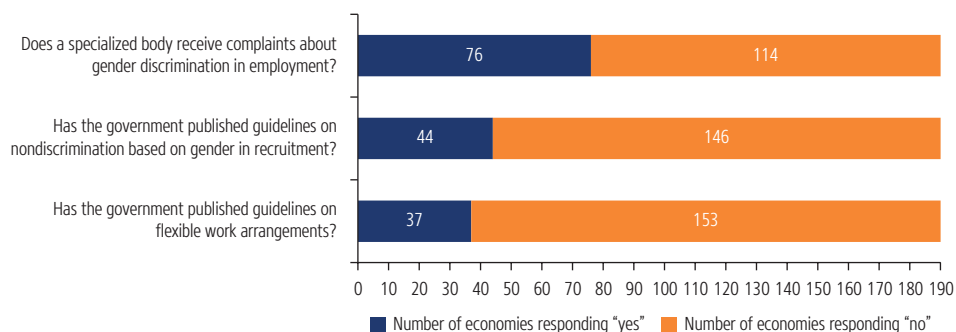
transport, differ from a man's and can present barriers to her education and economic opportunities (Borker 2021 and 2022a; Loukaitou-Sideris 2014; McQuaid and Chen 2012; Roomi and Parrott 2008; Rosenbloom 2004; Salon and Gulyani 2010). Sexual harassment is a particular concern for women's mobility (Borker 2022b; Kondylis et al. 2020), but plans and policies should go beyond safety concerns and comprehensively address women's needs.

Workplace

The Workplace supportive frameworks indicator measures the existence—or absence—of key policy instruments and practices that support the implementation of laws affecting a woman's decision to enter and stay in the labor force (figure 2.14). Globally, 76 economies have independent specialized bodies that receive complaints about gender discrimination in employment. For example, national human rights ombudsman institutions in Cyprus and Poland have addressed discrimination in hiring by private businesses (Reif 2017). Research suggests that national human rights institutions can help enforce laws and alleviate gender discrimination (Allen 2010; Jensen 2019).

This indicator also measures whether governments have published guidelines for the private sector on how to implement gender-sensitive recruiting processes. Governments in just 44 economies have published guidelines specifically for private sector employers. Only 37 economies have adopted guidelines to enable the implementation of flexible work arrangements in the private sector. The ILO finds that specific guidelines that outline good practices—such as legally considering employees' requests in good faith and allowing employees to commute to and from work during off-peak hours—have supported the implementation of flexible work arrangements in Singapore and New Zealand (ILO 2022).

FIGURE 2.14 | WORKPLACE SUPPORTIVE FRAMEWORKS QUESTIONS EXAMINE MEASURES IMPLEMENTING LAWS AFFECTING WOMEN'S DECISIONS TO WORK

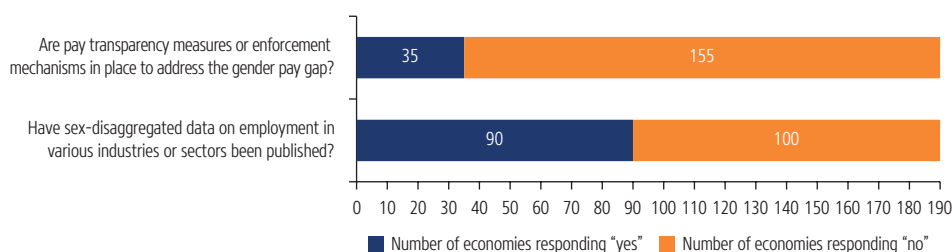


Source: *Women, Business and the Law 2024* database.

Pay

The Pay supportive frameworks indicator measures the existence of certain practices, guidelines, and other policy instruments that affect a woman's pay—such as pay transparency measures and enforcement mechanisms—and the availability of statistical data on women's employment in certain industries, as classified by the International Standard Industrial Classification of All Economic Activities (figure 2.15). Only 35 economies have pay transparency measures or enforcement mechanisms to address the gender pay gap. Employers' pay gap reporting, equal pay audits, certification programs, and gender-neutral job classification systems can help avoid discriminatory pay practices (Frey 2021; OECD 2023a). In Spain, companies are required to create and maintain a pay transparency registry, and companies that fail to comply with this requirement may face sanctions, including inspections and auditing by the Labor Inspectorate. In Peru, the National Superintendence of Labor Inspection has issued a directive to enforce pay transparency measures, including a schedule for equal pay inspections.

FIGURE 2.15 | PAY SUPPORTIVE FRAMEWORKS QUESTIONS EXAMINE MEASURES IMPLEMENTING LAWS AFFECTING WOMEN'S PAY



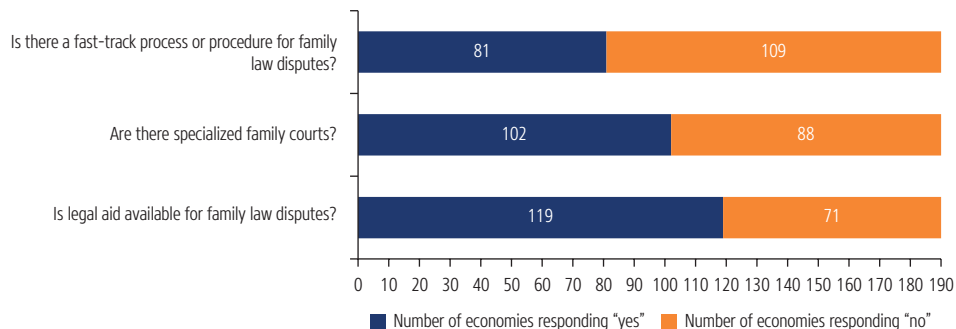
Source: *Women, Business and the Law 2024* database.

The Pay indicator also looks at the availability of statistical data on women's employment in certain industries. *Women, Business and the Law 2.0* reveals that 90 economies publish sex-disaggregated data on employment in at least four of the seven industries or sectors measured. The collection and publication of sex-disaggregated data are critical for gender-sensitive policy making aimed at closing the gender pay gap and addressing an uneven economic recovery (Doss 2014). Gender analysis based on sex-disaggregated data allows researchers and policy makers to develop more effective policies and interventions.

Marriage

The Marriage supportive frameworks indicator measures the availability of fast-track processes in family disputes, specialized family courts, and legal aid in family law disputes (figure 2.16). *Women, Business and the Law 2.0* finds that 81 economies have fast-track

FIGURE 2.16 | MARRIAGE SUPPORTIVE FRAMEWORKS QUESTIONS EXAMINE COURTS AND PROCEDURES IN FAMILY LAW



Source: *Women, Business and the Law 2024* database.

procedures or nonmandatory conciliation measures in place to settle family disputes. These measures play an essential role in reducing the caseload burden on courts and promoting judicial efficiency, specifically for women (Singh 2021). However, making conciliation mandatory can have unintended negative consequences, perpetuating unequal power dynamics between a husband and wife (Raday 2019; Semple 2012).

This indicator reveals that 102 economies have dedicated courts for family disputes. Family courts or specialized chambers are a critical platform for addressing the unique and often sensitive issues faced by women, such as domestic violence, child custody, divorce, and property rights. Specialized procedures and judges who are trained and experienced in handling these cases can offer greater sensitivity to the context of family violence and the needs of victims, contributing to the efficient, smooth processing of these cases both within and across legal jurisdictions.

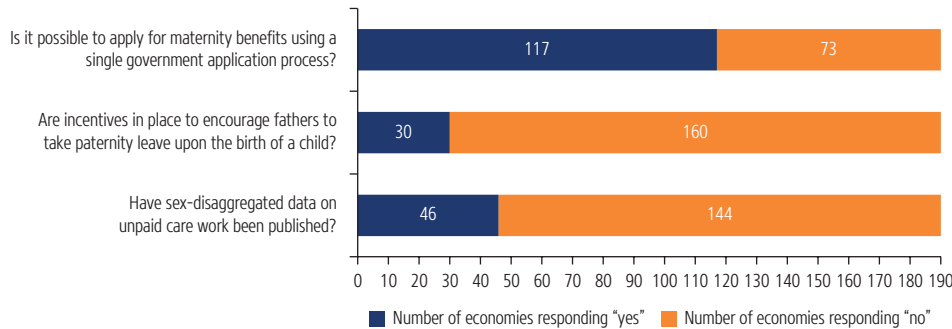
The Marriage indicator also examines whether legal aid is available for family law disputes, and it is in 119 economies. Legal aid can ensure equitable access to justice, especially for marginalized and financially disadvantaged individuals (Owen and Portillo 2003; UNODC and UNDP 2016; World Justice Project 2019).

Parenthood

The Parenthood indicator gauges the effective implementation of laws affecting parents' ability to continue working after having children (figure 2.17). Working mothers in 117 economies can apply to receive maternity benefits using a single government application process that streamlines bureaucratic complexity and enables leave benefits to be disbursed properly in a timely fashion (Romig and Bryant 2021).

Only 30 economies provide incentives for fathers to take paternity leave upon the birth of a child. These incentives include job protection, cash bonuses, or additional time off if both parents take leave. For example, Swedish parents receive a cash bonus when parental leave is divided equally between caretakers. Fathers in economies such as Belgium, Czechia, Kazakhstan, Poland, and Spain are protected from unlawful dismissal while taking leave to care for their children.

FIGURE 2.17 | PARENTHOOD SUPPORTIVE FRAMEWORKS QUESTIONS EXAMINE MEASURES IMPLEMENTING LAWS AFFECTING WOMEN'S WORK UPON THE BIRTH OF A CHILD



Source: *Women, Business and the Law 2024* database.

Fathers may choose not to take leave because of workplace practices, social norms, or economic constraints (Duffy, Esch, and Yousef 2020). Nevertheless, a father's uptake of leave is not only associated with better child development and improved health outcomes for children, but also with better labor market outcomes for women and enhanced long-term household financial well-being (Andersen 2018; Barry et al. 2023).

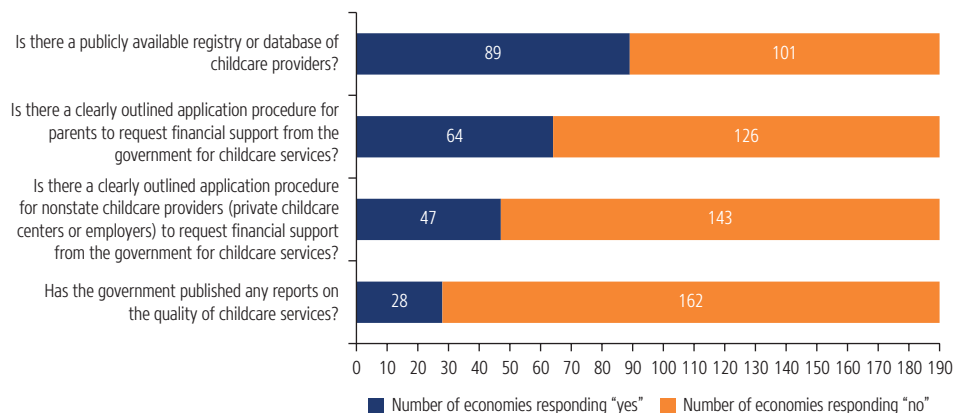
Women, Business and the Law 2.0 finds that over the last three years only 46 economies have published sex-disaggregated data on unpaid care work. Worldwide, women bear most of the burden in relation to domestic and unpaid care work. In fact, women worldwide devote, on average, 2.4 more hours a day to unpaid care work than men, and a significant portion of this work is caring for children (Charmes 2019; Fruttero et al. 2023). However, sex-disaggregated time-use data, as reported by national statistical agencies, that may inform the design of policies geared toward a more equal distribution of care work are frequently unavailable.

Childcare

The Childcare supportive frameworks indicator examines the presence of mechanisms that support parents in making informed decisions about childcare, promote the overall well-being and development of young children, and ensure access to quality childcare services (figure 2.18). Globally, 89 economies have put in place a publicly available centralized registry or database of registered childcare providers. Accurate, accessible information is a fundamental need for parents assessing available childcare options (Devercelli and Beaton-Day 2020). Parents can then retrieve details about childcare providers, including their location, contact information, types of services provided, and other relevant records.

Sixty-four economies have established application procedures for financial support for parents, and 47 economies have application procedures for nonstate childcare providers. Clearly defined application procedures and guidelines are paramount for families and childcare providers seeking financial support. The procedures can be outlined in laws or on official government platforms.

FIGURE 2.18 | CHILDCARE SUPPORTIVE FRAMEWORKS QUESTIONS EXAMINE MECHANISMS IMPLEMENTING CHILDCARE LAWS



Source: *Women, Business and the Law 2024* database.

Robust quality assurance mechanisms are essential for creating safe, stimulating environments for children. *Women, Business and the Law 2.0* finds that governments in 28 economies have published reports on the quality of childcare services within the last three years, demonstrating a commitment to proactive monitoring and the establishment of high standards for early childhood education and care. Through regular data reporting, childcare providers can contribute valuable information on a variety of quality parameters, including structural quality (such as child-to-educator ratios and maximum group sizes), infrastructure, workforce and management, and the learning environment (Devercelli and Beaton-Day 2020; OECD 2012).

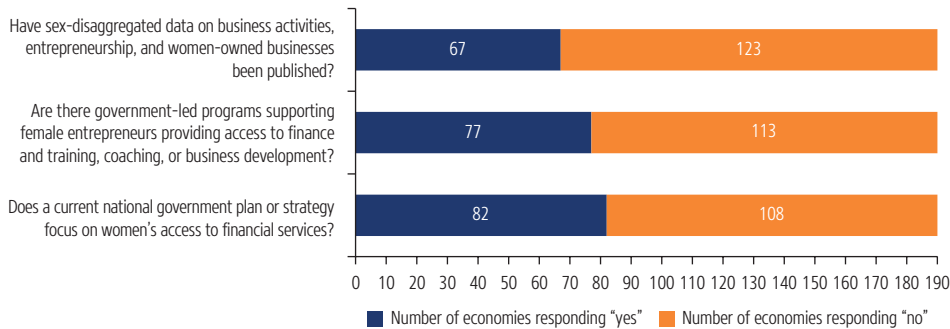
Entrepreneurship

The Entrepreneurship supportive frameworks indicator assesses the measures that governments put in place to support women in opening and running a business. Such measures include the availability of sex-disaggregated data on business activities, the provision of government-led programs to support female entrepreneurs, as well as strategies to boost women's access to financial services (figure 2.19).

Data and statistics are essential for smart policy making. High-quality gender statistics can serve as a detailed picture of women's experiences and their potential hurdles in becoming successful entrepreneurs. Policy makers can use this evidence to design more effective interventions (World Bank 2023a). And yet despite the importance of sex-disaggregated data, only 67 economies publish such data on women's entrepreneurship and women-owned businesses. These data are essential for designing policies and programs that will address gender imbalances in the business ecosystem and offer better services for women entrepreneurs (Eden and Wagstaff 2021; Igwe and Adelusi 2021; Meunier, Krylova, and Ramalho 2017).

As for government support for female entrepreneurs, 77 economies have one or more programs that provide access to finance and training, coaching, or business

FIGURE 2.19 | ENTREPRENEURSHIP SUPPORTIVE FRAMEWORKS QUESTIONS EXAMINE PROGRAMS AND DATA SUPPORTING FEMALE ENTREPRENEURS



Source: *Women, Business and the Law 2024* database.

development activities. Such programs may focus on addressing the prevalence of women owning micro or small businesses, engaging in the informal sector, or recording lower earnings and productivity than men (Halabisky 2018).

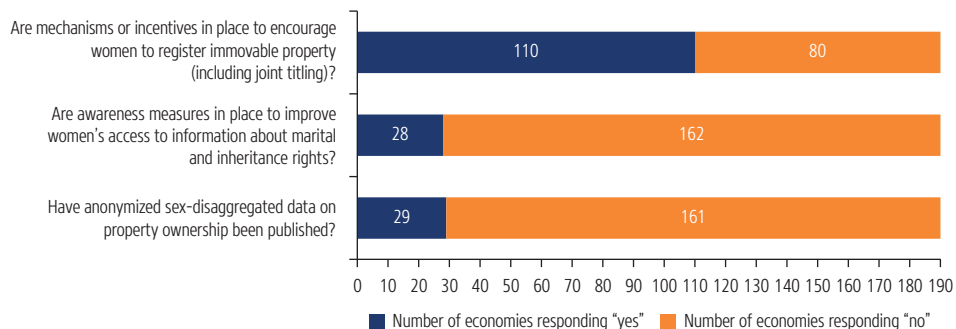
Finally, 82 economies have a national government plan or strategy currently focusing on women's access to financial services. In Niger, for example, the main goal of the National Financial Inclusion Strategy is to facilitate access to diversified, innovative, quality, and affordable financial products and services for vulnerable groups, particularly women, young people, small and medium-size enterprises, and populations in the rural sector. Women face greater obstacles in accessing credit, training, networks, and information and in starting businesses (Jones and Clifton 2017; Piacentini 2013). Although female entrepreneurs need an array of tailored services to start and run a business, gender bias and discrimination are particularly prevalent in efforts to obtain credit. National strategies or action plans focused on women's access to financial services can help level the playing field for female entrepreneurs, particularly in economies with low levels of women's financial inclusion (Bin-Humam, Braunmiller, and Elsaman 2023). Furthermore, these strategies can provide central banks and governments with the capacity to implement transformative reforms and to ensure broader availability of quality financial products and services for women.

Assets

The Assets supportive frameworks indicator assesses government efforts to uphold women's rights in owning and inheriting immovable property (figure 2.20). Policies that actively promote and support women in registering land, together with awareness campaigns and the collection of sex-disaggregated data, play a pivotal role in ensuring gender equity in property ownership. These measures empower women to secure their land rights and challenge traditional gender norms, and they provide policy makers with vital insights into tailoring effective strategies for closing the gender gap.

Women, Business and the Law 2.0 finds that 110 economies have taken steps to encourage women's registration of property rights, including joint titling. An example is Nepal, where the government offers women discounted land registration fees.

FIGURE 2.20 | ASSETS SUPPORTIVE FRAMEWORKS QUESTIONS EXAMINE MECHANISMS AND DATA TO IMPLEMENT WOMEN’S PROPERTY AND INHERITANCE RIGHTS



Source: *Women, Business and the Law 2024* database.

Policies that encourage women to register land in their name not only empower women with legal recognition and ownership rights but also enhance their economic security (Hallward-Driemeier and Gajigo 2013).

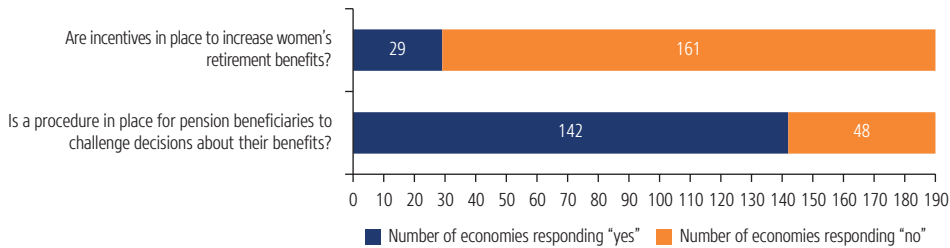
Twenty-eight economies have adopted measures to raise awareness about marital and inheritance rights. These awareness measures may include workshops, seminars, and community-based training programs that specifically target women. For example, Singapore launched a nationwide Conversations on Singapore Women’s Development campaign with several measures aimed at raising women’s awareness about their marital and inheritance rights. Efforts to improve women’s access to information about these rights are indispensable in empowering women to make informed decisions about their legal entitlements (Stanley and Lisher 2023). For example, a study conducted in Rwanda found that a government-led awareness campaign on laws governing marital, succession, and land policies contributed to an increase in women’s property ownership, bargaining power, and autonomy (Daley, Dore-Weeks, and Umuhzo 2010).

Only 29 economies publish anonymized sex-disaggregated data on property ownership on a regular basis. The regular publication of such data is an important tool for assessing the extent of gender disparities across a country and within households, designing effective policy interventions, and monitoring progress toward achieving the Sustainable Development Goals, as well as increasing transparency and accountability in legal systems and property registries (Gaddis, Lahoti, and Swaminathan 2022; Joshi et al. 2022). With the goal of measuring gender assets and wealth gaps, the United Nations’ *Guidelines for Producing Statistics on Asset Ownership from a Gender Perspective* guides national statistical agencies and policy makers on collecting, analyzing, and disseminating individual-level data on asset ownership (United Nations 2019).

Pension

The Pension supportive frameworks indicator measures policy mechanisms aimed at reducing the gender pension gap (figure 2.21). Twenty-nine economies provide some form of incentive that affects women’s retirement benefits. Incentives can include tax

FIGURE 2.21 | PENSION SUPPORTIVE FRAMEWORKS QUESTIONS EXAMINE POLICIES AIMED AT REDUCING THE GENDER PENSION GAP



Source: *Women, Business and the Law 2024* database.

breaks for voluntary savings, contributions to be carried forward, subsidies to join a pension scheme early, and accounting for periods of educational attainment in the calculation of pension benefits. For example, the United Kingdom offers tax breaks for voluntary savings with automatic enrollment to increase women's retirement savings rates. Chile and Spain provide child bonuses and contributory pension supplements to reduce the pension gender gap. Meanwhile, Belarus, Kazakhstan, Poland, and Tajikistan take into account noncontributory periods of study at a higher education institution in the calculation of pension benefits.

In 142 economies, pensioners can challenge decisions related to their pension benefits. A woman's ability to challenge decisions about her pension benefits is positively associated with her financial security and well-being in old age (Griffin 2019). Because women live longer and have lower financial resources in retirement than men (Demirgüç-Kunt, Klapper, and Panos 2016; Our World in Data 2023), adequate pension benefits in amount and duration are critical to promoting women's overall well-being in old age (Behrendt, Nguyen, and Rani 2019). Moreover, to ensure their full realization, procedures must be impartial, transparent, effective, simple, rapid, accessible, and inexpensive or free of charge for the applicant.

Expert opinions: Perception-based surveys of experts on the implementation of legal rights

Previous analysis by *Women, Business and the Law* revealed that more gender-equal laws are associated with better labor market outcomes for women, including higher female labor force participation and smaller gender wage gaps (World Bank 2023b). Going forward, controlling for a measure of the implementation of laws in practice may help uncover the mechanisms through which gender equality and women's economic inclusion are associated. Opinions of experts on the legal environment can serve as a proxy, or an indirect measure, of the effective implementation of laws.

Implementation of the law is a delicate and complex political process in which legislation and policies are "frequently reshaped, redefined or even completely overturned" (Püzl and Treib 2007). An analysis of the actual state of legal implementation is critical to understanding gender gaps and deriving reform recommendations for which outcome indicators are an effective measuring tool. Therefore, the *Women, Business and the Law* team collected opinions of in-country legal experts on their perceptions of the outcomes

that the laws measured by the *Women, Business and the Law 2.0* legal index intend to influence. Experts' responses on how well existing laws, or a lack thereof, operate in practice can serve as evidence on what shapes women's decisions to participate in the workforce or start a business. The *Women, Business and the Law* team recognizes that reliance on expert respondents comes with a limitation—data are less able to capture the variation in experiences of individuals—as well as a strength—the data reflect the knowledge of those with the most experience in the areas measured. Further refinement of the approach will attempt to address such a limitation in future cycles.

Design and administration of the expert opinions questions

The expert opinions questions are designed with the core qualities of the *Women, Business and the Law 2.0* legal and supportive frameworks indexes in mind, including global coverage, comparability across regions and economies, and feasibility of annual data collection. Building on the learnings from pilot data collected in 25 and 55 economies in 2021 and 2022, respectively, the expert opinions questions were revised and expanded to cover all 10 legal indicators and 190 economies. The expert opinions questions were included at the end of the questionnaires for the legal and supportive frameworks and administered to the same set of local experts that contributed to the *Women, Business and the Law* annual data collection.

In the process of designing the questionnaire, the *Women, Business and the Law* team examined existing work on cross-country opinion and perception-based surveys such as the Africa Integrity Indicators, Human Rights Measurement Initiative, United Nations E-Government Survey, World Justice Project Rule of Law Index, Varieties of Democracy (V-Dem), and World Values Survey. The *Women, Business and the Law* team also consulted with experts in data collection and analysis, including Westat and the World Bank, on good practices for index construction methodology and conducted an extensive review of the literature on opinion surveys and methods of scoring.

The questions posed to the experts are aimed at addressing key outcomes in the topic areas assessed by *Women, Business and the Law 2.0*. Each question asks for the respondent's opinion on the extent to which these key outcomes are being realized in practice in a particular economy. Response options fall along a five-point scale (0–4) in which 0 indicates an absence of access to or availability of rights for almost all women in practice, and 4 indicates the existence of access to or availability of rights for almost all women in practice. This format allows the scale to remain consistent across questions and economies whether a question aims to measure the absence of a legal restriction, enforcement of a right, or provision of a benefit. For example, the question under the Safety indicator is aimed at understanding the extent of women's freedom from gender-based violence in practice (box 2.1).

Expert opinions questions under the other indicators are posed to reveal the following: Mobility—whether there are any constraints on women's agency and freedom of movement; Workplace—whether there are any constraints on a woman's ability to enter and remain in the labor market, as well as protections against discrimination; Pay—whether men and women have equal access to high-paying jobs and whether women enjoy equal remuneration for work of equal value; Marriage—whether any constraints are related to marriage and divorce; Parenthood—whether

BOX 2.1 EXPERT OPINIONS QUESTIONS: AN EXAMPLE

Topic	Violence against women
Brief context	<i>When answering the following question, please consider the current situation of women in your economy and their risks of being exposed to gender-based violence (intimate partner violence, sexual harassment, female genital mutilation, etc.) at home or in public places, their ability to access support and services, to seek redress, etc.</i>
Expert opinions question	In practice, are women free from gender-based violence?
Response options	[0] Almost no women are free from gender-based violence. [1] Some women are free from gender-based violence. [2] About half of all women are free from gender-based violence. [3] Most women are free from gender-based violence. [4] Almost all women are free from gender-based violence.

any restraints are related to a woman’s work during and after pregnancy, including paid leave; Childcare—whether women have access to affordable, quality childcare services in practice; Entrepreneurship—whether there are any existing barriers to women’s ability to start and run a business; Assets—whether there are gender differences in property and inheritance law; and Pension—whether there are hindrances to a woman’s economic security after retirement.

The *Women, Business and the Law* team expanded its efforts to collect data on the perception of women’s outcomes in all 190 economies covered by *Women, Business and the Law 2.0*. On average, 6.8 responses were received per economy, with at least one response obtained in 190 economies. To construct the index aggregating the responses for each economy, the *Women, Business and the Law* team set a threshold of at least five expert responses per question. Based on the fulfillment of these criteria, the expert opinions index was constructed for 164 economies, representing 86.3 percent of all economies in the sample.² Participation in data collection was highest in the OECD high-income and Latin America and the Caribbean regions, with an average of 9.1 and 7.8 respondents, respectively. The lowest participation was observed in economies in the East Asia and Pacific and Middle East and North Africa regions. The team will work to increase its respondent base in future years to be able to capture all 190 economies.

Calculation of expert opinions scores

The individual responses to the 15 expert opinions questions are aggregated in several steps within each economy. First, for each question the experts’ responses are aggregated into a question score at the economy level, taking the median value of all responses given to that question.³ Second, the indicator score is calculated as the simple average of question scores. Next, the indicator score is scaled to 100. Finally, the expert opinions index for each economy is calculated as the simple unweighted average of the 10 indicator scores.

For example, for Mauritius, the median value of expert responses to the Mobility question is 3, leading to a score of 75 when scaled to 100. Mauritius receives indicator scores of 100 on Parenthood, Assets, and Pension; 75 on Mobility, Marriage, and Entrepreneurship; 50 on Workplace, Pay, and Childcare; and 0 on Safety. The simple unweighted average of the 10 indicator scores yields an overall expert opinions index of 67.5.

Analysis of results

The distribution of the responses for each question included in the scoring provides a snapshot of the experts' perception of areas in which women lag the most (table 2.4). Each question examined women's accessibility and enjoyment of rights compared with that of their male peers.⁴ To calculate the shares of expert responses, every economy is given an equal weight to ensure that economies with more experts do not dominate the outcomes.

TABLE 2.4		EXPERT OPINIONS QUESTIONS					
Indicator	Question	Response options (% of expert responses)					
		Almost no women ...	Some women ...	About half of all women ...	Most women ...	Almost all women ...	No response
Safety	In practice, are women free from gender-based violence?	27.2	27.9	11.7	24.0	7.9	1.4
Mobility	In practice, do women enjoy the same freedom of movement as men?	2.8	14.3	4.4	20.0	57.5	1.0
Workplace	In practice, do women enjoy the same opportunities to enter the workplace as men?	4.0	23.5	12.9	26.2	31.4	2.0
	In practice, do women enjoy the same opportunities to remain in the workplace as men?	5.3	27.7	14.0	26.2	24.5	2.3
Pay	In practice, do women and men enjoy equal remuneration for work of equal value?	6.4	28.6	13.1	28.4	21.2	2.4
	In practice, do women and men have equal access to high-paying jobs?	5.6	37.6	13.2	22.3	18.4	3.0
Marriage	In practice, do women and men enjoy equal rights during marriage?	8.4	19.4	9.2	21.0	40.0	2.0
	In practice, do women and men enjoy equal rights when getting a divorce?	8.9	20.6	6.9	18.7	42.3	2.5
Parenthood ^a	In practice, do women have access to paid leave for the birth of a child?	1.6	10.3	5.0	18.3	62.8	1.9
	In practice, do men have access to paid leave for the birth of a child?	24.8	21.8	3.9	12.4	34.2	2.9
Childcare	In practice, do women have access to affordable and quality childcare services?	14.9	39.4	13.9	16.1	13.4	2.4
Entrepreneurship	In practice, do women enjoy the same opportunities to start and run a business as men?	4.9	26.5	7.9	21.8	37.0	1.9
	In practice, do women and men have equal access to credit?	3.1	23.9	6.1	20.6	42.6	3.6
Assets	In practice, do women and men enjoy equal rights to immovable property?	4.3	17.7	4.5	14.7	56.4	2.4
Pension	In practice, do women and men enjoy equal pension benefits after retirement?	3.5	14.7	5.2	21.0	53.7	1.8

Source: *Women, Business and the Law 2024* database.

Note: The table shows the distribution of experts' responses at the question level. Each cell displays the percentage of expert responses given to that question among the entire sample of responses ($n = 1,224$). Every economy is given an equal weight to ensure that economies with more responses do not dominate the outcomes.

a. The response options for the second Parenthood question are "Almost no men," "Some men," "About half of all men," "Most men," and "Almost all men."

More than half of experts (55.1 percent) indicated that “almost no women” or only “some women” are free from gender-based violence, while only 7.9 percent reported that “almost all women” are free from gender-based violence. Similarly striking are the findings under Childcare, where 54.3 percent of experts indicated that “almost no women” or only “some women” have access to affordable, quality childcare services. Only 13.4 percent reported that “almost all women” have access to such services. These findings suggest that Safety and Childcare are the two areas posing the most challenges and barriers for women seeking to participate fully in economic and social life.

Similarly, under the Pay indicator a small proportion of respondents believe that “almost all women” are paid the same as men for work of equal value and have equal access to high-paying jobs. Only 21.2 and 18.4 percent of experts, respectively, reported equal access to such rights for “almost all women.” In the responses to Workplace questions, a slightly higher share of experts (31.4 percent) indicated that “almost all women” have equal opportunities to enter the workplace, whereas only 4.0 percent reported that “almost no women” have equal opportunities to enter the workplace.

Parenthood, by contrast, received the largest share of favorable expert responses: 62.8 percent of experts reported that “almost all women have access to paid leave for the birth of a child,” whereas only 1.6 percent reported that “almost no women” have access to this right. As for the Assets indicator, 56.4 percent of experts agreed that “almost all women” have equal rights to immovable property, whereas 4.3 percent reported that “almost no women” enjoy the same rights as men. Similar distributions are observed for Pension and Mobility. A very low share of experts (3.5 percent) holds the view that “almost no women” enjoy the same pension benefits after retirement as men, and the majority (53.7 percent) believe that they do have equal benefits. As for Mobility, about 57.5 percent of experts believe that “almost all women” have the same freedom of movement as men, although 17.1 percent indicated that “almost no women” or “some women” enjoy the same freedom.

Finally, the responses show that a majority (at least 69.3 percent) of experts in the reported economies believe that, compared with men, at least half of the women in their economies enjoy the same freedom of movement, access to paid leave for the birth of a child, equal access to credit, equal rights to immovable property, and equal pension benefits after retirement.

The opinions of legal experts on women’s rights in practice were collected to provide guidance on where to allocate the efforts and resources necessary to help optimize the impacts of legal reforms and contribute to the existing work on identifying gaps in the literature on implementation of laws and their effectiveness in practice. The *Women, Business and the Law* team acknowledges that further work is needed to advance this attempt to examine the de facto opinions of experts.

Next steps in adopting the new approach

The goal of the new *Women, Business and the Law* 2.0 indicators and refinement of the methodology is to offer countries not only a better measure of laws, but also concrete examples of supportive frameworks and an assessment of their outcomes. Countries can then better reach gender equality in practice through the law and its appropriate implementation and enforcement.

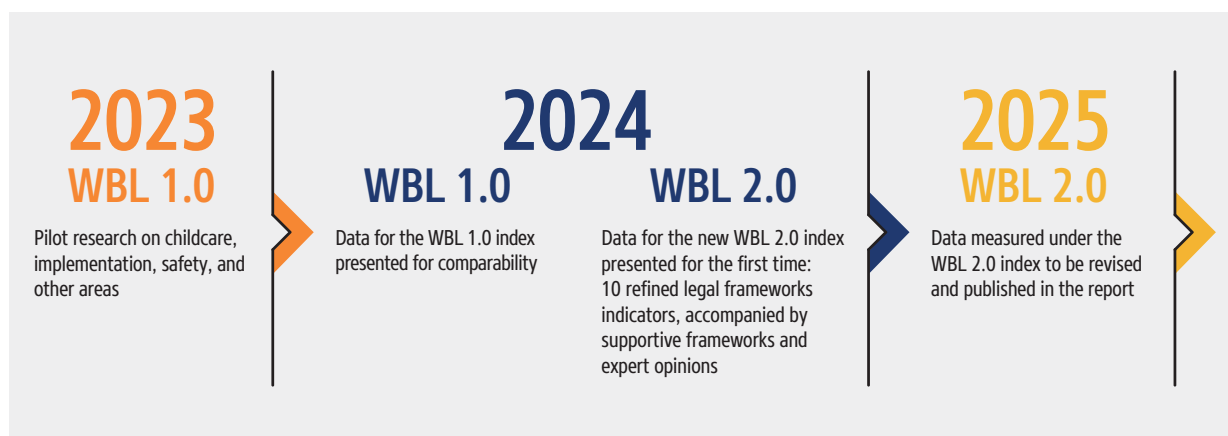
The methodology and data collection process have several strengths and limitations based on the need to create objective, comparable global indicators (see the data notes in appendix A). The newly created indicators are devised as a critical starting point for promoting women’s economic empowerment through law and policy reform.

The *Women, Business and the Law* team is continuing its research into drivers, trends, and prioritization of reform efforts. Preliminary insights into the sequencing and complementarity of gender reforms indicate that governments that undertake such reforms create an environment that facilitates more reforms in their own and in other countries, and that reform efforts in one area, such as Workplace or Pay, are associated with reform efforts in another area, such as Entrepreneurship, in the subsequent year (Boyce, Jiang, and Loayza 2023). Through its dissemination engagements, methodology workshops, and research on reforms and good practices, the team welcomes discussions around building a country-level reform agenda.

The *Women, Business and the Law* team will improve its methodology based on feedback and evidence that may develop over time. For example, additional measures that are equally or more promising than the ones presented here for implementing international standards may evolve over time, and the team will follow such developments closely. The *Women, Business and the Law* team will also consider linking the expert opinions measure more specifically to implementation of the law and anchoring the responses to improve comparability. Subject to obtaining sufficient resources, the team will consider assessing outcomes through general population surveys rather than expert opinions surveys. In fact, a pilot population poll will be conducted in three countries in 2024, and the team will explore subnational variation of the indicators to inform its future direction.

The team remains open to feedback and will incorporate suggestions to revise *Women, Business and the Law* 2.0 as the distinct and final framework starting with the 2025 report (figure 2.22).

FIGURE 2.22 | PATHWAY TO THE NEW WOMEN, BUSINESS AND THE LAW 2.0 INDEX



Source: *Women, Business and the Law* team.
Note: WBL = *Women, Business and the Law*.

Annex 2A Women, Business and the Law 2.0 questions

TABLE 2A.1 WOMEN, BUSINESS AND THE LAW 2.0 QUESTIONS			
Indicator	Legal frameworks	Supportive frameworks	Expert opinions
Safety	<ol style="list-style-type: none"> 1. Does the law address child marriage? 2. Does the law address sexual harassment? 3. Does the law address domestic violence? 4. Does the law address femicide? 	<ol style="list-style-type: none"> 1. Has the government developed comprehensive mechanisms to address violence against women? 2. Are special procedures in place for cases of sexual harassment? 3. Is a government entity responsible for monitoring and implementing national services, plans, and programs addressing violence against women? 4. Is an annual budgetary allocation devoted to violence against women risk mitigation, prevention, and response programs? 	<ol style="list-style-type: none"> 1. In practice, are women free from gender-based violence?
Mobility	<ol style="list-style-type: none"> 1. Can a woman choose where to live in the same way as a man? 2. Can a woman travel internationally in the same way as a man? 3. Can a woman travel outside her home in the same way as a man? 4. Do a woman and a man have equal rights to confer citizenship on their spouses and their children? 	<ol style="list-style-type: none"> 1. Are passport application processes the same for a woman and a man? 2. Are the application processes for official identity documents the same for a woman and a man? 3. Does a current policy or plan explicitly consider the specific mobility needs of women in public transportation? 	<ol style="list-style-type: none"> 1. In practice, do women enjoy the same freedom of movement as men?
Workplace	<ol style="list-style-type: none"> 1. Can a woman get a job in the same way as a man? 2. Does the law explicitly prohibit discrimination in recruitment based on marital status, parental status, and age? 3. Does the law prohibit discrimination in employment based on gender? 4. Does the law allow employees to request flexible work? 	<ol style="list-style-type: none"> 1. Does a specialized body receive complaints about gender discrimination in employment? 2. Has the government published guidelines on nondiscrimination based on gender in recruitment? 3. Has the government published guidelines on flexible work arrangements? 	<ol style="list-style-type: none"> 1. In practice, do women enjoy the same opportunities to enter the workplace as men? 2. In practice, do women enjoy the same opportunities to remain in the workplace as men?
Pay	<ol style="list-style-type: none"> 1. Does the law mandate equal remuneration for work of equal value? 2. Can a woman work at night in the same way as a man? 3. Can a woman work in a job deemed dangerous in the same way as a man? 4. Can a woman work in an industrial job in the same way as a man? 	<ol style="list-style-type: none"> 1. Are pay transparency measures or enforcement mechanisms in place to address the pay gap? 2. Have sex-disaggregated data on employment in different industries or sectors been published? 	<ol style="list-style-type: none"> 1. In practice, do women and men enjoy equal remuneration for work of equal value? 2. In practice, do women and men have equal access to high-paying jobs?

(Table continues next page)

TABLE 2A.1			
WOMEN, BUSINESS AND THE LAW 2.0 QUESTIONS (continued)			
Indicator	Legal frameworks	Supportive frameworks	Expert opinions
Marriage	<ol style="list-style-type: none"> 1. Is the law free of legal provisions that require a married woman to obey her husband? 2. Can a woman be "head of household" or "head of family" in the same way as a man? 3. Can a woman obtain a judgment of divorce in the same way as a man? 4. Does a woman have the same rights to remarry as a man? 	<ol style="list-style-type: none"> 1. Is there a fast-track process or procedure for family law disputes? 2. Are there specialized family courts? 3. Is legal aid available for family law disputes? 	<ol style="list-style-type: none"> 1. In practice, do women and men enjoy equal rights during marriage? 2. In practice, do women and men enjoy equal rights when getting a divorce?
Parenthood	<ol style="list-style-type: none"> 1. Is paid leave of at least 14 weeks available to mothers? 2. Are leave benefits for mothers paid solely by the government? 3. Is paid leave available to fathers? 4. Is dismissal of pregnant workers prohibited? 	<ol style="list-style-type: none"> 1. Is it possible to apply for maternity benefits through a single government application process? 2. Are incentives in place to encourage fathers to take paternity leave upon the birth of a child? 3. Have sex-disaggregated data on unpaid care work been published? 	<ol style="list-style-type: none"> 1. In practice, do women have access to paid leave for the birth of a child? 2. In practice, do men have access to paid leave for the birth of a child?
Childcare	<ol style="list-style-type: none"> 1. Does the law establish the provision of center-based childcare services? 2. Does the law establish any form of support for families for childcare services? 3. Does the law establish any form of support for nonstate childcare providers? 4. Does the law establish quality standards for the provision of center-based childcare services? 	<ol style="list-style-type: none"> 1. Is there a publicly available registry or database of childcare providers? 2. Is there a clearly outlined application procedure to request financial support from the government for childcare services by parents? 3. Is there a clearly outlined application procedure to request financial support from the government for childcare services by nonstate childcare providers? 4. Has the government published any reports on the quality of childcare services? 	<ol style="list-style-type: none"> 1. In practice, do women have access to affordable and quality childcare services?
Entrepreneurship	<ol style="list-style-type: none"> 1. Can a woman undertake entrepreneurial activities in the same way as a man? 2. Does the law prohibit discrimination in access to credit based on gender? 3. Does the law prescribe a gender quota for corporate boards? 4. Does the law include gender-sensitive procurement provisions for public procurement processes? 	<ol style="list-style-type: none"> 1. Have sex-disaggregated data on business activities, entrepreneurship, or women-owned businesses been published? 2. Are government-led programs supporting female entrepreneurs providing access to finance and training, coaching, or business development? 3. Does a current national government plan or strategy focus on women's access to financial services? 	<ol style="list-style-type: none"> 1. In practice, do women enjoy the same opportunities to start and run a business as men? 2. In practice, do women and men have equal access to credit?
Assets	<ol style="list-style-type: none"> 1. Do a woman and a man have equal administrative power and ownership rights to immovable property, including land? 2. Do sons and daughters have equal rights to inherit assets? 3. Do male and female surviving spouses have equal rights to inherit assets? 4. Does the law provide for the valuation of nonmonetary contributions? 	<ol style="list-style-type: none"> 1. Are mechanisms or incentives in place to encourage women to register immovable property (including joint titling)? 2. Are awareness measures in place to improve women's access to information about marital and inheritance rights? 3. Have anonymized sex-disaggregated data on property ownership been published? 	<ol style="list-style-type: none"> 1. In practice, do women and men enjoy equal rights to immovable property?

(Table continues next page)

TABLE 2A.1 WOMEN, BUSINESS AND THE LAW 2.0 QUESTIONS (continued)			
Indicator	Legal frameworks	Supportive frameworks	Expert opinions
Pension	1. Are the ages at which a woman and a man can retire with full pension benefits the same? 2. Are the ages at which a woman and a man can retire with partial pension benefits the same? 3. Is the mandatory retirement age for a woman and a man the same? 4. Are periods of absence due to childcare accounted for in pension benefits?	1. Are incentives in place to increase women's retirement benefits? 2. Is a procedure in place for pension beneficiaries to challenge the decisions of the competent authority regarding their benefits?	1. In practice, do women and men enjoy equal pension benefits after retirement?

Source: *Women, Business and the Law 2024* database.

Notes

1. See World Bank, Global Public Procurement Database, 2020, <https://www.globalpublicprocurementdata.org>.
2. The threshold adopted is five or more expert opinion responses per question for economies with an adult population above 2 million in 2021 and three or more for those economies with an adult population under 2 million. The criteria are based on the *Women, Business and the Law* team's extensive review of the literature and consultations on global practices in conducting opinion surveys.
3. For indicators with one expert opinions question (Safety, Mobility, Childcare, Assets, and Pension), the question score is equal to the indicator score.
4. The format of the response options is the same for all expert opinions questions except the second question of the Parenthood indicator, which asks about men's access to paid leave for the birth of a child (table 2.4).

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CHAPTER 3



Women, Business and the Law 2.0: Trends Emerging from Data Analysis of New Measurements

Introduction

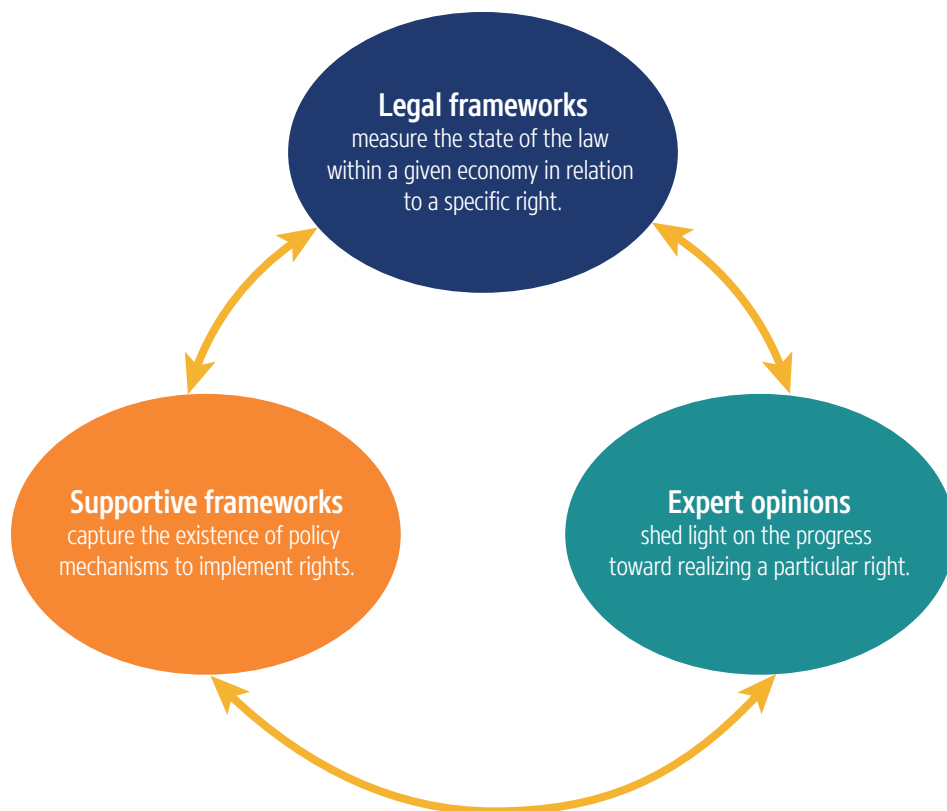
When societies make the most of all people's abilities and rectify the misallocation of talent and skills, they can achieve stronger and more inclusive growth. Central to this strategy is the role of women. Achieving full rights for women is possible only when the law treats men and women equally and is implemented effectively. Equal laws are strongly linked to higher female workforce participation, higher wages for women, a surge in women-owned businesses, greater representation in managerial roles, and an improved work-family balance (Christopherson et al. 2022; Doepke et al. 2023; Goldin 2023; Hyland, Djankov, and Goldberg 2020; Tertilt et al. 2022). Enabling women's full participation in the economy means benefiting from the contribution of half of the population by means of a more diverse and abundant workforce, more jobs, and more businesses (Badel and Goyal 2023; Ostry et al. 2018; Santos and Klasen 2021; Stotsky 2006).

The time to harness the economic power of half of humanity has never been more pressing. Empowering women in all aspects of life and investing in gender equality are essential for economic resilience and economic growth (Bjerde and Gill 2024). For more than a decade, *Women, Business and the Law* has analyzed the laws and regulations that affect women's economic opportunity. However, laws alone are not enough to improve gender equality. Their implementation and enforcement are critical to the full realization of women's rights.

Women, Business and the Law 2.0 opens a new frontier for measuring women's rights and provides an encompassing picture on women's economic opportunities. It presents new data and analysis of (1) the laws affecting women's economic participation, (2) the frameworks supporting the implementation of those laws, and (3) the opinions of experts on the outcome of laws for women (figure 3.1). In doing so, it offers a more complete picture of the enabling environment for women's economic participation. The three pillars reinforce each other. For instance, laws can promote the creation of supportive frameworks. At the same time, supportive frameworks can encourage the formalization of laws. Moreover, perceptions of women's rights can drive change but also can be influenced by the state of legal and supportive frameworks. These pillars are mutually necessary and critical to achieving women's rights. To delve deeper into the methodology, visit the data notes section on the *Women, Business and the Law* website, <http://wbl.worldbank.org>.

The following sections analyze the data collected across the three indexes and their interaction with each other. Together, these three indexes can inform policy dialogue and research to accelerate progress toward achieving equality of opportunity and creating a stronger, more dynamic, and resilient world.

FIGURE 3.1 | THE NEW WOMEN, BUSINESS AND THE LAW 2.0 APPROACH GOES BEYOND LAWS



Source: *Women, Business and the Law* team.

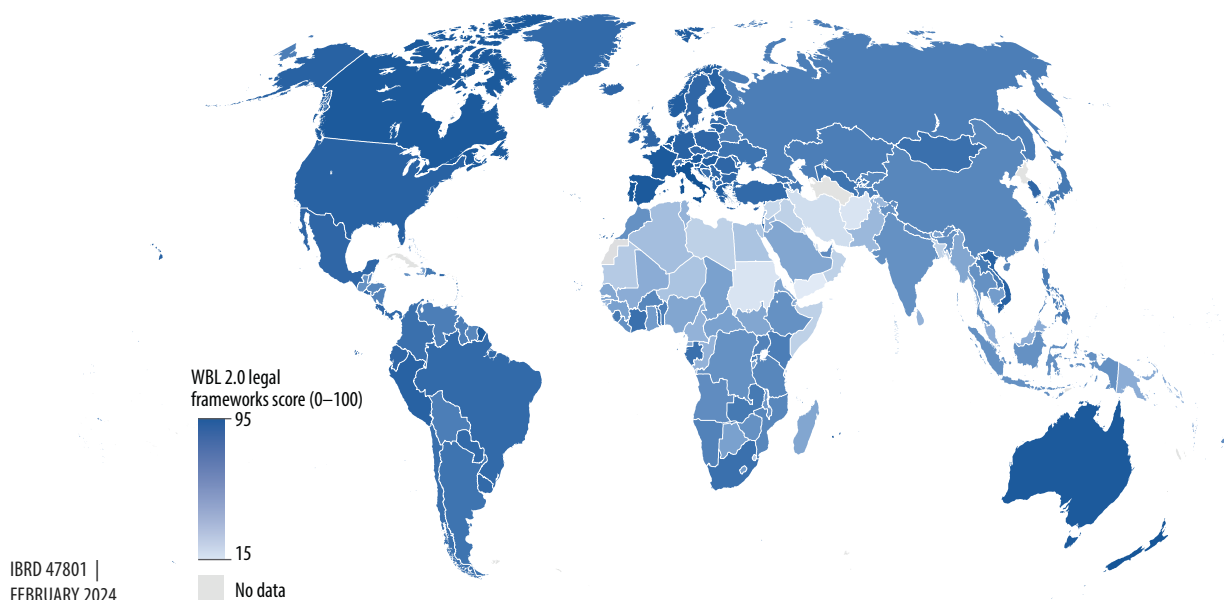
Women, Business and the Law 2.0 legal frameworks index

Worldwide, 3.9 billion women—half of humanity—face legal barriers affecting their economic participation. The *Women, Business and the Law 2.0* legal frameworks index, which sets a new frontier in measuring women’s rights, reports a global average score of 64.2 out of 100, indicating a significant gap in legal gender equality. Remarkably, none of the 190 economies scores 100, highlighting the persistent legal gaps across the globe. Among the Organisation for Economic Co-operation and Development (OECD) high-income economies, 11 score 90 or above, with Italy leading at 95. Two economies—New Zealand and Portugal—score 92.5 out of 100, while Australia, Austria, Belgium, Canada, France, the Netherlands, Slovenia, and Spain each score 90 (map 3.1).

Thirty-seven economies grant women less than half of the legal rights of men, affecting half a billion women. Of these economies, 15 are in the Middle East and North Africa, 10 are in Sub-Saharan Africa, 8 are in East Asia and Pacific, and 4 are in South Asia.

The *Women, Business and the Law 2.0* legal frameworks index reveals large differences in scores among and within regions. OECD high-income economies lead, with an average score of 84.9. They are followed by Europe and Central Asia and Latin America and the Caribbean, with average scores of 77.0 and 69.1, respectively. The East

MAP 3.1 | WOMEN HAVE LESS THAN TWO-THIRDS OF THE LEGAL RIGHTS OF MEN UNDER THE NEW INDEX



Source: *Women, Business and the Law 2024* database.

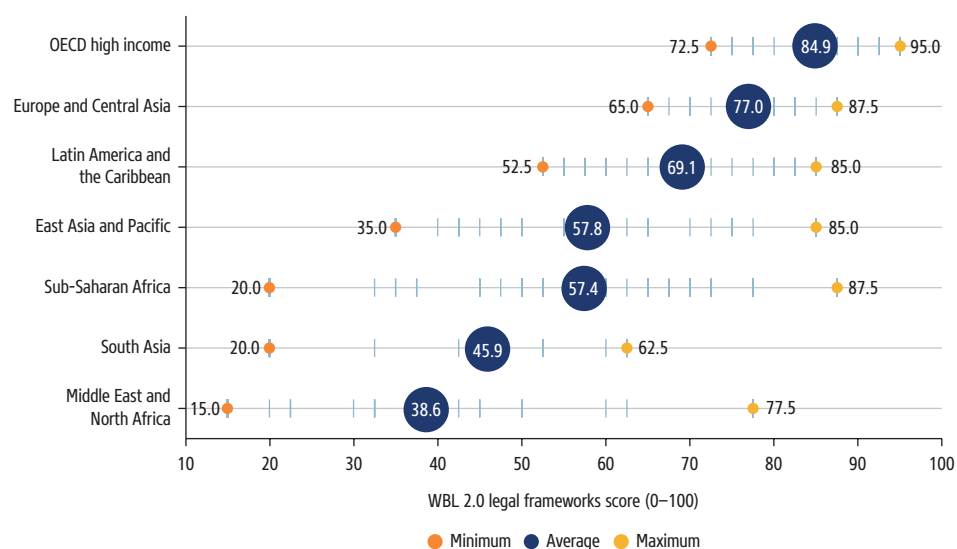
Note: WBL = *Women, Business and the Law*.

Asia and Pacific and Sub-Saharan Africa regions have average scores of 57.8 and 57.4, respectively. South Asian economies score slightly lower, at 45.9, while the Middle East and North Africa region has the lowest average score, at 38.6. Notably, the disparity within regions is most significant in Sub-Saharan Africa and the Middle East and North Africa, where the gap between the highest- and lowest-scoring economies surpasses 60 points (figure 3.2).

Although the high-income economies perform better on average, their performance within this income group is inconsistent. High-income economies lead, with an average score of 75.4. They are followed closely by the upper-middle-income economies, which have an average score of 66.8—a difference of fewer than 10 points from their high-income counterparts. By contrast, lower-middle- and low-income economies register lower average scores of 55.8 and 50.6, respectively. Notably, the gap in scores between the highest- and lowest-scoring economies is most pronounced in the group of high-income economies, reaching a substantial 75 points. Upper-middle-income economies exhibit a similar trend, with a disparity of nearly 73 points (figure 3.3). These gaps underscore a substantial variation in legal gender equality across economies at similar levels of economic development.

FIGURE 3.2 | SUB-SAHARAN AFRICA AND THE MIDDLE EAST AND NORTH AFRICA HAVE THE LARGEST GAPS IN WBL 2.0 LEGAL FRAMEWORKS SCORES, EXCEEDING 60 POINTS

Dispersion of average WBL 2.0 legal frameworks scores, by region

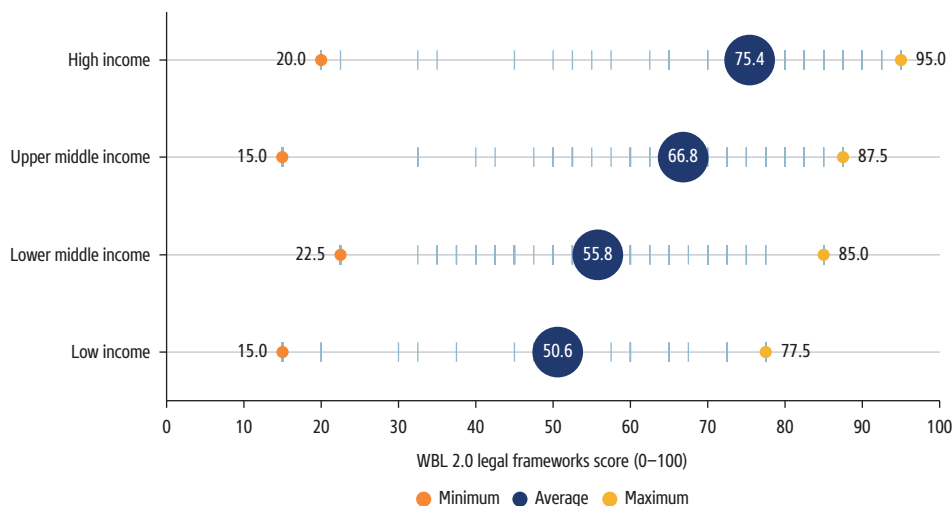


Source: *Women, Business and the Law 2024* database.

Note: Each vertical line represents the score of an economy in its respective region. Each blue circle indicates the average score for a region. The minimum and maximum scores within each region are specified. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

FIGURE 3.3 | GAPS IN WBL 2.0 LEGAL FRAMEWORKS SCORES EXCEED 60 POINTS ACROSS ALL INCOME GROUPS

Dispersion of average WBL 2.0 legal frameworks scores, by income group



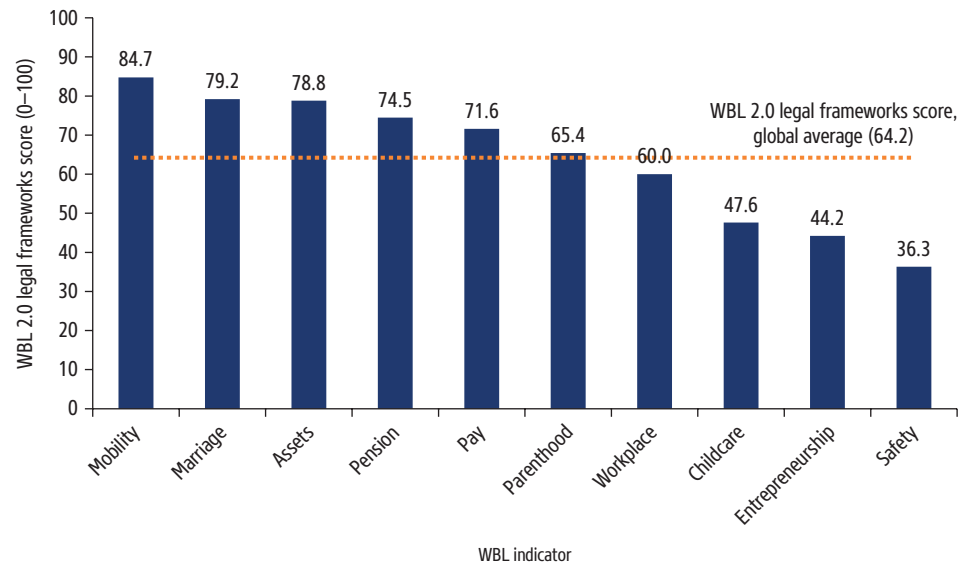
Source: *Women, Business and the Law 2024* database.

Note: Each vertical line represents the score of an economy in its respective income group. Each blue circle indicates the average score for an income group. The minimum and maximum scores within each group are specified. República Bolivariana de Venezuela is excluded from the income group analysis because it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. WBL = *Women, Business and the Law*.

Most economies can improve their laws governing Safety, Entrepreneurship, and Childcare

The *Women, Business and the Law 2.0* legal frameworks index sets a new standard for gauging the status of women's rights globally. The differences between the legal frameworks scores and the *Women, Business and the Law 1.0* legal scores are due to three factors: the introduction of two new indicators (Childcare and Safety), the addition of new questions or the removal of some within existing indicators (Mobility, Workplace, Marriage, Entrepreneurship, and Assets), and methodological refinements in some existing indicators (Mobility, Workplace, Parenthood, and Entrepreneurship) to have four questions for each of the 10 indicators.¹

Across the 10 indicators, Safety, Entrepreneurship, and Childcare have the largest room for improvement (figure 3.4). Childcare and Safety directly affect women's ability to participate in work and public life. The Entrepreneurship indicator, which has two new areas of measurement—gender-sensitive criteria in public procurement laws and whether laws establish quotas to increase women's presence on corporate boards—exhibits a score below 50 and below the average score of the other indicators. This lack of legal protection leaves women vulnerable to discriminatory hiring practices and with few viable options for work-life balance, ultimately impeding their ability to enter and remain in the workforce and negatively affecting their overall labor market outcomes.

FIGURE 3.4 | SAFETY, ENTREPRENEURSHIP, AND CHILDCARE INDICATORS HAVE THE LARGEST LEGAL GAPS

Source: *Women, Business and the Law 2024* database.

Note: WBL = *Women, Business and the Law*.

Gaps are significant when it comes to protecting women from gender-based violence. The newly introduced Safety indicator scores the lowest among the 10 indicators, with a global average of only 36.3 out of 100 (figure 3.4). More than 95 percent of the economies evaluated have not yet implemented adequate legal provisions to guarantee the comprehensive safety of more than 3 billion women and girls. The most urgent gaps identified across economies at varying income levels relate to the lack of legislation criminalizing femicide, the gender-related murder of women. Only 29 economies worldwide have enacted such laws. Furthermore, 98 economies have no comprehensive sexual harassment legislation that includes criminal penalties or civil remedies, particularly in key areas such as the workplace, educational institutions, public spaces, or cyberspace. The issue also extends to child marriage laws; 139 economies lack legislation that addresses critical aspects such as setting the legal age of marriage at 18, making child marriage voidable, and imposing penalties. As for laws that provide protection against all forms of domestic violence—including physical, sexual, psychological, and financial abuse as well as marital rape—and laws that offer criminal penalties or protection orders, significant legal gaps have yet to be addressed in 86 economies across all income groups.

The world is not even halfway to empowering women entrepreneurs through the law, according to the new *Women, Business and the Law 2.0* measurement. The Entrepreneurship indicator is the second-lowest-scoring indicator, with a score of just 44.2. Newly added questions assess how women can be legally empowered to become successful entrepreneurs. Empowering women will bring about changes in

decision-making and can accelerate development (Duflo 2012). Entrepreneurship now also evaluates the presence of gender quotas on corporate boards and assesses whether laws account for gender-responsive public procurement. Of the 190 economies analyzed, 138 have yet to establish legal provisions in both areas. Putting in place the relevant provisions could help to mitigate the potential risk of financial challenges for women entrepreneurs and thus overall private sector development. According to the data, all but eight economies—Cameroon, Chad, Equatorial Guinea, Eswatini, Guinea-Bissau, Kenya, Niger, and Suriname—have removed barriers to a woman’s ability to open a bank account, register a business, and sign a contract. However, a woman can still have difficulty obtaining credit, stemming largely from the lack of legal provisions preventing gender discrimination in access to credit. Currently, global progress in this area is only halfway toward achieving full equality, and 96 economies still do not expressly prohibit discrimination in access to credit.

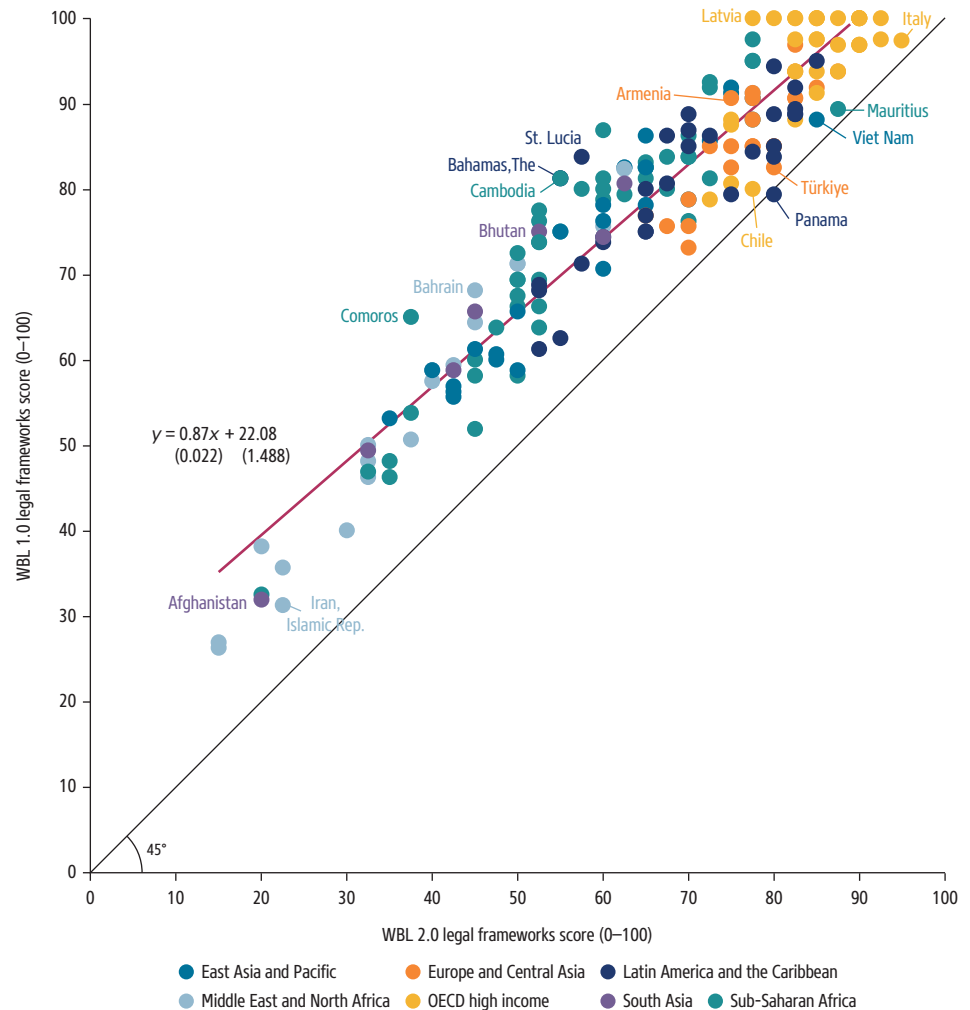
Economies have a long way to go in supporting parents by ensuring that childcare services are available, affordable, and of high quality. The Childcare indicator scores 47.6 out of 100. Alarming, 90 out of the 190 examined economies score 25 or less, leaving nearly 1.6 billion women with severely limited or no access to childcare services, including in terms of availability, public financial support, and quality. Most of these women reside in low- and lower-middle-income economies, where regulatory gaps are especially evident in supporting the childcare costs of families or nonstate providers as well as in setting minimum quality standards for childcare.

Women, Business and the Law 2.0 reveals lower legal scores globally than those from Women, Business and the Law 1.0

A comparison of the average scores from the *Women, Business and the Law 1.0* legal index and the new *Women, Business and the Law 2.0* legal frameworks index reveals some interesting results (annex 3A).² All economies but Panama have a lower score under *Women, Business and the Law 2.0*, with scores dropping by about 14 points on average, although there is a significant correlation between the two indexes (figure 3.5).³ The *Women, Business and the Law 2.0* legal frameworks index is lower, on average, because the frontier for measuring women’s legal rights was moved. The lower score is explained by the inclusion of the Safety and Childcare indicators and the revamping of previous indicators, such as the inclusion of new questions in the Mobility, Workplace, Entrepreneurship, and Assets indicators that were not previously measured (see chapter 2). For example, the average legal score for the Entrepreneurship indicator, which has been modified significantly to incorporate new questions on gender-sensitive procurement provisions and gender quotas for corporate boards, is now lower by more than 40 points under *Women, Business and the Law 2.0* (44.2) compared to *Women, Business and the Law 1.0* (85.7). The Parenthood indicator stands out as the only indicator with higher scores as a result of the methodological refinement in measuring paternal leave, now scoring 65.4 compared with 58.1 under the 1.0 legal index (see chapter 2).

The regional pattern of legal inequality depicted in the 2.0 legal frameworks index remains the same as in the 1.0 legal index. The regions that score the lowest in the 1.0 legal index also score the lowest in the 2.0 legal frameworks index, with an overall

FIGURE 3.5 | ECONOMIES WITH HIGH SCORES ON THE WBL 1.0 LEGAL INDEX CONTINUE TO HAVE HIGH SCORES ON THE WBL 2.0 LEGAL INDEX

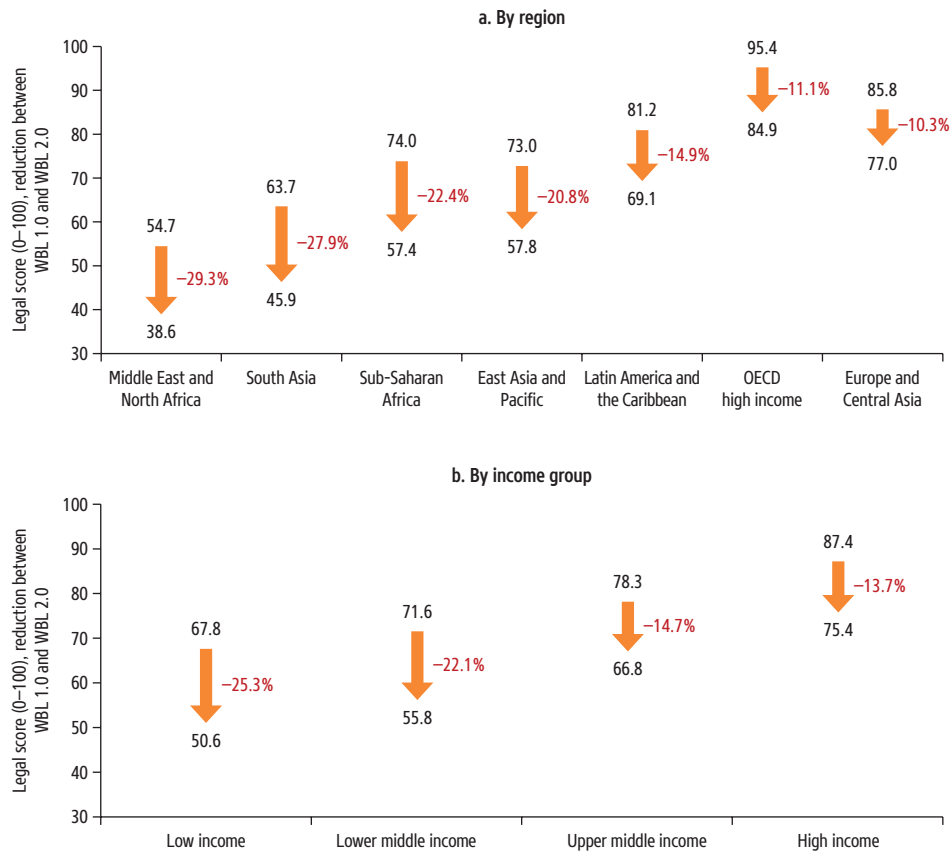


Source: *Women, Business and the Law 2024* database.

Note: The figure depicts a correlation between the *Women, Business and the Law* 1.0 and 2.0 legal scores. Each point represents a single economy within a region. A fitted regression line (red) is also included. The regression coefficient is statistically significant at the 1 percent level. The relationship remains positive and statistically significant after controlling for income per capita in the latest available year after 2020. This statistical relationship should not be interpreted as causal. A 45-degree line is included for ease of comparability. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

difference between the two measures of 20 percentage points or more. These regions are the Middle East and North Africa, South Asia, Sub-Saharan Africa, and East Asia and Pacific (figure 3.6, panel a). The average legal score of Latin America and the Caribbean is lower by 14.9 percentage points, while the average legal score of Europe and Central Asia as well as the OECD high-income economies is slightly more than 10 percentage points lower under the 2.0 legal index.

FIGURE 3.6 | SCORES ACROSS REGIONS AND INCOME GROUPS ARE LOWER ON THE WBL 2.0 LEGAL INDEX THAN ON THE WBL 1.0 LEGAL INDEX



Source: *Women, Business and the Law 2024* database.

Note: The arrows indicate the overall percentage point reduction from the *Women, Business and the Law* 1.0 legal index score (top score) to the 2.0 legal index score (bottom score). República Bolivariana de Venezuela is excluded from the income group analysis because it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. Regions and income groups are sorted by percentage point reduction, from highest to lowest. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

Low- and lower-middle-income economies, which historically have had the lowest scores under the 1.0 legal index, also have significantly lower scores under the 2.0 legal frameworks index, compared with economies at other income levels. Notably, the 2.0 legal frameworks scores for these income groups are now more than 20 percentage points lower than their 1.0 legal scores. By contrast, the difference for upper-middle- and high-income economies is less pronounced, with a reduction of the legal score of 14.7 and 13.7 percentage points between legal index 1.0 and legal frameworks index 2.0, respectively (figure 3.6, panel b).

***Women, Business and the Law 2.0* supportive frameworks index**

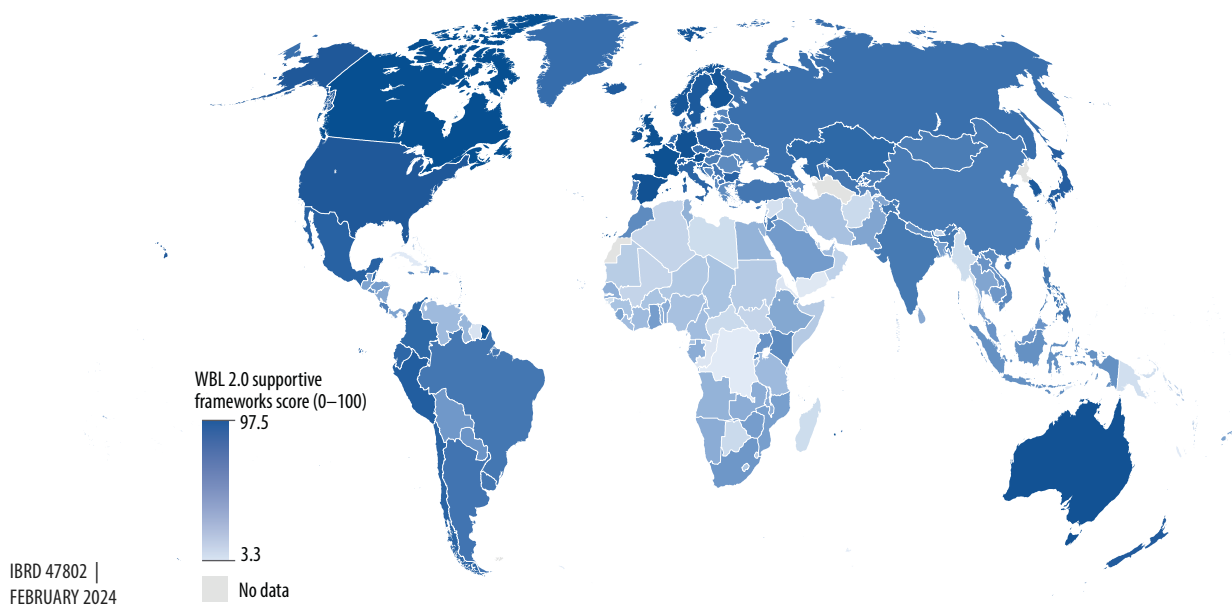
Enacting gender-equal laws is merely the first step toward securing women's rights. Equally essential are supportive frameworks to ensure that these laws uphold the rights they aim to protect. For effective implementation, certain policies, structures, procedures, and institutions must be in place. The *Women, Business and the Law 2.0* supportive frameworks index encompasses a variety of measures under each of the 10 indicators, including programs for women's economic empowerment, sex-disaggregated data to assess women's needs and progress, gender-sensitive budgeting, gender-sensitive procedures within the legal, administrative, and judicial systems, policies designed to support women's economic empowerment, and accessible and affordable services for women. These measures can be understood as mechanisms for turning legal provisions into tangible, empowering realities that enable women to thrive as employees and entrepreneurs. In the absence of supportive frameworks, even the most progressive laws remain empty promises. *Women, Business and the Law 2.0* measures the presence of frameworks that support the implementation of laws. This attempt assesses the efforts that governments make to create a more enabling environment for women's economic participation. However, although this measure provides a proxy for necessary actions, it is neither exhaustive nor sufficient for the implementation of laws.

As described in chapter 2, *Women, Business and the Law 2.0*'s supportive frameworks index includes 30 questions that are scored across 10 indicators. The supportive frameworks indicators mirror the same 10 indicators introduced under the legal frameworks index, allowing for a comprehensive comparison. Each indicator contains between two and four questions. Based on publicly available information or official documentation, each economy is given a binary answer (yes or no) to each supportive frameworks question. Following the established methodology of the *Women, Business and the Law 2.0* legal frameworks index, questions are then aggregated across the 10 indicators. To facilitate data analysis, an overall supportive frameworks score is calculated by taking the simple average of the 10 indicator scores, with 100 being the highest possible score. This score indicates each economy's share of the supportive frameworks adopted.

Globally, less than two-fifths of supportive frameworks measured by *Women, Business and the Law 2.0* are currently in place. Among the 190 economies, the average supportive frameworks score is 39.5 out of 100 (map 3.2). Every economy has substantial room for improvement in adopting and establishing frameworks supporting implementation of the law. Moreover, 123 economies do not have even 50 percent of the supportive frameworks, measured by the new index, in place to help women to realize their rights in practice, affecting approximately 1.5 billion women worldwide.

The OECD high-income and Europe and Central Asia regions perform comparatively better, with average scores higher than the global average of 39.5. The OECD high-income region has the highest average score of 68.1 and six of the highest-scoring economies: Canada (97.5), France (87.5), the United Kingdom (87.5), Austria (82.5), Germany (82.5), and Spain (82.5). All other regions, except for Europe and Central Asia (51.3), have supportive frameworks scores below the global average (figure 3.7). The lowest-performing regions are the Middle East and North Africa (24.9) and Sub-Saharan Africa (24.5).

MAP 3.2 | GLOBALLY, TWO-FIFTHS OF SUPPORTIVE FRAMEWORKS ARE IN PLACE TO IMPLEMENT GENDER-EQUAL LAWS



Source: *Women, Business and the Law 2024* database.

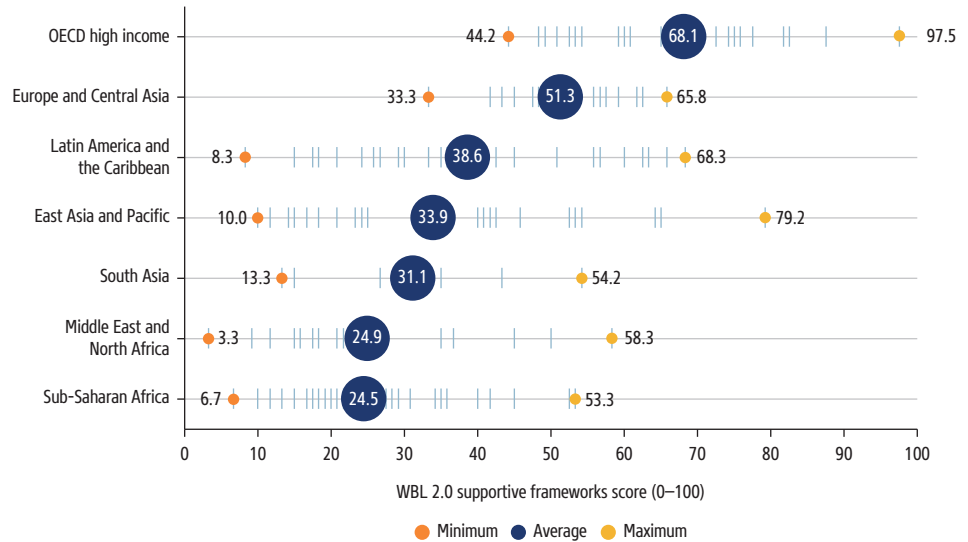
Note: WBL = *Women, Business and the Law*.

Overall, the spread of supportive frameworks in place is very broad within all regions, with a difference of at least 32 points. The largest within-region difference is in East Asia and Pacific (69.2-point difference between the highest- and lowest-scoring economies), and the lowest spread is in Europe and Central Asia (32.5). Therefore, within regions, the adoption of supportive frameworks displays notable variations, revealing at times very large differences in governments' commitment or readiness to put in place measures that enforce women's rights in practice.

The state of supportive frameworks also varies among and within income groups. The absence of supportive frameworks is not unique to lower-income economies. The variation of implementation measures in place is also large between high-income economies, where the lowest-scoring economy, Oman, has a score of only 15.8 (figure 3.8). Surprisingly, the six highest-scoring high-income economies—Canada, France, the United Kingdom, Austria, Germany, and Spain—have the most room for improvement in their supportive frameworks on Safety, compared to the other indicators. While many things in this area have changed for the better, women continue to face sexual harassment or gender-based violence that can have a lifelong ripple effect on their ability to thrive economically. Enacting comprehensive measures, both in law and in practice, is key to giving survivors a pathway to justice and to ensuring that women do not lose their earning and leadership potential. Hence, across the entire income spectrum, laws are not yet adequately accompanied by comprehensive supportive frameworks that help to translate laws into tangible rights for women.

FIGURE 3.7 | THE LOWEST SCORES FOR SUPPORTIVE FRAMEWORKS ARE IN SUB-SAHARAN AFRICA, FOLLOWED BY THE MIDDLE EAST AND NORTH AFRICA

Dispersion of Women, Business and the Law supportive frameworks scores, by region



Source: *Women, Business and the Law 2024* database.

Note: Each vertical line represents the score of an economy in its respective region. Each blue circle indicates the average score for a region. The minimum and maximum scores within each region are specified. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

FIGURE 3.8 | THE ADOPTION OF SUPPORTIVE FRAMEWORKS VARIES MOST IN HIGH-INCOME ECONOMIES

Dispersion of Women, Business and the Law supportive frameworks scores, by income group



Source: *Women, Business and the Law 2024* database.

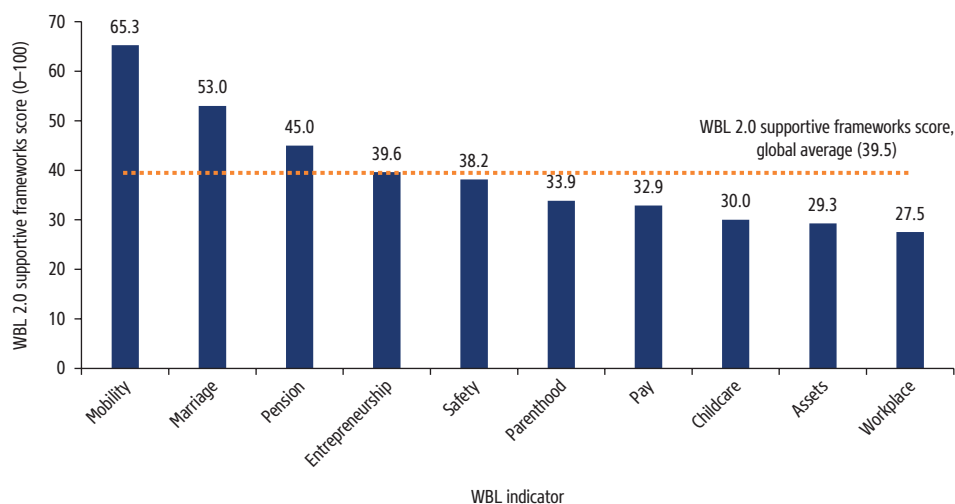
Note: Each vertical line represents the score of an economy in its respective income group. Each blue circle indicates the average score for an income group. The minimum and maximum scores within each group are specified. República Bolivariana de Venezuela is excluded from the income group analysis because it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. WBL = *Women, Business and the Law*.

Supportive frameworks for most indicators are lagging, especially those supporting the implementation of laws related to the Workplace and Assets indicators

Among the 10 indicators, Mobility has the highest supportive frameworks score, with 65.3 out of 100, and Workplace has the lowest score, 27.5 (figure 3.9). The scores of four supportive frameworks indicators—Mobility, Marriage, Pensions, and Entrepreneurship—are just above the global average, while the remaining six are lagging. Although the Mobility, Marriage, Pensions, and Entrepreneurship indicators appear relatively advanced in terms of supportive frameworks, this finding should not be taken as purely good news. For example, the average Entrepreneurship supportive frameworks score is just 39.6, clearly indicating shortcomings in the availability of supportive frameworks for female entrepreneurs. This score suggests that only about 40 percent of the supportive frameworks measured are currently in place to ensure the advancement of gender equality in entrepreneurship. Globally, 123 economies lack comprehensive sex-disaggregated data on business activities and entrepreneurship. High-quality gender data, however, can provide an evidence base for creating policies and interventions that reduce inequalities and enhance development for all (World Bank 2023). Likewise, economies still have room for improvement in closing the skills gap with entrepreneurship training and coaching for female entrepreneurs. This gender gap represents a missed opportunity for economic growth. Clearly, stronger policy interventions are needed to prioritize and achieve economic empowerment for all women and to prevent the misallocation of talent.

The lowest score is in the Workplace indicator. Only 21 economies have comprehensive supportive frameworks in the three areas measured. Among low-income economies, implementing mechanisms in Workplace are rare. Only The Gambia, Rwanda, and Sudan have in place some of the three measures monitored.

FIGURE 3.9 | GLOBALLY, THE MOST SUPPORTIVE FRAMEWORKS ARE IN PLACE FOR MOBILITY AND THE FEWEST FOR WORKPLACE



Source: Women, Business and the Law 2024 database.

Note: WBL = Women, Business and the Law.

The second-lowest-scoring supportive frameworks indicator is the Assets indicator, in which only five economies achieve a perfect score of 100: Cambodia; Canada; Rwanda; Taiwan, China; and Türkiye. Rwanda, for instance, stands out for its National Gender Statistics Report, which provides sex-disaggregated data in 12 fields, including landownership.

Mind the gap: Laws are not consistently accompanied by supportive frameworks

Across all regions, the difference between the legal and supportive frameworks average scores is most pronounced in Sub-Saharan Africa (32.9 points) and Latin America and the Caribbean (30.5 points) (figure 3.10, panel a). In these regions, although economies largely uphold women's legal rights, they struggle to have the means to translate legal promises fully into practice. Notably, even in OECD high-income economies, where the *Women, Business and the Law 2.0* legal frameworks score is relatively high, supportive frameworks are not equally established, as indicated by a gap of 16.8 points.

Surprisingly, the gaps between the legal and the supportive frameworks indexes are rather uniform across income groups (figure 3.10, panel b). The largest gap is observed in low-income economies (29.3), and the smallest gap is observed in high-income economies (20.3). Thus, economies at all income levels face challenges when translating their legal promises into action.

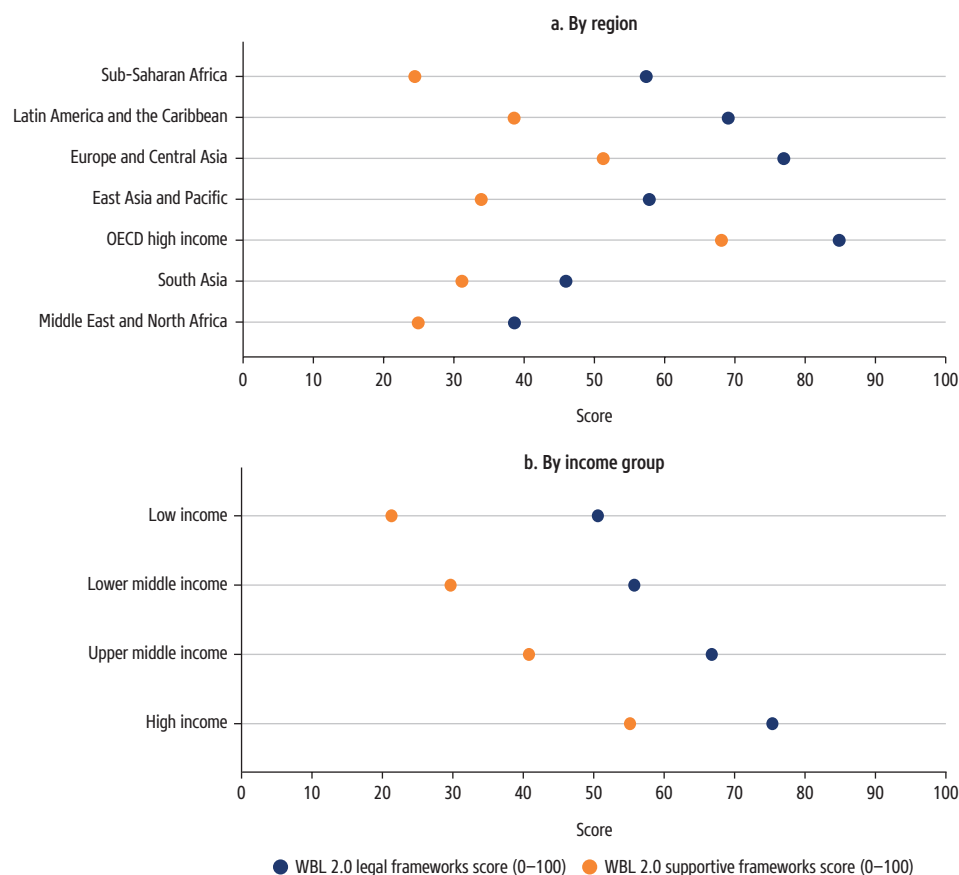
Regardless of their economic standing, economies encounter hurdles in bridging the gap between legislation and effective implementation, emphasizing the complexity and shared nature of the obstacles that must be overcome to advance women's rights globally. Although low-income economies may encounter barriers rooted in limited state capacity, resources, or infrastructure as well as gender norms, higher-income economies may face hurdles related to entrenched societal norms, complex legal structures, and, perhaps, a lack of prioritization for gender-equality measures. For both groups, effectively translating legal promises into action requires a concerted effort by all stakeholders. The universal nature of the struggle to bridge the implementation gap emphasizes the need for tailored strategies that consider the unique context of each economy.

The gap between legal and supportive frameworks scores is found across almost all of the 10 areas measured by *Women, Business and the Law 2.0*, yet to varying degrees (figure 3.11). The difference between the *Women, Business and the Law 2.0* legal and supportive frameworks scores remains large, particularly in the areas of Assets, Pay, Workplace, and Parenthood, where economies seemingly face greater challenges in adopting supportive frameworks. In Assets, the difference between the *Women, Business and the Law 2.0* legal and supportive frameworks scores is greatest, at 50 points.

In the context of asset ownership, bridging the gap between existing legal provisions and their effective implementation is crucial. Asset ownership plays a pivotal role in promoting economic independence, financial security, and overall empowerment for women (Behr et al. 2023; Deininger and Ali 2022; Gaddis, Lahoti, and Swaminathan 2022; O'Sullivan 2017). Despite the importance of property rights for women's economic empowerment, only about 58 percent of economies have incentives in place to ensure that women are encouraged to register their property either jointly or solely. Joint or

FIGURE 3.10 | ALL REGIONS AND INCOME GROUPS LACK THE SUPPORTIVE FRAMEWORKS NEEDED TO PROTECT WOMEN'S RIGHTS

Differences between Women, Business and the Law 2.0 legal and supportive frameworks scores

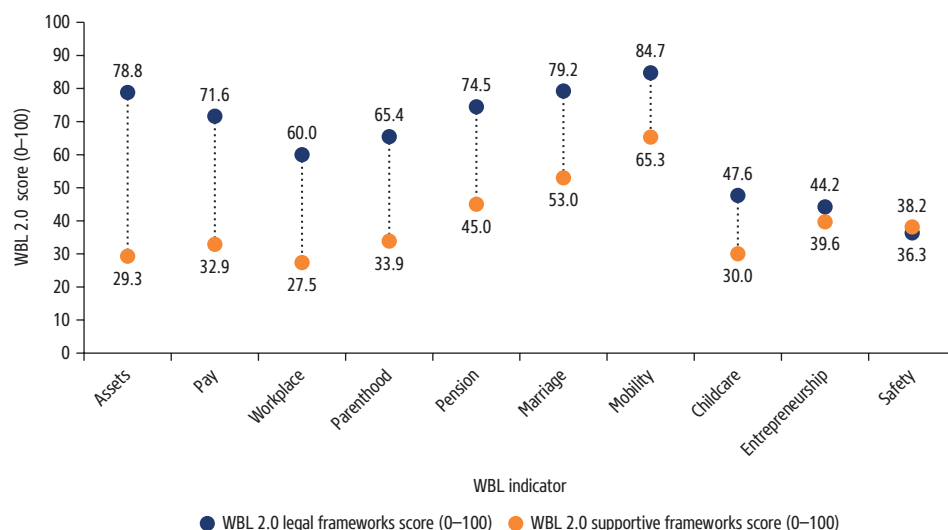


Source: *Women, Business and the Law 2024* database.

Note: Regions and income groups are sorted by the size of the gap, from highest to lowest. República Bolivariana de Venezuela is excluded from the income group analysis because it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

sole registration of property is associated with a plethora of beneficial development outcomes for both women and societies at large (Deininger and Goyal 2023; de la O Campos, Edouard, and Salvago 2023). Secure property rights are not merely a matter of economic prosperity and human development for future generations; they can also serve as a pathway to women's empowerment and agency (Jayachandran 2015). Sex-disaggregated data on property ownership are still scarce, with only about 15 percent of economies regularly publishing data on asset ownership. Without such data, it is impossible to enforce or fully understand the disparities and monitor progress in property ownership. Although legal provisions may exist to safeguard women's rights to assets, effective implementation is paramount to ensure that women can truly access and benefit from the ownership of assets in practice.

FIGURE 3.11 | FOR NEARLY ALL INDICATORS, THERE IS A SUBSTANTIAL GAP BETWEEN THE LEGAL AND SUPPORTIVE FRAMEWORKS SCORES



Source: *Women, Business and the Law 2024* database.

Note: Indicators are sorted by the size of the gap between the legal and the supportive frameworks scores, from highest to lowest. WBL = *Women, Business and the Law*.

The score on supportive frameworks in Pay is rather low, because 82 percent of economies do not have pay transparency measures in place to address the pay gap. Without clear data on pay structures and practices, economies find it challenging to identify and rectify instances of gender-based wage disparities. The lack of transparency likely perpetuates an environment in which unequal pay can persist unchecked, further exacerbated by insufficient mechanisms to enforce equitable remuneration (Reshi and Sudha 2023). This multifaceted challenge requires comprehensive strategies that not only advocate for transparency in pay practices, but also bolster enforcement mechanisms to address and rectify gender pay gaps, fostering a fair and equitable economic landscape for women.

Incentives for fathers to take paternity leave are somewhat limited across economies, and this lack of incentives is a reason for the large gap under the Parenthood indicator. This absence of encouragement for fathers to take parental leave can be attributed to various factors, such as cultural norms and societal expectations that place the burden of caregiving predominantly on mothers (Duffy, van Esch, and Yousef 2020; Goldin, Kerr, and Olivetti 2022). In turn, these norms and expectations can perpetuate a gendered division of parenting responsibilities, hindering the broader goal of achieving female labor force participation, work-life balance, and gender equality. To address this gap effectively, economies need not only to offer meaningful incentives for fathers to take paternity leave, but also to challenge and reshape societal norms surrounding parental roles.

Gaps between the *Women, Business and the Law 2.0* legal and supportive frameworks scores are relatively smaller in the areas of Childcare (17.6) and Entrepreneurship (4.6). In Safety, the supportive frameworks score (38.2) is similar

to the legal frameworks score (36.3). Nevertheless, this finding does not necessarily signal a favorable scenario. It highlights the urgent need for both comprehensive legal reforms and stronger supportive frameworks to enhance women's rights and opportunities in this specific domain in a meaningful way.

Women, Business and the Law 2.0 expert opinions index

Expert opinions surveys are a valuable tool for gaining insights into data-limited areas and understanding complex, hard-to-observe issues. These surveys are frequently used to approximate specific outcomes, particularly in situations where direct measurement is impractical or challenging. For instance, they are employed to assess democracy in the V-Dem index, human rights in the Human Rights Measurement Initiative, corruption in Transparency International's rankings, and justice in the World Justice Project, among other examples.

For *Women, Business and the Law*, expert opinions can serve as proxies for measuring the multifaceted and unobservable aspects of women's rights in practice. Expert opinions surveys offer a relatively quick and efficient way to gather insights from individuals with specialized knowledge, offering a viable alternative to conducting nationally representative surveys and collecting extensive primary data at the individual or household level. Additionally, these surveys provide a wide range of indicators, including those that are challenging to measure quantitatively, such as the quality of childcare. Most important, they facilitate timely updates on changes in women's rights in practice across different economies.

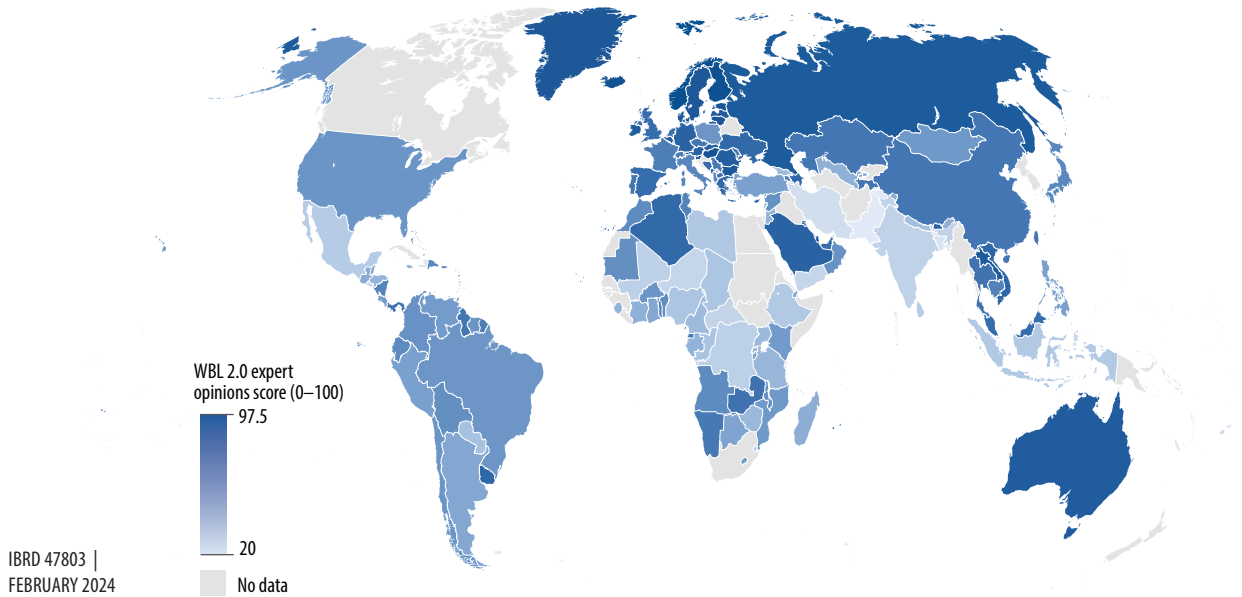
While expert opinions reflect the experiences and knowledge of individual experts, they are also susceptible to errors stemming from biases, heuristics, or incomplete information (Budge 2000; Steenbergen and Marks 2007). Social norms can also contribute to shaping the perceptions of experts and deviate from the real outcomes (Bursztyn et al. 2023). Anchoring the questions to account for cultural differences, relating opinions to the implementation of specific laws, and increasing the number and diversity of respondents can mitigate these issues (Dorussen, Lenz, and Blavoukos 2005; Maestas 2016; Maestas, Buttice, and Stone 2014).

Women, Business and the Law 2.0's expert opinions data provide subjective evaluations based on the experiences and knowledge of experts. This subjectivity is harnessed to approximate outcomes that might otherwise lack precise or standardized measures. Expert opinions offer a qualitative understanding in situations where direct measurement is impractical.

Expert opinions suggest that approximately two-thirds of women are perceived to enjoy generally the same rights as men (map 3.3). Across the sample of 164 economies, the expert opinions score is, on average, 65.7 out of 100. This perception-based assessment sheds light on the areas in which women's rights are most lacking in practice and where women's access to economic opportunities is still limited. However, it is important to acknowledge that expert opinions serve as a proxy and not as a direct measure of outcomes.

The perception of women's rights in practice varies both among and within regions (figure 3.12). Economies with average expert opinions scores exceeding the global average of 65.7 tend to be concentrated in the OECD high-income (82.9), Europe and

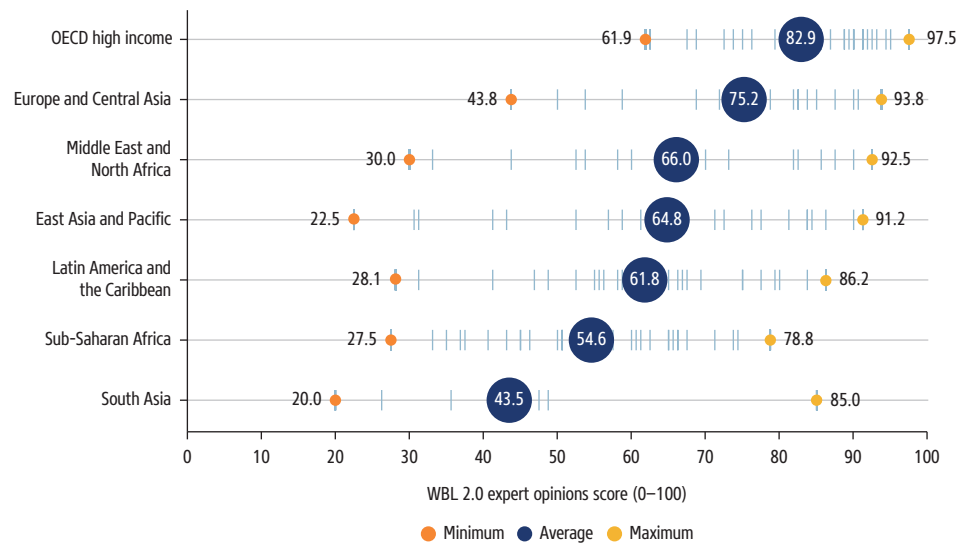
MAP 3.3 | EXPERTS’ PERCEPTIONS: TWO-THIRDS OF WOMEN ENJOY RIGHTS EQUAL TO THOSE OF MEN



Source: *Women, Business and the Law 2024* database.
 Note: Expert opinions data are collected across all 190 economies; however, the expert opinions index is created for only 164 economies. Expert opinions scores are not available for 26 economies due to an insufficient number of responses. These economies are colored in gray indicating “no data.” WBL = *Women, Business and the Law*.

FIGURE 3.12 | THE LARGEST RANGES IN EXPERT OPINIONS SCORES ARE WITHIN THE EAST ASIA AND PACIFIC AND SOUTH ASIA REGIONS

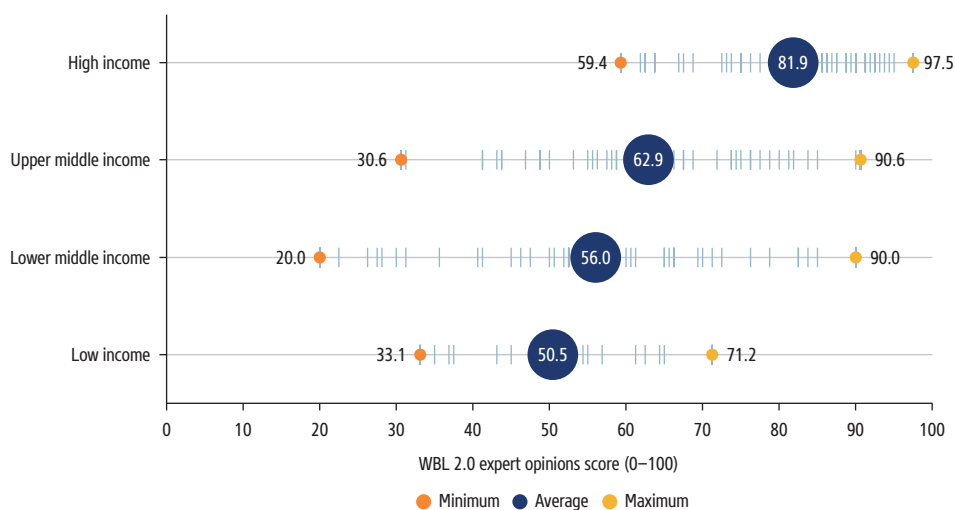
Dispersion of Women, Business and the Law expert opinions scores, by region



Source: *Women, Business and the Law 2024* database.
 Note: The sample size is restricted to the 164 economies for which expert opinions data are available. Each vertical line represents the score of an economy in its respective region. Each blue circle indicates the average score for a region. The minimum and maximum scores within each region are specified. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

FIGURE 3.13 | THERE IS A 31-POINT DIFFERENCE IN AVERAGE EXPERT OPINIONS SCORES ON WOMEN’S RIGHTS IN PRACTICE BETWEEN LOW- AND HIGH-INCOME GROUPS

Dispersion of Women, Business and the Law expert opinions scores, by income group



Source: *Women, Business and the Law 2024* database.

Note: The sample size is restricted to 163 economies. There are expert opinions data for 164, but República Bolivariana de Venezuela is excluded from income group analysis because it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. Each vertical line represents the expert opinions score of an economy in its respective income group. Each blue circle indicates the average score for the group. The minimum and maximum scores within each group are specified. WBL = *Women, Business and the Law*.

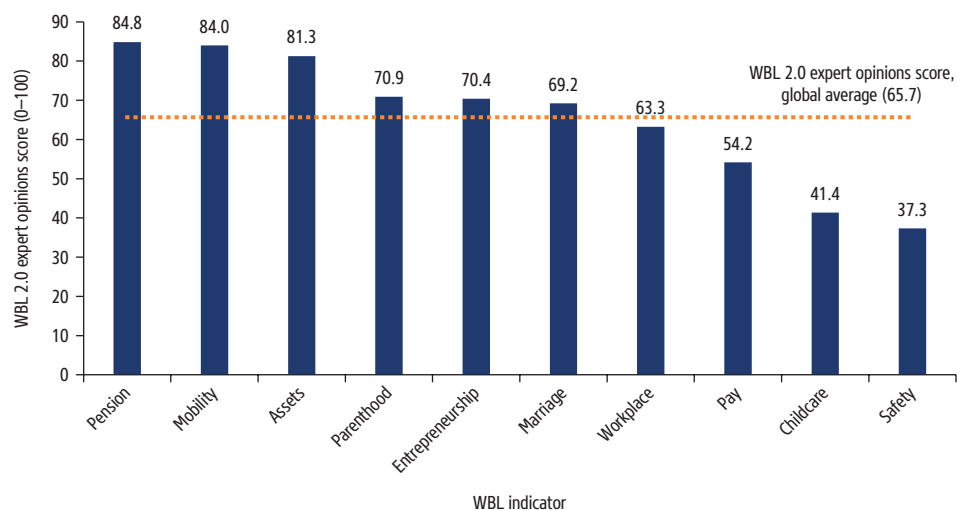
Central Asia (75.2), and Middle East and North Africa (66.0) regions. In these regions, experts tend to have a more positive outlook on women’s rights in practice than experts in other regions. Conversely, experts in East Asia and Pacific (64.8), Latin America and the Caribbean (61.8), Sub-Saharan Africa (54.6), and South Asia (43.5) regions have lower average scores, all falling below the global average on expert opinions. The highest expert opinions score is in Norway (97.5), and the lowest is in Pakistan (20). Expert opinions on women’s economic opportunities also differ within regions. Notably, South Asia and East Asia and Pacific exhibit significant within-region variation, with some experts asserting that women have only 20 percent of the rights available to men, while others perceive near-equal rights for women and men.

Variations also appear when economies’ income levels are considered. The lower-middle-income and upper-middle-income groups exhibit the widest dispersion of scores (figure 3.13). By contrast, the low- and high-income economies show the least. The highest average score is in the high-income group. Meanwhile, there is a difference of approximately 30 points between the average scores of the low- and high-income economies, highlighting the disparities in perceptions of women’s rights in practice.

Expert opinions of women’s rights in practice vary across the 10 indicators

Experts perceive women’s economic opportunities to be relatively more advanced in the areas of Pension (84.8), Mobility (84.0), and Assets (81.3) than in the other areas measured (figure 3.14). In these areas, experts are asked specifically to assess equal

FIGURE 3.14 | THE PENSION INDICATOR RECEIVES THE HIGHEST SCORE AND SAFETY THE LOWEST SCORE FROM THE EXPERTS



Source: Women, Business and the Law 2024 database.

Note: The sample size is restricted to the 164 economies for which expert opinions data are available. WBL = Women, Business and the Law.

pension benefits post-retirement between men and women, women’s equal freedom of movement, and their equal rights to property in practice (see chapter 2 for the list of expert opinions questions). By contrast, according to experts, in the areas of Safety (37.3) and Childcare (41.4), women’s rights in practice lag the most.

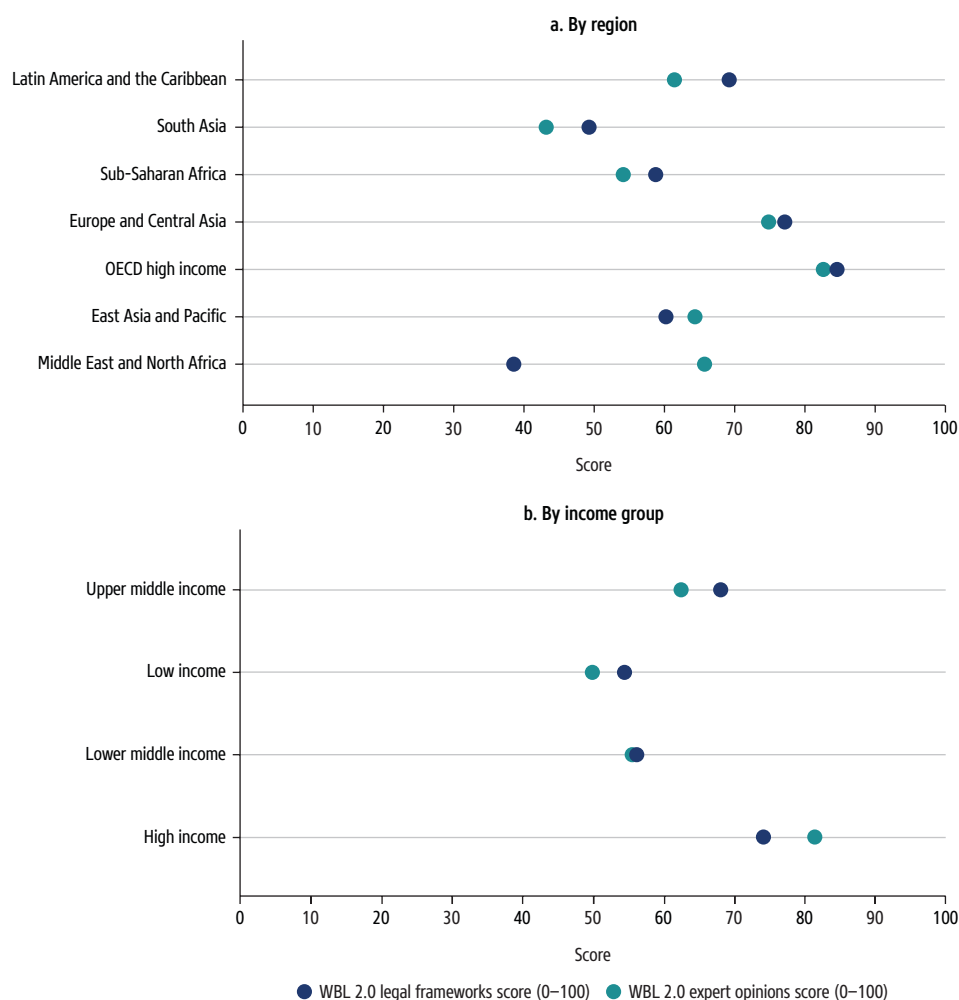
Experts perceive that women face hurdles after having children. Most experts perceive that “almost all women” have access to paid leave for the birth of a child, producing an average score of 70.9 for the Parenthood indicator (see chapter 2, table 2.4). However, only a minority of experts say that “almost all women” have access to affordable and quality childcare services, which is reflected in the Childcare indicator score being as low as 41.4. This wide gap between the reported accessibility of the two essential benefits needed for women to remain in the labor force after a child is born leads to a 29.5-point gap between the average scores of the Parenthood and Childcare indicators. This finding may suggest that, although childbearing has gained attention and support within the labor market, the equally critical subsequent need for childcare is perceived to remain inadequately addressed in practice. Regarding the Safety indicator, on average, experts think that fewer than half of women are free from gender-based violence, indicating the perception that gender-based violence is widespread across regions and income groups.

Women’s rights in practice are perceived to be close to economies’ legal provisions

Across all regions, experts perceive that legal frameworks are generally close to realizing a woman’s rights in practice. The average scores for expert opinions on women’s rights in practice closely follow the legal frameworks scores, except for the Middle East and

North Africa region. In this region, the gap is particularly pronounced, with a 27-point difference in which the score for expert opinions is significantly higher than the legal index score, suggesting a more favorable view of women’s rights in practice than what legal frameworks alone indicate (figure 3.15, panel a). As for other regions, Latin America and the Caribbean, South Asia, Sub-Saharan Africa, Europe and Central Asia, and the OECD high-income economies have higher scores for legal frameworks than for expert opinions (figure 3.15). Notably, for East Asia and Pacific and the Middle East and North Africa, experts perceive that women have more rights than the legal frameworks suggest.

FIGURE 3.15 | EXPERTS IN THE MIDDLE EAST AND NORTH AFRICA, EAST ASIA AND PACIFIC, AND HIGH-INCOME ECONOMIES PERCEIVE MORE WOMEN’S RIGHTS IN PRACTICE THAN THE LEGAL FRAMEWORKS SUGGEST



Source: *Women, Business and the Law 2024* database.

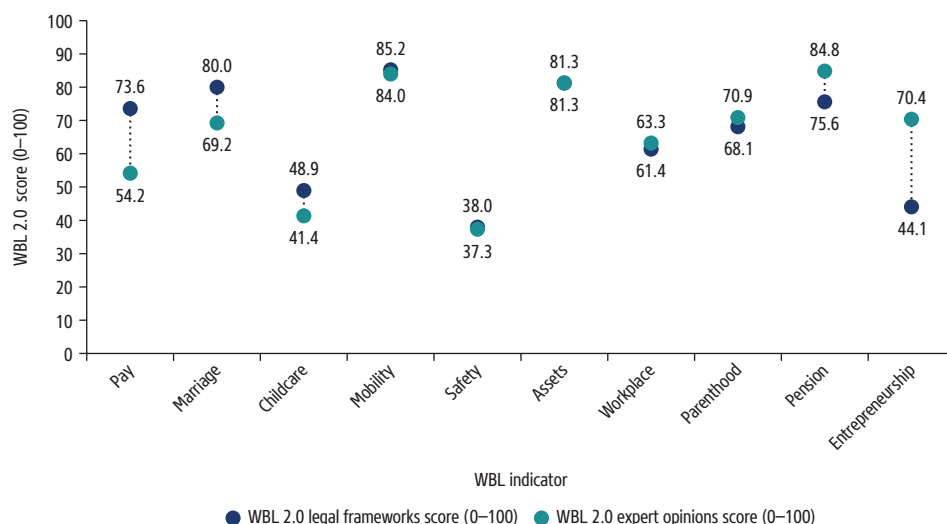
Note: Regions and income groups are sorted by the size of the gap, from highest to lowest. The sample size is 164 for panel a and 163 for panel b. República Bolivariana de Venezuela is excluded from the income group analysis because it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

Further exploration of the reasons behind the differences between expert opinions and the legal frameworks scores requires consideration of unique regional dynamics, cultural perspectives, or economy-specific advancements contributing to this discrepancy. The data collected on opinions may reflect existing social norms. There is a growing literature on the association between cultural norms and economic outcomes, such as female labor force participation, and thus economic development (Fernandez 2007; Field et al. 2021; Jayachandran 2021). Future research will explore the link between laws and social norms.

The perceptions of experts also vary widely once economies' income levels are considered. In high-income economies, experts perceive that women have more access to economic opportunities on the ground than the score on the legal frameworks suggests (figure 3.15, panel b). By contrast, the average perception of experts on women's rights in practice in economies in other income groups is lower than the average legal frameworks score. The average scores of experts' perceptions, from highest to lowest, follow this order: high-income, upper-middle-income, lower-middle-income, and low-income groups. This finding suggests that, on average, as economies' income levels decline, women's legal rights are also perceived to be weaker. In the majority of income groups, experts perceive the level of equality between men and women in practice to be at the same level as or lower than what is legislated. However, the high-income group overestimates the achievements in gender equality when compared with the results in legal provisions, aligning with the findings of Bursztyn et al. (2023).

Focusing on experts' assessments by indicator, the data show variation. In the areas of Pension (84.8), Mobility (84.0), and Assets (81.3), experts perceive a more promising status of women's rights in practice (figure 3.16). In these areas, respondents

FIGURE 3.16 | EXPERTS' ASSESSMENT OF WOMEN'S RIGHTS IN PRACTICE ARE DIFFERENT THAN THE LEGAL FRAMEWORKS SUGGEST



Source: *Women, Business and the Law 2024* database.

Note: Indicators are sorted in decreasing order of the gap between legal frameworks and expert opinions scores. Indicator averages are shown for the sample of 164 economies included in the expert opinions survey. WBL = *Women, Business and the Law*.

perceive that, on average, both women and men generally enjoy their rights almost equally, resulting in expert opinions scores above 80 points, on average. The largest disparities between the legal frameworks and expert opinions average scores, with economies scoring higher on the legal index, are observed in Marriage (10.8 points) and Pay (19.4 points). The average expert opinions score for Pay (54.2) indicates that experts perceive that approximately just half of women in the examined economies receive equal remuneration for work of equal value and have equal access to high-paying jobs, even though around three-quarters (73.6) of these economies already have laws guaranteeing these rights for women.

Conversely, in 4 of the 10 indicators—Pension, Parenthood, Entrepreneurship, and Workplace—the average expert opinions scores suggest that experts perceive a more gender-equal environment in practice than what the legal frameworks scores imply. In the area of Assets, the perceptions and legal frameworks scores are at the same level (81.3). Among all indicators, Entrepreneurship is the area where experts think that, on average, about 70.4 percent of women enjoy the same opportunities as men to start and run a business and have equal access to credit. This perception results in an average score that is 26.3 points higher than the average legal frameworks score in this area, making it the largest gap between legal frameworks and perceptions. Another important finding is that experts perceive that women encounter significant obstacles in the areas of Safety and Childcare. On average, experts assign the lowest scores to Childcare and Safety, which also happen to be among the lowest-scoring areas in the legal frameworks index. Childcare and Safety are also among the five indicators where the average legal score exceeds the average expert opinions score. These two areas lag in terms of the level of legal provisions and thus their effective implementation in practice.

Expert opinions questions and legal frameworks questions do not always align directly. Expert opinions questions are broader and include context, covering key legal aspects. For example, in the Pay indicator, legal questions focus on laws mandating equal remuneration and job access, while expert opinions assess equal remuneration in practice and equal access to high-paying jobs. Legal questions have broader coverage in areas like Parenthood, Assets, and Entrepreneurship, but there is no clear evidence that this discrepancy explains variations in the scores. Figure 3.16 shows that, among areas with differences in the coverage of questions, only the Entrepreneurship indicator has a significant (26.3-point) gap, while Parenthood and Assets have similar scores for both legal frameworks and expert opinions.

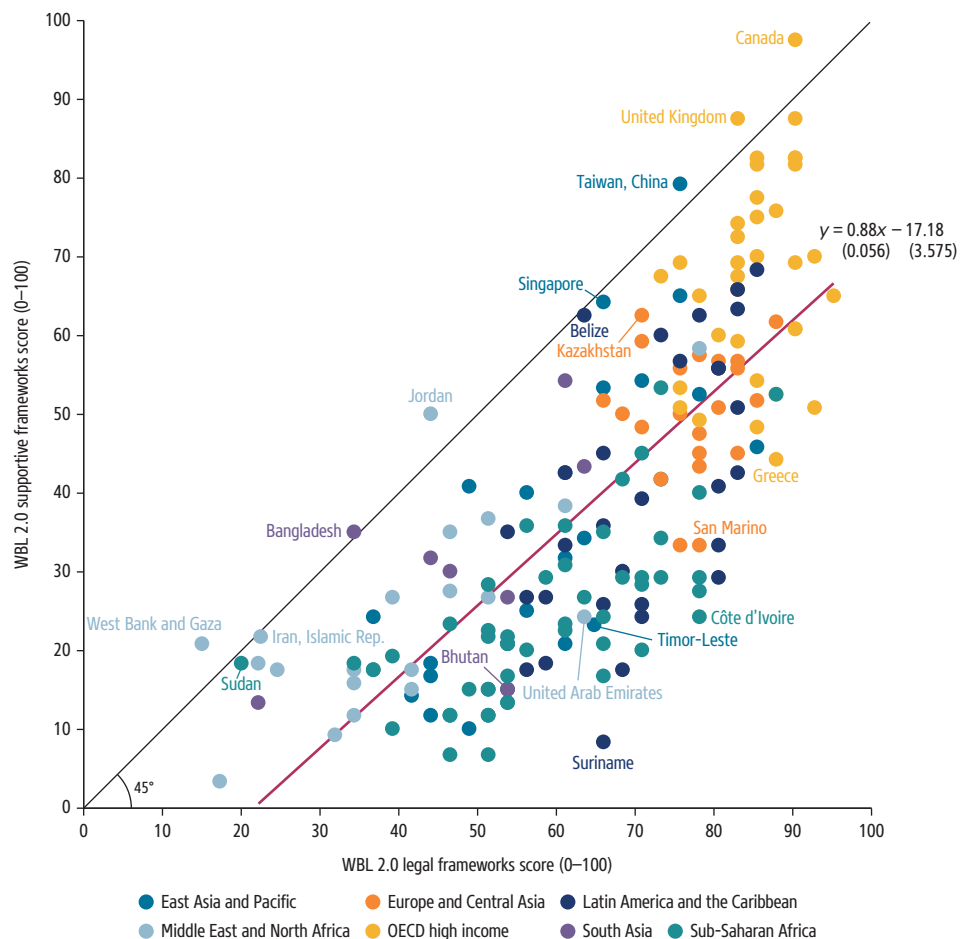
Comparing the three pillars to trace women’s equality from de jure to de facto

A comparison of economies’ legal frameworks, supportive frameworks, and expert opinions scores—the three pillars—produces insights into the spectrum of women’s rights throughout their working lives (see chapter 2 on the three-pillar approach). Three dimensions shape women’s economic empowerment: robust legal rights that provide a foundation for equality, supportive frameworks that facilitate the practical implementation of these rights, and the tangible realization of women’s rights in practice. Achieving true economic empowerment for women requires addressing and advancing each of these dimensions.

Exploring the relationship between laws and supportive frameworks reveals a gap across all regions

More gender-equal legal frameworks are typically associated with the existence of more robust supportive frameworks, but there are stark within-region differences (figure 3.17). The *Women, Business and the Law 2.0* legal frameworks index is significantly correlated with the supportive frameworks index, with a coefficient of 0.88. This close correlation shows that, generally, stronger laws on the books tend to be associated with stronger supportive frameworks. However, the relationship between the *Women, Business and*

FIGURE 3.17 | MORE GENDER-EQUAL LAWS ARE ASSOCIATED WITH BETTER SUPPORTIVE FRAMEWORKS



Source: *Women, Business and the Law 2024* database.

Note: The figure depicts the correlation between the WBL 2.0 supportive frameworks and legal frameworks scores. Each point represents a single economy. A fitted regression line (red) is also included. The regression coefficient is statistically significant at the 1 percent level. The relationship remains positive and statistically significant after controlling for income per capita of the latest available year after 2020. This statistical relationship should not be interpreted as causal. A 45-degree line is included for ease of comparability. The test conducted on the coefficient being equal to 1 was rejected at the 5 percent significance level, suggesting that there is not a one-to-one relationship. The divergence between the regression line and the 45-degree line shows that, while there is a positive correlation, each point increase in legal scores is associated with a 0.88-point increase in supportive frameworks scores. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

the Law 2.0 legal and supportive frameworks scores is not exactly one-to-one. Instead, each point increase in legal scores is associated with a less than 1-point increase in the supportive frameworks scores. Therefore, while the aspects covered fall largely within the government's power to enact, establish, or implement, making laws more gender-equal is not uniformly accompanied by equivalent levels of policies, plans, budgets, or strategies to implement the letter of the law in practice.

Broadly, economies in the right half of figure 3.17, with a *Women, Business and the Law 2.0* legal score higher than 50, have an average implementation gap of 26.5, while those on the left-hand side of the figure, with a score lower than 50, exhibit an average gap of 16.5. This significant difference indicates that, while economies with lower legal frameworks scores still have substantial room for improvement in both the legal frameworks and supportive frameworks indexes, economies with higher legal frameworks scores, on average, face a greater implementation gap.

Nearly all economies exhibit higher scores on legal frameworks than on supportive frameworks, as indicated by their position below the 45-degree line in figure 3.17. However, there are exceptions: six economies—Bangladesh; Canada; Jordan; Taiwan, China; the United Kingdom; and West Bank and Gaza—surpass this line, showing that their supportive frameworks scores exceed their legal frameworks scores.

Sub-Saharan Africa exhibits the largest implementation gap, on average, followed by Latin America and the Caribbean. For example, Côte d'Ivoire shows a significant disparity between its legal frameworks (77.5) and supportive frameworks (24.2) scores, signaling a need to focus more attention on supportive frameworks to realize fully the intended outcome of recent legal changes. In Latin America and the Caribbean, Suriname exhibits the largest gap, with legal frameworks (65.0) and supportive frameworks (8.3) scores differing substantially, particularly in areas like Safety, Workplace, Pay, Marriage, Parenthood, Childcare, Entrepreneurship, and Assets, where it currently scores very low. This gap is the largest not only in the region but also globally.

In Europe and Central Asia, Kazakhstan has the smallest gap between the scores for legal frameworks (70.0) and supportive frameworks (62.5). In contrast, San Marino exhibits the largest difference between the scores for legal frameworks (77.5) and supportive frameworks (33.3). San Marino has room for improvement in the supportive frameworks indicators of Assets, Entrepreneurship, Marriage, Safety, and Workplace.

In East Asia and Pacific, Taiwan, China, is the only economy where the supportive frameworks score (79.2) exceeds the legal frameworks score (75.0). The economy with the largest gap is Timor-Leste, where the supportive frameworks score (23.3) is significantly lower than the legal frameworks score (65.0).

In the OECD high-income economies, Canada and the United Kingdom have supportive frameworks scores surpassing their legal frameworks scores. Greece shows the largest gap within the region (a difference of 43 points), indicating room for improvement in supportive frameworks for Pay, Entrepreneurship, and Assets. Germany and France have small 2.5-point gaps between their legal frameworks and supportive frameworks scores, but they both need significant improvements in Safety. Nine other OECD high-income economies exhibit a similarly low score on the supportive frameworks Safety indicator (Austria, Czechia, Estonia, Israel, Latvia, Lithuania, the Netherlands, Portugal, and the Slovak Republic).

Smaller gaps are observed in South Asia and the Middle East and North Africa. Bangladesh's scores for legal frameworks (32.5) and supportive frameworks (35.0) are nearly equal, highlighting room for improvement in creating gender equality in both law and practice. Bhutan has the largest implementation gap in the region. While exhibiting the second-highest score in the region on the legal side (52.5), it has plenty of room to improve the supportive frameworks for the implementation of laws (15.0).

Despite these regional trends, large variations also exist within regions. Economies in the Middle East and North Africa generally have lower scores for legal frameworks and supportive frameworks than other regions. However, there are exceptions, such as Jordan and West Bank and Gaza, which have higher scores for supportive frameworks than for legal frameworks. The United Arab Emirates, which made strides in recent years in reforming its laws toward gender equality, has the biggest gap between its score for legal frameworks (62.5) and its score for supportive frameworks (24.2), mainly due to a lack of supportive frameworks in Safety, Workplace, Parenthood, Entrepreneurship, Assets, and Pension indicators. In contrast, the Islamic Republic of Iran has the smallest gap in the Middle East and North Africa, with a legal frameworks score of 22.5 and a supportive frameworks score of 21.7. However, the United Arab Emirates still maintains much higher absolute scores than the Islamic Republic of Iran, especially on the legal indicators. This finding suggests that, while economies with significant gaps may struggle with implementing supportive frameworks, they might be more advanced overall in empowering women. Assessing women's empowerment should take into account both the extent of the gaps and the actual scores achieved.

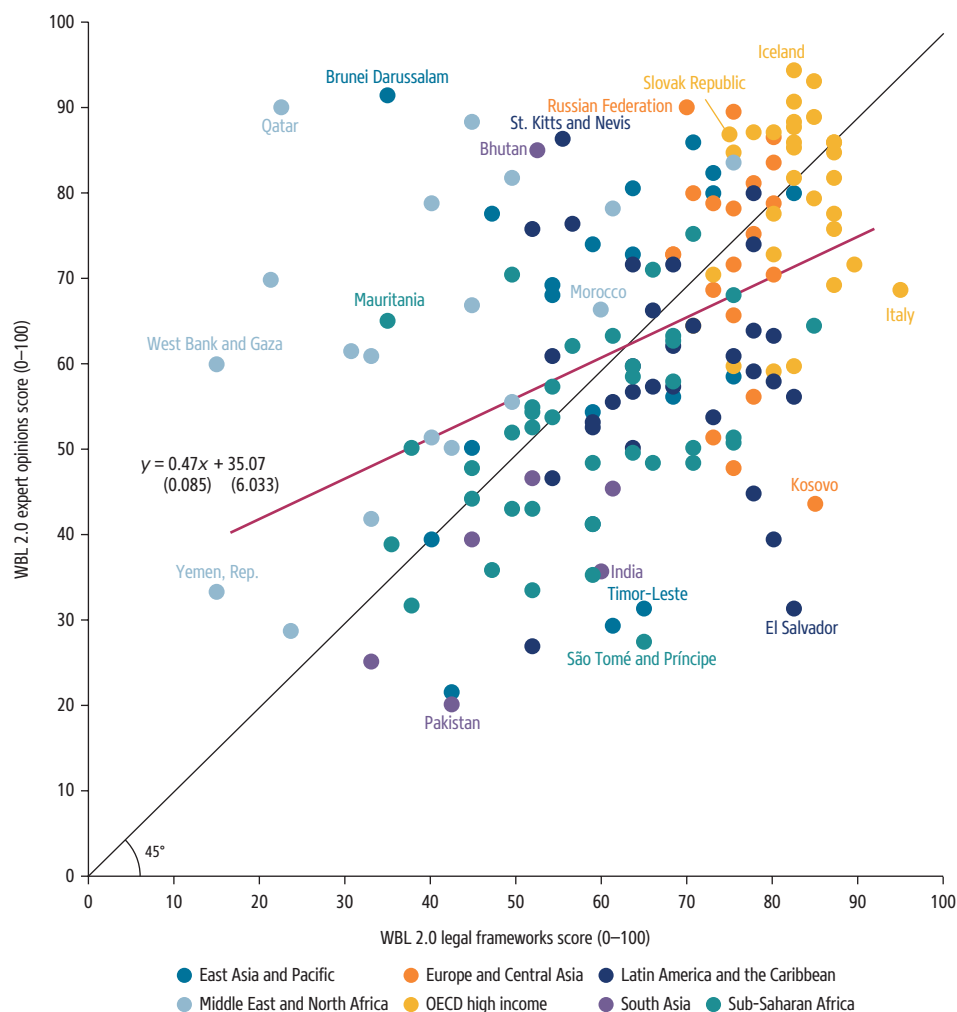
To conclude, economies with higher scores on the *Women, Business and the Law* 2.0 legal frameworks index, on average, exhibit larger gaps in supportive frameworks. However, as shown, there are stark within-region differences. This phenomenon may arise because these economies have recently undergone legal reforms without implementing corresponding policies. Alternatively, the larger gaps in economies with higher legal gender equality scores could be attributed to the fact that they set a higher standard in their legal frameworks.

Expert opinions on the status of women's rights are aligned with the presence of legal rights

As legal frameworks become more gender-equal, experts tend to perceive the environment for women's rights in practice as being more gender-equal. A comparison of the scores on the *Women, Business and the Law* 2.0 legal frameworks index and the expert opinions index reveals a significant association between the legal status of economies and perceptions on women's rights in practice (figure 3.18). The regression coefficient between the legal frameworks index and the expert opinions index is 0.47, indicating a positive relation between the two. However, this association is weaker than the one observed between the legal frameworks index and the supportive frameworks index.

In contrast to the comparison between legal and supportive frameworks, the expert opinions scores are not always below the legal frameworks scores. The expert opinions scores are typically lower than legal frameworks scores in economies where there is more legal equality (figure 3.18). Conversely, the expert opinions scores tend to be higher than the legal frameworks scores when the latter are low.

FIGURE 3.18 | MORE GENDER-EQUAL LAWS ARE ASSOCIATED WITH THE PERCEPTION OF MORE RIGHTS FOR WOMEN IN PRACTICE



Source: *Women, Business and the Law 2024* database.

Note: The figure depicts the correlation between WBL 2.0 expert opinions scores and the legal frameworks scores. Each point represents a single economy in the sample of 164 economies for which expert opinions data are available. A fitted regression line (red) is also included. The regression coefficient is statistically significant at the 1 percent level. The relationship remains positive and statistically significant after controlling for income per capita of the latest available year after 2020. A 45-degree line is also included for ease of comparability. The test conducted on the coefficient being equal to 1 was rejected at the 1 percent significance level, suggesting that there is not a one-to-one relationship. Specifically, a 1-point increase in legal scores is associated with a 0.47-point increase in expert opinions scores. This statistically significant relationship should not be interpreted as causal. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

Expert opinions and legal frameworks scores differ both across and within regions, and this relationship can reverse as the legal frameworks scores increase (figure 3.18). For example, within the economies analyzed in the East Asia and Pacific and the Middle East and North Africa regions, expert perceptions tend to reflect a higher score relative to the legal frameworks index, while other regions show mixed results. Brunei Darussalam and Qatar exemplify this trend, with high expert opinions but relatively low legal frameworks scores.

In Latin America and the Caribbean, most economies have lower expert opinions compared to legal frameworks scores. However, across the region, disparities are evident, with St. Kitts and Nevis having a much higher expert opinions than legal frameworks score. In contrast, El Salvador has a much lower expert opinions than legal frameworks score.

In South Asia, Bhutan is the only economy that is above the 45-degree line, indicating higher expert opinions scores than legal frameworks scores. India and Pakistan show notably lower expert opinions compared to legal frameworks scores.

In Sub-Saharan Africa, 16 out of 38 economies included in the analysis are above the 45-degree line and 22 are below. São Tomé and Príncipe has the largest gap, with a lower score for perceptions of women's rights in practice than its legal frameworks score, while in the opposite corner, Mauritania has a higher score for expert opinions than for the legal frameworks.

The OECD high-income region exhibits the highest average expert opinions scores, with Italy having the largest gap between expert opinions and legal frameworks. Belgium and Slovenia have equal scores for both, while Iceland and the Slovak Republic have higher expert opinions scores.

The Europe and Central Asia region follows a similar pattern to the OECD high-income region, with very close average expert opinions and legal frameworks scores. Kosovo has the largest difference between the expert opinions score and the legal frameworks score in the region.

In summary, the data indicate that enhanced gender equality within legal frameworks tends to coincide with higher expert perceptions of women's real-world conditions. Nevertheless, this relationship is not as strong as the one observed with supportive frameworks. There are notable variations in expert opinions, both within and across regions, where perceptions may exceed the legal reality in some cases, while in others, even a high score for legal equality does not necessarily lead to a perception of equal rights by experts. This complex interplay highlights the need for further research to understand the factors influencing the observed variation between legal rights and expert perceptions.

Investing in supportive frameworks can bridge the gap between gender-equal laws and women's outcomes in practice

A comparison of the *Women, Business and the Law 2.0* scores that measure laws, supportive frameworks, and expert perceptions of women's rights reveals interesting insights. This section uses a sample of 164 economies to compare legal and supportive frameworks scores with expert opinions scores. The legal frameworks score of 65.6 indicates that, on average, women have about two-thirds of the legal rights of men. The supportive frameworks average score of 40.9 shows a significant lag in the processes needed to implement these legal rights effectively. By contrast, the expert opinions score, averaging 65.7, is closer to the legal frameworks mean score, suggesting that experts' perceptions of women's rights are more aligned with the legal situation than with the supportive frameworks in place.

Beyond the averages, a statistically significant association exists between the two new pillars—expert opinions and supportive frameworks—and the legal index. Analysis of the data by economy shows that, on the one hand, supportive frameworks generally align with legal frameworks, but often lag. On the other hand, the results are mixed when it comes to the relationship between legal frameworks and expert opinions.

Sometimes expert opinions lag behind legal frameworks, while at other times, the opposite is true.

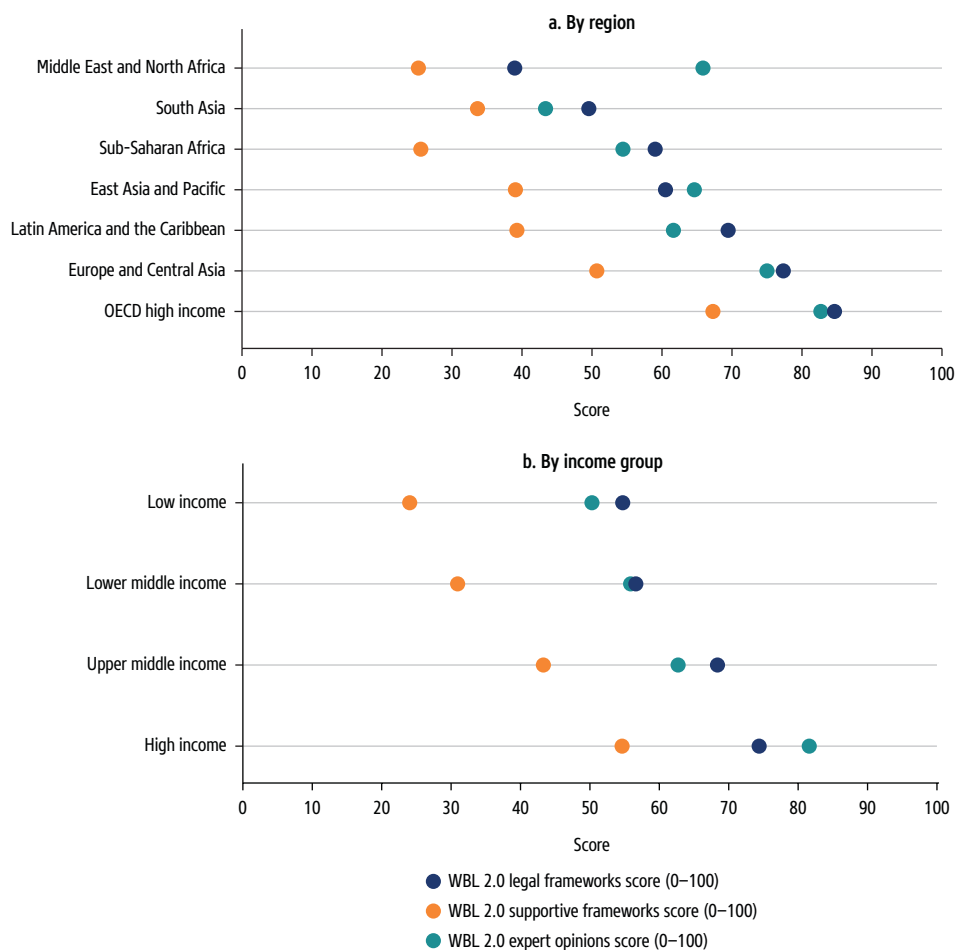
Legal frameworks may shape how experts perceive women's rights in practice. Notably, while supportive frameworks for implementation lag, the average scores for expert opinions for regions and income groups tend to revolve around the outcomes of the legal index rather than those of the supportive frameworks (figure 3.19). Expert opinions vary significantly and do not always align with the trends observed in the legal index. In some cases, they even exhibit a reverse relationship. For instance, expert opinions surpass the legal and supportive frameworks scores for every economy analyzed in the Middle East and North Africa region, but in only a subsample of economies in other regions. Conversely, in Latin America and the Caribbean, a significant gap is evident between the supportive frameworks and the legal frameworks scores, with expert opinions scores being lower than the legal frameworks scores in the majority (23 out of 31) of economies included in the region.

Comparing the three measures at the economy level reveals some interesting conclusions. For example, Italy has the highest legal frameworks score (95.0). However, Italy's supportive frameworks do not score in the top decile, scoring 65 out of 100, similar to Chile and Colombia, which have fewer than two-thirds of all supportive frameworks in place, as measured by *Women, Business and the Law 2.0*, and where women have 78 percent of the legal rights that men have. In terms of expert opinions, experts in Italy believe that women achieve only 68.8 percent of their rights, whereas in economies such as Norway, experts perceive that women's rights are at 97.5 percent. Similarly, Gabon and Morocco are among the top five highest-scoring economies in Sub-Saharan Africa and Middle East and North Africa, with the legal scores of 77.5 and 60.0, respectively. However, these economies also have less than a third of the supportive frameworks measured. Experts in Gabon believe that women have only 53.1 percent of their rights in practice. Conversely, expert opinions of women's rights in Morocco are higher (66.3 percent) than what the legal frameworks score exhibits. Comparing the three indexes at the economy level could inform countries' reform agendas and prioritize efforts to improve women's rights in practice.

In terms of income groups, there is a significant gap between average supportive and legal frameworks scores, while expert opinions scores are more closely aligned with the legal frameworks scores across all groups. On the one hand, lower-income economies have the lowest scores across the three indexes (figure 3.19, panel b). On the other hand, high-income economies have the highest averages for all three indexes. While all regions show a similar gap between their supportive frameworks and legal frameworks scores, the average expert opinions scores in high-income economies exceed the legal frameworks scores. This finding highlights the complex interplay between legislative structures, procedural effectiveness, and expert opinions, emphasizing the urgent need to address these factors collectively for women's economic empowerment.

In summary, using a three-tiered approach—measuring legal structures, implementation processes, and expert perceptions of women's rights in practice—provides valuable insights for policy makers and activists. Although progress has been made in women's rights, significant challenges persist, and women are far from enjoying the same rights as men. True gender equality demands strong laws and regulations, effective implementation, and tangible outcomes that empower and protect women throughout their working lives. The extensive nature of these gaps highlights the need for ongoing efforts, policy reforms, and a collective commitment to ensure that women enjoy equal rights and opportunities in all aspects of life.

FIGURE 3.19 | SUPPORTIVE FRAMEWORKS LAG BEHIND LEGAL FRAMEWORKS AND EXPERT OPINIONS SCORES ACROSS REGIONS AND INCOME GROUPS



Source: *Women, Business and the Law 2024* database.

Note: Regions and income groups are sorted by the legal frameworks score average, from lowest to highest. The sample size is restricted to the 164 economies for which expert opinions data are available. República Bolivariana de Venezuela is excluded from the income group analysis because it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

What is next?

Women, Business and the Law 2.0's proposed three-tiered approach reveals significant gaps between laws on the books, their implementation, and the perceived outcomes of the law. This set of measures serves as a starting point for ongoing efforts in this field. By refining these measures in the future, *Women, Business and the Law* aims to provide data that can inform legal and policy reforms, ultimately enabling more women to assert their rights and increase their economic inclusion and participation in the labor force worldwide. This holistic approach promotes a comprehensive discussion on gender equality, emphasizing the vital role of a legal framework that guarantees equal rights on paper.

Annex 3A Women, Business and the Law 1.0 and 2.0 scores

TABLE 3A.1		WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES			
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score	
Belgium	100.0 ●	90.0 ●	69.2 ●	90.0 ●	
Canada	100.0 ●	90.0 ●	97.5 ●	—	
Denmark	100.0 ●	80.0 ●	60.0 ●	91.3 ●	
France	100.0 ●	90.0 ●	87.5 ●	72.5 ●	
Germany	100.0 ●	85.0 ●	82.5 ●	85.6 ●	
Greece	100.0 ●	87.5 ●	44.2 ●	83.1 ●	
Iceland	100.0 ●	82.5 ●	69.2 ●	94.4 ●	
Ireland	100.0 ●	85.0 ●	81.7 ●	89.4 ●	
Latvia	100.0 ●	77.5 ●	49.2 ●	88.8 ●	
Luxembourg	100.0 ●	85.0 ●	70.0 ●	90.0 ●	
Netherlands	100.0 ●	90.0 ●	60.8 ●	79.4 ●	
Portugal	100.0 ●	92.5 ●	50.8 ●	75.0 ●	
Spain	100.0 ●	90.0 ●	82.5 ●	81.3 ●	
Sweden	100.0 ●	82.5 ●	72.5 ●	91.3 ●	
Estonia	97.5 ●	85.0 ●	48.3 ●	92.5 ●	
Finland	97.5 ●	85.0 ●	77.5 ●	95.0 ●	
Italy	97.5 ●	95.0 ●	65.0 ●	68.8 ●	
New Zealand	97.5 ●	92.5 ●	70.0 ●	—	
Togo	97.5 ● ✓	77.5 ●	27.5 ●	71.3 ●	
United Kingdom	97.5 ●	82.5 ●	87.5 ●	81.3 ●	
Australia	96.9 ●	90.0 ●	81.7 ●	88.8 ●	
Austria	96.9 ●	90.0 ●	82.5 ●	85.6 ●	
Cyprus	96.9 ● ✓	82.5 ●	55.8 ●	82.5 ●	
Norway	96.9 ●	87.5 ●	75.8 ●	97.5 ●	
Slovenia	96.9 ●	90.0 ●	60.8 ●	90.0 ●	
Côte d'Ivoire	95.0 ●	77.5 ●	24.2 ●	53.8 ●	
Gabon	95.0 ●	77.5 ●	29.2 ●	53.1 ●	
Peru	95.0 ●	85.0 ●	68.3 ●	58.8 ●	
Paraguay	94.4 ●	80.0 ●	40.8 ●	46.9 ●	
Croatia	93.8 ●	87.5 ●	61.7 ●	—	
Czechia	93.8 ●	82.5 ●	59.2 ●	76.3 ●	
Hungary	93.8 ● *	87.5 ●	52.5 ●	93.1 ●	
Lithuania	93.8 ●	85.0 ●	54.2 ●	91.9 ●	
Poland	93.8 ●	82.5 ●	67.5 ●	61.9 ●	
Serbia	93.8 ●	82.5 ●	56.7 ●	73.8 ●	

(Table continues next page)

TABLE 3A.1		WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES (continued)			
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score	
Sierra Leone	92.5 ● ✓	72.5 ●	34.2 ●	52.5 ●	
Costa Rica	91.9 ●	82.5 ●	50.8 ●	60.6 ●	
Hong Kong SAR, China	91.9 ●	75.0 ●	65.0 ●	86.3 ●	
Kosovo	91.9 ●	85.0 ●	51.7 ●	43.8 ●	
Rwanda	91.9 ● ✓	72.5 ●	53.3 ●	50.6 ●	
Albania	91.3 ●	77.5 ●	45.0 ●	68.8 ●	
Malta	91.3 ●	77.5 ●	58.3 ●	87.5 ●	
Taiwan, China	91.3 ●	75.0 ●	79.2 ●	83.8 ●	
United States	91.3 ●	85.0 ●	75.0 ●	62.5 ●	
Armenia	90.6 ● ✓	75.0 ●	33.3 ●	71.9 ●	
Bulgaria	90.6 ●	82.5 ●	65.8 ●	90.6 ●	
Moldova	90.6 ● ✓	77.5 ●	43.3 ●	75.0 ●	
Mongolia	90.6 ●	77.5 ●	52.5 ●	61.3 ●	
Romania	90.6 ●	82.5 ●	45.0 ●	87.5 ●	
Ecuador	89.4 ●	82.5 ●	63.3 ●	66.3 ●	
Mauritius	89.4 ●	87.5 ●	52.5 ●	67.5 ●	
Bolivia	88.8 ●	70.0 ●	39.2 ●	65.0 ●	
El Salvador	88.8 ●	82.5 ●	42.5 ●	31.3 ●	
Mexico	88.8 ●	82.5 ●	65.8 ●	41.3 ●	
Uruguay	88.8 ●	80.0 ●	55.8 ●	83.8 ●	
Georgia	88.1 ●	77.5 ●	57.5 ●	50.0 ●	
Korea, Rep.	88.1 ● *	82.5 ●	74.2 ●	—	
South Africa	88.1 ●	77.5 ●	40.0 ●	—	
Switzerland	88.1 ●	75.0 ●	69.2 ●	73.8 ●	
Viet Nam	88.1 ●	85.0 ●	45.8 ●	83.8 ●	
Slovak Republic	87.5 ● ✓	75.0 ●	53.3 ●	86.9 ●	
Guyana	86.9 ●	70.0 ●	25.8 ●	75.0 ●	
Zimbabwe	86.9 ●	60.0 ●	35.8 ●	50.6 ●	
Cabo Verde	86.3 ●	70.0 ●	28.3 ●	66.3 ●	
Dominican Republic	86.3 ●	72.5 ●	60.0 ●	67.5 ●	
Nicaragua	86.3 ●	67.5 ●	30.0 ●	69.4 ●	
Timor-Leste	86.3 ●	65.0 ●	23.3 ●	31.3 ●	
Lao PDR	85.6 ● *	72.5 ●	41.7 ●	90.0 ●	
Azerbaijan	85.0 ● ✓	72.5 ●	41.7 ●	83.8 ●	
Bosnia and Herzegovina	85.0 ●	77.5 ●	47.5 ●	81.9 ●	
Brazil	85.0 ●	80.0 ●	55.8 ●	61.9 ●	
Montenegro	85.0 ●	80.0 ●	50.8 ●	85.0 ●	

(Table continues next page)

TABLE 3A.1		WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES (continued)			
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score	
North Macedonia	85.0 ●	80.0 ●	56.7 ●	78.8 ●	
San Marino	85.0 ● *	77.5 ●	33.3 ●	93.8 ●	
Ukraine	85.0 ●	75.0 ●	50.0 ●	82.5 ●	
Venezuela, RB	85.0 ●	70.0 ●	24.2 ●	60.0 ●	
Colombia	84.4 ●	77.5 ●	62.5 ●	63.8 ●	
Benin	83.8 ●	70.0 ●	29.2 ●	65.6 ●	
Kenya	83.8 ● *	70.0 ●	45.0 ●	60.6 ●	
Puerto Rico (US)	83.8 ●	80.0 ●	29.2 ●	66.9 ●	
St. Lucia	83.8 ●	57.5 ●	26.7 ●	80.0 ●	
Uganda	83.8 ● ✓	67.5 ●	41.7 ●	50.6 ●	
São Tomé and Príncipe	83.1 ●	65.0 ●	16.7 ●	27.5 ●	
Belize	82.5 ●	62.5 ●	62.5 ●	58.1 ●	
Burkina Faso	82.5 ●	65.0 ●	20.8 ●	62.5 ●	
Fiji	82.5 ●	62.5 ●	34.2 ●	30.6 ●	
Mozambique	82.5 ●	65.0 ●	35.0 ●	61.3 ●	
Singapore	82.5 ●	65.0 ●	64.2 ●	84.4 ●	
Türkiye	82.5 ●	80.0 ●	55.8 ●	58.8 ●	
United Arab Emirates	82.5 ●	62.5 ●	24.2 ●	81.9 ●	
Uzbekistan	82.5 ● ✓	75.0 ●	55.8 ●	53.8 ●	
Bahamas, The	81.3 ●	55.0 ●	17.5 ●	63.8 ●	
Cambodia	81.3 ●	55.0 ●	40.0 ●	71.3 ●	
Liberia	81.3 ●	60.0 ●	23.3 ●	—	
Tanzania	81.3 ●	65.0 ●	24.2 ●	51.9 ●	
Zambia	81.3 ●	72.5 ●	29.2 ●	78.8 ●	
Grenada	80.6 ●	67.5 ●	17.5 ●	60.0 ●	
Israel	80.6 ●	75.0 ●	50.8 ●	—	
Lesotho	80.6 ● ✓	55.0 ●	20.0 ●	60.0 ●	
Nepal	80.6 ●	62.5 ●	43.3 ●	47.5 ●	
Barbados	80.0 ●	65.0 ●	25.8 ●	75.0 ●	
Chile	80.0 ●	77.5 ●	65.0 ●	62.5 ●	
Ethiopia	80.0 ● *	60.0 ●	30.8 ●	43.1 ●	
Malawi	80.0 ●	57.5 ●	29.2 ●	65.0 ●	
Namibia	80.0 ● *	67.5 ●	29.2 ●	74.4 ●	
Angola	79.4 ●	62.5 ●	26.7 ●	66.3 ●	
Argentina	79.4 ●	75.0 ●	56.7 ●	56.3 ●	
Panama	79.4 ●	80.0 ●	33.3 ●	77.5 ●	
Congo, Dem. Rep.	78.8 ●	60.0 ●	22.5 ●	36.9 ●	

(Table continues next page)

TABLE 3A.1		WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES (continued)			
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score	
Japan	78.8 ●	72.5 ●	67.5 ●	67.5 ●	
Philippines	78.8 ●	70.0 ●	54.2 ●	58.8 ●	
Tajikistan	78.8 ●	70.0 ●	48.3 ●	76.3 ●	
China	78.1 ●	65.0 ●	53.3 ●	76.3 ●	
Thailand	78.1 ●	60.0 ●	31.7 ●	77.5 ●	
Central African Republic	77.5 ● *	52.5 ●	13.3 ●	35.0 ●	
Kyrgyz Republic	76.9 ●	65.0 ●	51.7 ●	—	
Suriname	76.9 ● * ✓	65.0 ●	8.3 ●	62.5 ●	
Burundi	76.3 ●	52.5 ●	21.7 ●	56.9 ●	
Kiribati	76.3 ●	60.0 ●	20.8 ●	56.9 ●	
Seychelles	76.3 ●	70.0 ●	20.0 ●	—	
Belarus	75.6 ●	67.5 ●	50.0 ●	—	
Kazakhstan	75.6 ●	70.0 ●	62.5 ●	76.3 ●	
Morocco	75.6 ●	60.0 ●	45.0 ●	66.3 ●	
Bhutan	75.0 ●	52.5 ●	15.0 ●	85.0 ●	
Ghana	75.0 ●	55.0 ●	35.8 ●	56.3 ●	
Honduras	75.0 ●	65.0 ●	35.8 ●	52.5 ●	
Samoa	75.0 ●	55.0 ●	25.0 ●	72.5 ●	
Trinidad and Tobago	75.0 ●	65.0 ●	45.0 ●	59.4 ●	
India	74.4 ●	60.0 ●	54.2 ●	35.6 ●	
Jamaica	74.4 ●	60.0 ●	42.5 ●	55.6 ●	
Guatemala	73.8 ●	60.0 ●	33.3 ●	55.0 ●	
Guinea	73.8 ●	52.5 ●	20.8 ●	—	
Maldives	73.8 ●	52.5 ●	26.7 ●	48.8 ●	
Russian Federation	73.1 ●	70.0 ●	59.2 ●	90.0 ●	
Senegal	72.5 ●	50.0 ●	28.3 ●	—	
Djibouti	71.3 ●	50.0 ●	26.7 ●	58.1 ●	
Saudi Arabia	71.3 ●	50.0 ●	36.7 ●	85.6 ●	
St. Kitts and Nevis	71.3 ●	57.5 ●	18.3 ●	86.3 ●	
Indonesia	70.6 ●	60.0 ●	42.5 ●	43.1 ●	
Eritrea	69.4 ●	50.0 ●	6.7 ●	—	
Gambia, The	69.4 ●	52.5 ●	16.7 ●	55.0 ●	
Madagascar	69.4 ●	50.0 ●	11.7 ●	54.4 ●	
Antigua and Barbuda	68.8 ● *	52.5 ●	35.0 ●	79.4 ●	
Bahrain	68.1 ●	45.0 ●	35.0 ●	92.5 ●	
St. Vincent and the Grenadines	68.1 ●	52.5 ●	15.0 ●	—	
South Sudan	67.5 ●	50.0 ●	15.0 ●	—	

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TABLE 3A.1		WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES (continued)			
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score	
Chad	66.3 ●	52.5 ●	20.8 ●	45.0 ●	
Nigeria	66.3 ●	50.0 ●	21.7 ●	45.0 ●	
Marshall Islands	65.6 ●	50.0 ●	15.0 ●	—	
Sri Lanka	65.6 ●	45.0 ●	30.0 ●	41.3 ●	
Comoros	65.0 ●	37.5 ●	10.0 ●	52.5 ●	
Tunisia	64.4 ●	45.0 ●	27.5 ●	70.0 ●	
Botswana	63.8 ●	52.5 ●	13.3 ●	57.5 ●	
Mali	63.8 ●	47.5 ●	15.0 ●	37.5 ●	
Dominica	62.5 ●	55.0 ●	26.7 ●	48.8 ●	
Haiti	61.3 ●	52.5 ●	20.8 ●	28.1 ●	
Micronesia, Fed. Sts.	61.3 ●	45.0 ●	11.7 ●	52.5 ●	
Malaysia	60.6 ● ✓	47.5 ●	40.8 ●	81.3 ●	
Cameroon	60.0 ●	45.0 ●	23.3 ●	50.0 ●	
Papua New Guinea	60.0 ●	47.5 ●	10.0 ●	—	
Jordan	59.4 ● ✓	42.5 ●	50.0 ●	52.5 ●	
Lebanon	58.8 ●	40.0 ●	17.5 ●	53.8 ●	
Myanmar	58.8 ●	50.0 ●	11.7 ●	—	
Pakistan	58.8 ●	42.5 ●	31.7 ●	20.0 ●	
Tonga	58.8 ●	40.0 ●	14.2 ●	41.3 ●	
Congo, Rep.	58.1 ●	45.0 ●	6.7 ●	46.3 ●	
Equatorial Guinea	58.1 ● ✓	50.0 ●	22.5 ●	73.8 ●	
Algeria	57.5 ●	40.0 ●	15.0 ●	82.5 ●	
Solomon Islands	56.9 ●	42.5 ●	18.3 ●	22.5 ●	
Palau	56.3 ●	42.5 ●	11.7 ●	—	
Vanuatu	55.6 ●	42.5 ●	16.7 ●	—	
Niger	53.8 ● *	37.5 ●	19.2 ●	33.1 ●	
Brunei Darussalam	53.1 ●	35.0 ●	24.2 ●	91.3 ●	
Guinea-Bissau	51.9 ● *	45.0 ●	11.7 ●	—	
Egypt, Arab Rep.	50.6 ●	37.5 ●	26.7 ●	—	
Libya	50.0 ●	32.5 ●	11.7 ●	43.8 ●	
Bangladesh	49.4 ●	32.5 ●	35.0 ●	26.3 ●	
Iraq	48.1 ●	32.5 ●	17.5 ●	—	
Mauritania	48.1 ●	35.0 ●	17.5 ●	65.0 ●	
Somalia	46.9 ●	32.5 ●	18.3 ●	—	
Eswatini	46.3 ●	35.0 ●	17.5 ●	40.6 ●	
Oman	46.3 ● ✓	32.5 ●	15.8 ●	63.8 ●	
Syrian Arab Republic	40.0 ●	30.0 ●	9.2 ●	64.4 ●	

(Table continues next page)

TABLE 3A.1		WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES (continued)			
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score	
Kuwait	38.1 ●	20.0 ●	18.3 ●	73.1 ●	
Qatar	35.6 ● ✓	22.5 ●	17.5 ●	90.0 ●	
Sudan	32.5 ● *	20.0 ●	18.3 ●	—	
Afghanistan	31.9 ●	20.0 ●	13.3 ●	—	
Iran, Islamic Rep.	31.3 ●	22.5 ●	21.7 ●	30.0 ●	
Yemen, Rep.	26.9 ●	15.0 ●	3.3 ●	33.1 ●	
West Bank and Gaza	26.3 ●	15.0 ●	20.8 ●	60.0 ●	

Source: *Women, Business and the Law 2024* database.

Note: Colored dots indicate the scores fall in the following ranges: ● >75–100; ● >50–75; ● >25–50; ● 0–25. “—” indicates that the WBL 2.0 expert opinions scores are not available due to an insufficient number of responses. Economies are sorted based on the WBL 1.0 legal score. Economies with a green check (✓) saw an improvement in their WBL 1.0 legal score due to reforms in one or more areas. Economies with an asterisk (*) saw a change in their WBL 1.0 legal score stemming from revisions arising from new information and coding consistency. WBL = *Women, Business and the Law*.

Notes

- For specific methodological refinements across indicators, please refer to the data notes in appendix A.
- Both the *Women, Business and the Law 1.0* legal index and *Women, Business and the Law 2.0* legal frameworks index are available at <https://wbl.worldbank.org/en/wbl-data>.
- Panama’s legal frameworks score on *Women, Business and the Law 2.0* (80) is 0.6 point higher than its legal score on *Women, Business and the Law 1.0* (79.4). This increase is primarily due to Panama receiving maximum scores (100 out of 100) on the newly added Safety and Childcare indicators. Additionally, methodological improvements in calculating paternal leave under the Parenthood indicator in the 2.0 index contributed to this higher score.

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APPENDIX A



Data Notes

Women, Business and the Law measures the laws affecting women's economic inclusion, the frameworks supporting implementation of those laws, and the opinions of experts on how those laws operate in practice. In doing so, it uses three indexes: a legal frameworks index, a supportive frameworks index, and an expert opinions index.

This edition of *Women, Business and the Law* presents two versions of the legal index: *Women, Business and the Law* 1.0 to update data with reforms implemented from October 2, 2022, to October 1, 2023, and *Women, Business and the Law* 2.0, a new index that includes two additional indicators—Safety and Childcare—as well as new and revised questions under the original *Women, Business and the Law* indicators.

The 1.0 and 2.0 legal indexes are based on analysis of the domestic laws and regulations that affect women's economic opportunities. Answers to the questions in these indexes are based only on codified law. Customary law is not considered unless it has been codified. When the answers differ according to the legal system (for example, in mixed legal systems in which different laws govern different groups of people within an economy), the answer used is the one that applies to the majority of the population. Supranational law, such as that enacted by the Organization for the Harmonization of Business Law in Africa (OHADA), is not considered when domestic law contravenes supranational rules and limits the legal capacity of women.

The *Women, Business and the Law* 2.0 supportive frameworks index is based on an analysis of instruments designed to support the implementation of laws, such as national policies, plans, programs, services, budgets, procedures, inspections, and sanctions for noncompliance with quality standards. These instruments are considered only when they are in place and operational.

The *Women, Business and the Law* 2.0 expert opinions index is based on experts' responses to scale questions focusing on key outcomes in the topic areas assessed by *Women, Business and the Law*. Each question asks for the respondent's opinion on the extent to which these key outcomes are being realized in practice in a particular economy.

Answers are standardized and made comparable across all economies (box A.1).

BOX A.1 ASSUMPTIONS USED TO ENSURE COMPARABILITY

The woman in question

- Resides in the economy's main business city;
- Has reached the legal age of majority and is capable of making decisions as an adult, is in good health, and has no criminal record;
- Is a lawful citizen of the economy being examined;
- Is a cashier in the food retail sector in a supermarket or grocery store that has 60 employees;
- Is a cisgender, heterosexual woman in a monogamous first marriage registered with the appropriate authorities (de facto marriages and customary unions are not measured);
- Is of the same religion as her husband;
- Is in a marriage under the rules of the default marital property regime or the most common regime for that jurisdiction, which will not change during the course of the marriage; and
- Is not a member of a union unless membership is mandatory. Membership is considered mandatory when collective bargaining agreements cover more than 50 percent of the workforce in the food retail sector and when they apply to individuals who were not party to the original collective bargaining agreement.

For the questions on child marriage, it is assumed that

- The girl is under 18 years of age.

For the questions on sexual harassment in education, it is assumed that

- The woman is a student over 18 years attending high school or an institute of higher education.

For the questions on maternity, paternity, and parental leave, it is assumed that

- The woman gave birth to her first child without complications on October 1, 2023, and her child is in good health. Answers will therefore correspond to legislation in force as of October 1, 2023, even if the law provides for changes over time.
- Both parents have been working long enough to accrue any maternity, paternity, and parental benefits.
- If maternity benefit systems are not mandatory or were not operational as of October 1, 2023, they are not measured.

For the questions on childcare services, it is assumed that

- The woman is married.

For the questions on inheritance rights, it is assumed that

- The deceased has not left a will, and so the rules of intestate succession apply.
- In determining the inheritance rights of spouses, male and female surviving spouses do not have any living children.

(Box continues next page)

BOX A.1 ASSUMPTIONS USED TO ENSURE COMPARABILITY (*continued*)**For the questions on retirement and pensions, it is assumed that**

- The woman gave birth without complications to two healthy children.
- The woman ceased all paid activity during periods of childcare. If the period covered by a pension credit is conditioned on the age of the child, the period until the child reaches age one is counted.
- If transitional provisions gradually change the retirement age, the answers reflect the retirement age as of October 1, 2023, even if the law provides for changes over time.
- If a mandatory contributory pension system applicable to the private sector and a noncontributory universal pension system coexist, the answers correspond to the rules applicable to the mandatory contributory pension system.
- If pension systems are not mandatory or were not operational as of October 1, 2023, they are not measured.

Strengths and limitations of the *Women, Business and the Law* methodology

To construct its three indexes, *Women, Business and the Law* relies on feedback from more than 2,400 respondents with expertise in family, labor, and criminal law, including lawyers, judges, academics, and members of civil society organizations working locally on gender issues. In addition to filling out written questionnaires, respondents provide references to relevant legislation and national policies, plans and programs, services, budgets, and procedures. To verify answers to legal index questions, the *Women, Business and the Law* team collects the texts of laws and regulations and verifies questionnaire responses for accuracy. Responses are validated against codified sources of national law, including constitutions, codes, laws, statutes, rules, regulations, and procedures in areas such as violence against women, labor, social security, civil procedure, marriage and family, childcare, inheritance, nationality, and land. Responses to supportive frameworks index questions are validated against official information provided on government websites and in national budgets, policies, and plans. Expert opinion responses are reported “as is” for those economies where the team was able to obtain a sufficient number of responses. The data reflect legislation and supportive frameworks in force as of October 1, 2023.

The data collection and coding process, including the process to receive data updates from governments, is further detailed in the *Women, Business and the Law Manual and Guide*, which describes the entire production process for the *Women, Business and the Law* reports. The *Manual and Guide* aims to depict, consolidate, and codify rules and protocols in a comprehensive way for the purpose of shielding the team from undue influence and presenting the available resources to report and address any such instances. It aims to ensure the transparency, quality, and integrity of data and research. The *Manual and Guide* is available at <https://wbl.worldbank.org/en/aboutus>.

The *Women, Business and the Law* methodology has both strengths and limitations (table A.1). Because the indicators are binary, they may not reflect the nuances or details of some of the policies measured. Indicators are also based on standardized assumptions to ensure comparability across economies. For example, an assumption used for questions on maternity leave is that the woman in question has one child. Although maternity leave benefits often differ for multiple births, only data for individual births are captured. Another assumption is that the woman in question is located in the largest business city of the economy. In federal economies, laws, policies, budgets, and services affecting women can vary by state or province. Even in nonfederal economies, women in rural areas and small towns could face more restrictive local legislation or more difficult access to justice and services. *Women, Business and the Law* does not capture such restrictions unless they are also found in the main business city. Finally, where personal law prescribes different rights and obligations for different groups of women, the data focus on the most populous group. Thus, the study may not capture restrictions applying only to minority populations.

Although it ensures comparability of the data, the use of standardized assumptions has a limited ability to reflect the full diversity of women’s experiences. *Women, Business and the Law* recognizes that the laws it measures do not apply to all women in the same way. Women face intersectional forms of discrimination based not only on gender and sex, but also on sexuality, race, gender identity, religion, family status, ethnicity, nationality, disability, and many other grounds. *Women, Business and the Law* therefore encourages readers to interpret the data in conjunction with other research.

Women, Business and the Law focuses on the ways in which the official legal and regulatory environment—and the frameworks supporting their implementation—regulates how women can work or operate their own businesses. Although attention centers on the formal economy—that is, on jobs that provide social protection and other entitlements through formal arrangements—some of the indicators are relevant to women working in the informal sector. Indeed, the data captured by *Women, Business and the Law* can be relevant for women regardless of their official employment status.

TABLE A.1 METHODOLOGICAL STRENGTHS AND LIMITATIONS OF THE <i>WOMEN, BUSINESS AND THE LAW</i> INDEXES		
Feature	Strength	Limitation
Use of standardized assumptions	Data are comparable across economies, and the methodology is transparent.	The scope of data is smaller; only regulatory reforms in the areas measured can be tracked systematically.
Coverage of largest business city only	Data collection is manageable, and data are comparable.	In federal economies, data may be less representative where laws differ across locations.
Focus on the most populous group	Data are comparable across economies where parallel legal systems prescribe different rights for different groups of women.	Restrictions that apply to minority populations may not be captured.
Emphasis on the formal sector	Attention remains centered on the formal economy, where regulations are most relevant.	The reality faced by women in the informal sector, which may be a significant population in some economies, is not fully reflected.
Focus on laws (legal frameworks index)	Indicators are actionable because the law is what policy makers can change.	Where systematic implementation of legislation is lacking, regulatory changes alone will not achieve the desired results; social and cultural norms are not considered.
Reliance on expert respondents	The data reflect the knowledge of those with most experience in the areas measured.	Data are less able to capture variations in experiences among individuals.

Source: *Women, Business and the Law* team.

For example, laws affecting women’s agency and mobility, ability to own or inherit property, or protections against violence apply to women in both formal and informal employment. Legal protections affecting the workplace also serve as a foundation for economic inclusion and offer incentives for women to enter and remain in the labor force. Laws affecting a woman’s mobility and agency within a household directly affect her ability to start and operate a registered business. Laws regulating childcare services affect a woman’s ability to balance work and care responsibilities. Although many women in low- and middle-income economies work informally, this project defines some of the features of the legal framework that enable women to transition from the informal to the formal sector.

Women, Business and the Law acknowledges that equal opportunities for women in business and the workplace depend on an interplay of economic, social, and cultural factors. For example, unless women are able to get an education or build their skills, equalizing laws affecting entrepreneurship and employment could mean little. Other factors, such as infrastructure, also may affect the ability and desire of women to work. In addition, social and cultural norms may prevent women from running a business or working outside the home. Within this overall picture, *Women, Business and the Law* recognizes the limitations of its assumptions. Even though such assumptions may come at the expense of specificity, they also ensure data comparability across economies.

Women, Business and the Law 1.0 indicators and questions

The *Women, Business and the Law* 1.0 index consists of 35 data points scored across eight indicators composed of four or five binary questions. Each indicator represents a different phase of a woman’s life (table A.2). Indicator-level scores are obtained by calculating the unweighted average of responses to the questions in that indicator and scaling the result to 100. Overall scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score.



The Mobility indicator measures constraints on a woman’s agency and freedom of movement. This indicator has four components that measure the following:

- **Whether a woman can choose where to live in the same way as a man.** A score of 1 is assigned if there are no restrictions on a woman choosing where to live. A score of 0 is assigned if there are legal restrictions on a woman choosing where to live, if the husband chooses the marital home or has more weight in determining where the family will live, or if a woman’s domicile automatically follows that of her husband.
- **Whether a woman can travel outside her home in the same way as a man.** A score of 1 is assigned if there are no restrictions on a woman traveling alone domestically. A score of 0 is assigned if permission, additional documentation, or the presence of her husband or guardian is required for a woman to travel alone domestically. A score of 0 is also assigned if a woman must justify her reasons for leaving the home or if leaving the home without a valid reason is considered disobedience with legal consequences, such as loss of right to maintenance.

TABLE A.2		WOMEN, BUSINESS AND THE LAW 1.0 INDICATORS AND QUESTIONS	
Indicator	Questions		
Mobility	<ol style="list-style-type: none"> 1. Can a woman choose where to live in the same way as a man? 2. Can a woman travel outside her home in the same way as a man? 3. Can a woman apply for a passport in the same way as a man? 4. Can a woman travel outside the country in the same way as a man? 		
Workplace	<ol style="list-style-type: none"> 1. Can a woman get a job in the same way as a man? 2. Does the law prohibit discrimination in employment based on gender? 3. Is there legislation on sexual harassment in employment? 4. Are there criminal penalties or civil remedies for sexual harassment in employment? 		
Pay	<ol style="list-style-type: none"> 1. Does the law mandate equal remuneration for work of equal value? 2. Can a woman work at night in the same way as a man? 3. Can a woman work in a job deemed dangerous in the same way as a man? 4. Can a woman work in an industrial job in the same way as a man? 		
Marriage	<ol style="list-style-type: none"> 1. Is the law free of legal provisions that require a married woman to obey her husband? 2. Can a woman be "head of household" in the same way as a man? 3. Is there legislation specifically addressing domestic violence? 4. Can a woman obtain a judgment of divorce in the same way as a man? 5. Does a woman have the same rights to remarry as a man? 		
Parenthood	<ol style="list-style-type: none"> 1. Is paid leave of at least 14 weeks available to mothers? 2. Does the government administer 100 percent of maternity leave benefits? 3. Is paid leave available to fathers? 4. Is there paid parental leave? 5. Is dismissal of pregnant workers prohibited? 		
Entrepreneurship	<ol style="list-style-type: none"> 1. Does the law prohibit discrimination in access to credit based on gender? 2. Can a woman sign a contract in the same way as a man? 3. Can a woman register a business in the same way as a man? 4. Can a woman open a bank account in the same way as a man? 		
Assets	<ol style="list-style-type: none"> 1. Do women and men have equal ownership rights to immovable property? 2. Do sons and daughters have equal rights to inherit assets from their parents? 3. Do male and female surviving spouses have equal rights to inherit assets? 4. Does the law grant spouses equal administrative authority over assets during marriage? 5. Does the law provide for the valuation of nonmonetary contributions? 		
Pension	<ol style="list-style-type: none"> 1. Is the age at which women and men can retire with full pension benefits the same? 2. Is the age at which women and men can retire with partial pension benefits the same? 3. Is the mandatory retirement age for women and men the same? 4. Are periods of absence due to childcare accounted for in pension benefits? 		

Source: *Women, Business and the Law 2024* database.

Note: The index scores 35 data points across eight indicators composed of four or five binary questions, with each indicator representing a different phase of a woman's life. Indicator-level scores are obtained by calculating the unweighted average of responses to the questions within that indicator and scaling the result to 100. For each question, "yes" = 1 and "no" = 0. Overall scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score.

- **Whether a woman can apply for a passport in the same way as a man.** A score of 1 is assigned if there are no gender differences in passport application procedures or passport laws. A score of 0 is assigned if an adult woman needs the permission or signature of her husband, father, or other relative or guardian to apply for a passport. A score of 0 is also assigned if passport application procedures or forms require a woman to provide details about her husband, father, or other relative or guardian or additional documents such as a marriage certificate and if the same is not required of a man.
- **Whether a woman can travel outside the country in the same way as a man.** A score of 1 is assigned if there are no restrictions on a woman traveling alone internationally. A score of 0 is assigned if permission, additional documentation, or the presence of her husband or a guardian is required for a woman to leave the country. A score of 0 is also assigned if the law requires a married woman to accompany her husband out of the country if he wishes her to do so.



Workplace

The Workplace indicator analyzes laws affecting a woman's decision to enter the labor market, including a woman's legal capacity and ability to work, as well as protections in the workplace against discrimination and sexual harassment. This indicator has four components that assess the following:

- **Whether a woman can get a job in the same way as a man.** A score of 1 is assigned if there are no restrictions on a woman's legal capacity and ability to get a job or pursue a trade or profession. A score of 0 is assigned if a husband can prevent his wife from working or if permission or additional documentation is required for a woman to work that is not required for a man. A score of 0 is also assigned if a woman's work is considered a form of disobedience with legal consequences, such as loss of maintenance.
- **Whether the law prohibits discrimination in employment based on gender.** A score of 1 is assigned if the law prohibits employers from discriminating based on sex or gender or mandates equal treatment of women and men in employment. A score of 0 is assigned if the law does not prohibit such discrimination or prohibits it in only one aspect of employment, such as pay or dismissal.
- **Whether there is legislation on sexual harassment in employment.** A score of 1 is assigned if legal provisions specifically protect against sexual harassment in employment, including unwelcome verbal or physical conduct of a sexual nature. A score of 0 is assigned if there is no such legislation. A score of 0 is also assigned if the law addresses harassment in general but makes no reference to acts of a sexual nature or contact or if it states only that the employer has a duty to prevent sexual harassment and has no provisions prohibiting it or providing sanctions or other forms of redress.
- **Whether there are criminal penalties or civil remedies for sexual harassment in employment.** A score of 1 is assigned if the law establishes criminal sanctions, such as fines or imprisonment, for sexual harassment in employment. A score of 1 is also assigned if the criminal code provides for reparation or damages for offenses covered by the code or if the law provides for civil remedies or compensation for

victims of sexual harassment in employment or the workplace, even after dismissal of the victim. A score of 0 is assigned if the law establishes neither criminal sanctions for sexual harassment in employment nor civil remedies or compensation for victims of sexual harassment in employment. A score of 0 is also assigned if the law only prohibits sexual harassment in employment and sets forth that the employer should apply discretionary sanctions.



The Pay indicator measures laws affecting occupational segregation and the gender wage gap. This indicator has four components that assess the following:

- **Whether the law mandates equal remuneration for work of equal value.** “Remuneration” refers to the ordinary, basic, or minimum wage or salary and any additional emoluments payable directly or indirectly, whether in cash or in kind, by the employer to the worker and arising from the worker’s employment. “Work of equal value” refers not only to the same or similar jobs but also to different jobs of the same value. A score of 1 is assigned if employers are legally obliged to pay equal remuneration to male and female employees who perform work of equal value in accordance with these definitions. A score of 0 is assigned if the law limits the principle of equal remuneration to equal work, the same work, similar work, or work of a similar nature. A score of 0 is also assigned if the law limits the broad concept of “remuneration” to only basic wages or salary.
- **Whether a woman can work at night in the same way as a man.** A score of 1 is assigned if a woman who is not pregnant and not nursing can work at night in the same way as a man. A score of 1 is also assigned when restrictions on a woman’s ability to work at night do not apply to the food retail sector, a woman’s consent to work at night is required, or an employer needs to comply with safety measures (such as providing transportation). A score of 0 is assigned if the law broadly prohibits a woman, including one with children over the age of one, from working at night or limits the hours that she can work at night. A score of 0 is also assigned if the law gives the relevant authority the power to restrict or prohibit a woman’s ability to work at night, regardless of any decisions issued by that authority.
- **Whether a woman can work in a job deemed dangerous in the same way as a man.** A score of 1 is assigned if no laws prohibit or restrict a woman who is not pregnant and not nursing from working in a broad and subjective category of jobs deemed hazardous, arduous, or morally inappropriate. A score of 0 is assigned if the law prohibits or restricts a woman’s ability to work in jobs deemed hazardous, arduous, or morally inappropriate. A score of 0 is also assigned if the law gives the relevant authority the power to determine whether particular jobs are too hazardous, arduous, or morally inappropriate for a woman but not for a man, regardless of any decisions issued by that authority.
- **Whether a woman can work in an industrial job in the same way as a man.** A score of 1 is assigned if a woman who is not pregnant and not nursing can work in the mining, construction, manufacturing, energy, water, agriculture, and transportation industries in the same way as a man. A score of 0 is assigned if the law prohibits a woman from working in any of these industries. A score of 0 is also assigned

if a woman's employment in the relevant industries is restricted in any way, such as by prohibiting her from working at night in "industrial undertakings" or by giving the relevant authority the power to prohibit or restrict her ability to work in certain jobs or industries, regardless of any decisions issued by that authority.

Marriage

The Marriage indicator measures legal constraints related to marriage and divorce. This indicator has five components that measure the following:

- **Whether the law is free of any provisions that require a married woman to obey her husband.** A score of 1 is assigned if there is no provision requiring a married woman to obey her husband. A score of 0 is assigned if there is any provision stating that a married woman must obey her husband or if disobeying her husband has legal ramifications for a married woman, such as loss of her right to maintenance.
- **Whether a woman can be "head of household" in the same way as a man.** A score of 1 is assigned if there are no restrictions on a woman being "head of household" or "head of family." A score of 0 is assigned if the law designates the husband as "head of household" or stipulates that he leads the family. A score of 0 is also assigned if a male is designated as the default family member who receives the family book or equivalent document that is needed for accessing services. Gender differences under tax law are not measured by this question.
- **Whether there is legislation specifically addressing domestic violence.** A score of 1 is assigned if there is legislation addressing domestic violence that includes criminal sanctions or provides for protection orders for domestic violence. A score of 0 is assigned if there is no legislation addressing domestic violence, if the domestic violence legislation does not provide for sanctions or protection orders, or if only a specific category of woman or family member is protected. A score of 0 is also assigned if there is only a provision that increases penalties for general crimes covered in the criminal code if committed between spouses or within the family.
- **Whether a woman can obtain a judgment of divorce in the same way as a man.** A score of 1 is assigned if the process to obtain a judgment of divorce is equal for a woman and a man or if there are additional protections for a woman, such as prohibiting a husband from initiating divorce proceedings while his wife is pregnant. A score of 0 is assigned if there are procedural or evidentiary differences for a woman, if only a man can initiate divorce proceedings, or if divorce is not legally allowed.
- **Whether a woman has the same rights to remarry as a man.** A score of 1 is assigned if a woman and a man have equal rights to remarry. A score of 0 is assigned if the law limits a woman's right to remarry, such as by requiring a waiting period before remarriage to which a man is not subject. A score of 0 is also assigned if divorce is not legally allowed.

Parenthood

The Parenthood indicator examines laws affecting women's work during and after pregnancy. This indicator has five components that measure the following:

- **Whether paid leave of at least 14 weeks is available to mothers.** A score of 1 is assigned if mothers are legally entitled to at least 14 weeks (98 calendar days) of paid leave for the birth of a child through maternity leave, parental leave, or a combination of both. A score of 0 is assigned if the law does not establish paid leave for mothers or if the length of paid leave is less than 14 weeks.
- **Whether the government administers 100 percent of maternity leave benefits.** A score of 1 is assigned if leave benefits are fully administered by a government entity, including compulsory social insurance schemes (such as social security), public funds, government-mandated private insurance, or employer reimbursement of any maternity leave benefits paid directly to an employee. A score of 0 is assigned if any of the cost is shared by the employer. A score of 0 is also assigned if contributions or taxes are mandated only for female employees, if the social insurance scheme that provides maternity leave benefits is optional, or if no paid leave is available to expectant and new mothers.
- **Whether paid leave is available to fathers.** A score of 1 is assigned if fathers are legally entitled to at least one day of paid paternity leave for the birth of a child or if the law reserves a portion of paid parental leave specifically for fathers—that is, through “use-it-or-lose-it” policies or fathers’ quotas. A score of 1 is also assigned if fathers are individually entitled to paid parental leave. A score of 0 is assigned if the law does not guarantee fathers any paid paternity leave or other specific leave for the birth of a child. A score of 0 is also assigned if allowances for the birth of a child must be deducted from annual or sick leave.
- **Whether there is paid parental leave.** A score of 1 is assigned if parents are legally entitled to some form of full-time paid parental leave, either shared between mother and father (at least two weeks) or as an individual entitlement that each can take regardless of the other (at least one week each). A score of 1 is also assigned if the duration of paid maternity leave and paid paternity leave is the same. A score of 0 is assigned if the law does not mandate any form of paid parental leave.
- **Whether dismissal of pregnant workers is prohibited.** A score of 1 is assigned if the law explicitly prohibits the dismissal of pregnant women, if pregnancy cannot serve as grounds for terminating a contract, or if dismissal of pregnant workers is considered a form of unlawful termination, unfair dismissal, or wrongful discharge. A score of 0 is assigned if there are no provisions prohibiting the dismissal of pregnant workers or if the law only prohibits the dismissal of pregnant workers during maternity leave, for a limited period of the pregnancy, or when pregnancy results in illness or disability.



Entrepreneurship

The Entrepreneurship indicator measures constraints on the ability of a woman to start and run a business. This indicator has four components that measure the following:

- **Whether the law prohibits discrimination in access to credit based on gender.** A score of 1 is assigned if the law explicitly prohibits discrimination by creditors based on gender or prescribes equal access for both men and women when conducting financial transactions or entrepreneurial activities. A score of 1 is also assigned if the law prohibits gender discrimination when accessing goods and services (and services

are defined to include financial services). A score of 0 is assigned if the law does not prohibit such discrimination or if the law does not provide for effective remedies.

- **Whether a woman can sign a contract in the same way as a man.** A score of 1 is assigned if a woman obtains full legal capacity on reaching the age of majority and there are no restrictions on her signing legally binding contracts. A score of 0 is assigned if a woman has a limited legal capacity to sign a contract or needs the signature, consent, or permission of her husband or guardian to do so.
- **Whether a woman can register a business in the same way as a man.** A score of 1 is assigned if there are no restrictions on a woman registering a business. A score of 0 is assigned if a woman has limited legal capacity, including situations in which she needs her husband's or guardian's permission, signature, or consent to register a business. A score of 0 is also assigned if the registration process at any stage requires a woman to provide additional information or documentation that is not required of a man.
- **Whether a woman can open a bank account in the same way as a man.** A score of 1 is assigned if there are no restrictions on a woman opening a bank account. A score of 0 is assigned if a woman has limited legal capacity or is required to provide any additional permission or documentation that is not required of a man. A score of 0 is also assigned if legal provisions limit the ability of a woman to open a bank account, such as by stating that only a married woman who is separately employed from her husband may open a bank account in her own name.

Assets

The Assets indicator examines gender differences in property and inheritance law, including instances in which legal systems are supported by customary law and judicial precedent. This indicator has five components that measure the following:

- **Whether men and women have equal ownership rights to immovable property.** A score of 1 is assigned if there are no restrictions on a woman's legal capacity and rights to immovable property. A score of 0 is assigned if a woman's rights to own or administer property are legally restricted. A score of 0 is also assigned if there are gender differences in the legal treatment of spousal property, such as granting the husband administrative control of marital property.
- **Whether sons and daughters have equal rights to inherit assets from their parents.** A score of 1 is assigned if sons and daughters have the same rights to inherit assets from their parents. A score of 0 is assigned if there are gender-based differences in the recognition of children as heirs to property.
- **Whether male and female surviving spouses have equal rights to inherit assets.** A score of 1 is assigned if surviving spouses of either gender with no living children have the same inheritance rights. A score of 0 is assigned if there are gender-based differences in the inheritance rights of surviving spouses.
- **Whether the law grants male and female spouses equal administrative authority over assets during marriage.** A score of 1 is assigned if spouses retain administrative power over the assets each brought to the marriage or acquired during the marriage and their accrued value without the need for spousal consent. A score of 1 is also assigned if spouses administer their separate property, but spousal consent is required for major

transactions, such as selling or pledging the property as collateral, or if both spouses have equal rights in the administration and transaction of joint property. A score of 0 is assigned if the husband has administrative rights over marital property, including any separate property of the wife, or if the husband's word prevails in case of disagreement.

- **Whether the law provides for the valuation of nonmonetary contributions.** Nonmonetary contributions include caring for minor children, taking care of the family home, or any other contribution from a spouse that does not directly generate income. A score of 1 is assigned if there is an explicit legal recognition of nonmonetary contributions and the law provides for equal or equitable division of property or the transfer of a lump sum based on nonmonetary contributions. A score of 1 is also assigned if the default marital property regime is full community, partial community, or deferred community of property because these regimes implicitly recognize nonmonetary contributions at the time of property division and benefit both spouses regardless of who purchased property or holds title to it. A score of 0 is assigned if the default marital property regime is not a form of community of property and there is no explicit legal provision providing for equal or equitable division of property based on nonmonetary contributions.



Pension

The Pension indicator assesses laws affecting the size of a woman's pension. This indicator has four components that measure the following:

- **Whether the age at which men and women can retire with full pension benefits is the same.** A score of 1 is assigned if the statutory age at which men and women can retire and receive an irrevocable minimum old-age pension is the same. A score of 0 is assigned if there is a difference in the statutory age or if there is no mandatory pension scheme implemented for private sector workers.
- **Whether the age at which men and women can retire with partial pension benefits is the same.** "Partial pension benefits" refers to a reduced or proportional minimum old-age pension payable to workers who have not accumulated enough work experience or periods of contribution or have not reached the statutory age to qualify for a minimum old-age pension. A score of 1 is assigned if the age at which men and women can retire and receive partial pension benefits is the same or if the age at which men and women can retire and receive partial benefits is not mandated. A score of 0 is assigned if the age at which men and women can retire and receive partial pension benefits is different or if there is no mandatory pension scheme implemented for private sector workers.
- **Whether the mandatory retirement age for men and women is the same.** A score of 1 is assigned if the legally established age at which men and women must retire is the same or if there is no mandatory retirement age. A score of 0 is assigned if the age at which men and women must retire is different.
- **Whether periods of absence from work due to childcare are accounted for in pension benefits.** A score of 1 is assigned if pension contributions are paid or credited during maternity or parental leave or the leave period is considered a qualifying period of employment used for the purpose of calculating pension benefits. A score of 1 is also assigned if there are mechanisms to compensate for any gap

in contributions and to ensure that the leave period does not reduce the assessment base or pension amounts or if there are no mandatory contributory pension schemes, but there is a noncontributory universal social pension conditioned on noncontributory requirements with no means test attached. A score of 0 is assigned if there are no compensating pension arrangements for periods of childcare or if there is no mandatory contributory pension scheme for private sector workers and no noncontributory universal social pension.

Women, Business and the Law 1.0 reforms and data updates

Each year, *Women, Business and the Law* indicators capture changes in domestic laws and regulations that affect women's economic opportunities. Summaries of such changes are listed in annex 1A, thereby acknowledging the legal reform efforts undertaken by governments during the period reviewed. Any legislative or regulatory change that positively affects the score assigned to a given economy on any question under the eight indicators is classified as a reform; when the change affects the score negatively, it is classified as a negative change. No negative changes were recorded as of October 1, 2023.

For questions that refer to legal rights, the change must be mandatory, meaning that women can enforce their rights in court or sanctions can be leveled by a regulatory body such as a central bank, employment tribunal, national human rights commission, or other enforcement body, including the police. For questions that refer to benefits, such as maternity, parental, or pension benefits, women must be able to obtain the benefit as of the cutoff date of the report. Policies, guidelines, model rules, principles, and recommendations are excluded, as are ratified international conventions when they have not been incorporated into domestic law. Reforms affecting the *Women, Business and the Law 1.0* indicators include, but are not limited to, amendments to or the introduction of a new constitution, labor law, family or personal status law, penal code, or administrative procedures.

Data on all economies are reviewed by local respondents and verified by the *Women, Business and the Law* team annually. This review can lead to corrections of data on the basis of new information obtained, clarifications of answers, or consistency checks. To provide a comparable time series for research, the data set is back-calculated to adjust for any revisions in data stemming from corrections.

Governments can submit queries on the data and provide the *Women, Business and the Law* team with new information. The submissions and the team's response are available on the project website at <https://wbl.worldbank.org>.

More detailed data on each economy included in this report also appear on the project website at <https://wbl.worldbank.org>.

Women, Business and the Law 2.0 legal frameworks index

The *Women, Business and the Law 2.0* legal frameworks index consists of 40 data points that are scored across 10 indicators, each composed of four binary questions. Each indicator represents a different phase or aspect of a woman's life (table A.3). Indicator-level scores are obtained by calculating the unweighted average of responses

TABLE A.3		WOMEN, BUSINESS AND THE LAW 2.0 LEGAL FRAMEWORKS INDICATORS AND QUESTIONS	
Indicator	Questions		
Safety	<ol style="list-style-type: none"> 1. Does the law address child marriage? 2. Does the law address sexual harassment? 3. Does the law address domestic violence? 4. Does the law address femicide? 		
Mobility	<ol style="list-style-type: none"> 1. Can a woman choose where to live in the same way as a man? 2. Can a woman travel internationally in the same way as a man? 3. Can a woman travel outside her home in the same way as a man? 4. Do a woman and a man have equal rights to confer citizenship on their spouses and their children? 		
Workplace	<ol style="list-style-type: none"> 1. Can a woman get a job in the same way as a man? 2. Does the law explicitly prohibit discrimination in recruitment based on marital status, parental status, and age? 3. Does the law prohibit discrimination in employment based on gender? 4. Does the law allow employees to request flexible work? 		
Pay	<ol style="list-style-type: none"> 1. Does the law mandate equal remuneration for work of equal value? 2. Can a woman work at night in the same way as a man? 3. Can a woman work in a job deemed dangerous in the same way as a man? 4. Can a woman work in an industrial job in the same way as a man? 		
Marriage	<ol style="list-style-type: none"> 1. Is the law free of legal provisions that require a married woman to obey her husband? 2. Can a woman be “head of household” or “head of family” in the same way as a man? 3. Can a woman obtain a judgment of divorce in the same way as a man? 4. Does a woman have the same rights to remarry as a man? 		
Parenthood	<ol style="list-style-type: none"> 1. Is paid leave of at least 14 weeks available to mothers? 2. Are leave benefits for mothers paid solely by the government? 3. Is paid leave available to fathers? 4. Is dismissal of pregnant workers prohibited? 		
Childcare	<ol style="list-style-type: none"> 1. Does the law establish the provision of center-based childcare services? 2. Does the law establish any form of support for families for childcare services? 3. Does the law establish any form of support for nonstate childcare providers? 4. Does the law establish quality standards for center-based childcare services? 		
Entrepreneurship	<ol style="list-style-type: none"> 1. Can a woman undertake entrepreneurial activities in the same way as a man? 2. Does the law prohibit discrimination in access to credit based on gender? 3. Does the law prescribe a gender quota on corporate boards? 4. Does the law include gender-sensitive procurement provisions for public procurement processes? 		
Assets	<ol style="list-style-type: none"> 1. Do a woman and a man have equal administrative power and ownership rights to immovable property, including land? 2. Do sons and daughters have equal rights to inherit assets? 3. Do male and female surviving spouses have equal rights to inherit assets? 4. Does the law provide for the valuation of nonmonetary contributions? 		
Pension	<ol style="list-style-type: none"> 1. Are the ages at which a woman and a man can retire with full pension benefits the same? 2. Are the ages at which a woman and a man can retire with partial pension benefits the same? 3. Is the mandatory retirement age for a woman and a man the same? 4. Are periods of absence due to childcare accounted for in pension benefits? 		

Source: *Women, Business and the Law 2024* database.

to the questions within that indicator and scaling the result to 100. Overall scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score.



Safety

The Safety legal frameworks indicator analyzes laws addressing violence against women. This indicator has four components that measure the following:

- **Whether the law addresses child marriage.** A score of 1 is assigned if (1) the legal age of marriage—the age at which girls and boys are free to marry without parental or an authority’s consent—is at least 18 for both girls and boys; (2) the law does not provide for exceptions to the legal age of marriage based on parental consent; (3) marriage in violation of the age requirements is void or voidable; and (4) the law establishes penalties for anyone who allows, registers, or celebrates marriages in violation of the age requirements or for any party to the marriage who is over the legal age and knowingly enters into such a marriage. A score of 0 is assigned if the legal age of marriage is lower than 18. A score of 0 is also assigned if the law allows marriage below the legal age with parental consent. Furthermore, a score of 0 is assigned if the law does not provide that marriage in violation of the age requirements is void or voidable and does not establish penalties for celebrating or authorizing marriage in violation of the age requirements.
- **Whether the law addresses sexual harassment.** A score of 1 is assigned if the law addresses at least two of the following forms of harassment: (1) sexual harassment in employment—including providing criminal penalties or civil remedies for such conduct; (2) sexual harassment in education establishments against students over the age of 18—including providing criminal penalties or civil remedies for such conduct; (3) sexual harassment in public places, in the public life or sphere, or in transportation—including providing criminal penalties or civil remedies for such conduct—that is not limited to the relationship between the service provider and the user; (4) cyber-harassment or cyber-stalking—that is, any act directed at assisting in or committing any form of violence such as abusive comments, threats, sexual harassment, harassment, or stalking perpetrated through the internet or other electronic means, including applications—that is not limited to the relationship between the provider and the user and includes criminal penalties or civil remedies. A score of 0 is assigned if the law does not address any of the above forms of harassment or addresses only one.
- **Whether the law addresses domestic violence.** A score of 1 is assigned if the law addresses physical, sexual, psychological, and economic domestic violence, includes criminal sanctions, or provides for protection orders for domestic violence and addresses marital rape. A score of 0 is assigned if the law does not address domestic violence, if the domestic violence law does not address all forms of domestic violence (physical, sexual, psychological, and economic violence), if the domestic violence law does not provide for sanctions or protection orders, or if only a specific category of woman or family member is protected. A score of 0 is also assigned if the law does not explicitly criminalize marital rape or entitle a wife to file a criminal complaint of rape against her husband. A score of 0 is also assigned if there is only a provision

that increases penalties for general crimes covered in the criminal code if committed between spouses or within the family.

- **Whether the law addresses femicide.** A score of 1 is assigned if the law criminalizes femicide—that is, the intentional killing of a woman with a gender-related motivation. A score of 1 is also assigned if the law provides for aggravated penalties for the murder of a woman. A score of 0 is assigned if there is no law criminalizing femicide or establishing aggravated penalties for the murder of a woman.

Mobility

The Mobility legal frameworks indicator measures constraints on a woman's agency and freedom of movement. This indicator has four components that measure the following:

- **Whether a woman can choose where to live in the same way as a man.** A score of 1 is assigned if there are no restrictions on a woman choosing where to live. A score of 0 is assigned if there are legal restrictions on a woman choosing where to live, if the husband chooses the marital home or has more weight in determining where the family will live, or if a woman's domicile automatically follows that of her husband.
- **Whether a woman can travel outside her home in the same way as a man.** A score of 1 is assigned if there are no restrictions on a woman traveling alone domestically. A score of 0 is assigned if permission, additional documentation, or the presence of her husband or guardian is required for a woman to travel alone domestically. A score of 0 is also assigned if a woman must justify her reasons for leaving the home or if leaving the home without a valid reason is considered disobedience with legal consequences, such as loss of right to maintenance.
- **Whether a woman can travel internationally in the same way as a man.** A score of 1 is assigned if there are no restrictions on a woman traveling alone internationally. A score of 1 is further assigned if there are no legal restrictions on a woman applying for a passport. A score of 0 is assigned if permission, additional documentation, or the presence of her husband or a guardian is required for a woman to leave the country. A score of 0 is further assigned if the law requires a married woman to accompany her husband out of the country if he wishes her to do so. A score of 0 is assigned if an adult woman is added to the passport of her husband or needs the permission or signature of her husband, father, or other relative or guardian to apply for a passport. A score of 0 is also assigned if the law requires a woman to provide details about her husband, father, or other relative or guardian or if she needs to submit additional documents such as a marriage certificate that are not required of a man.
- **Whether a woman can confer nationality in the same way as a man.** A score of 1 is assigned if there are no legal or procedural differences between women and men in conferring nationality on their children and spouses. A score of 1 is also assigned if there is no legal difference in the treatment of a foreign wife and a foreign husband. A score of 0 is assigned if the law restricts the capacity of a woman to confer nationality on her foreign spouse or her children or provides different rules for women and men. A score of 0 is also assigned if a woman cannot freely access documents required for children to acquire her nationality.



Workplace

The Workplace legal frameworks indicator analyzes laws affecting a woman's decisions to enter and remain in the labor market, including a woman's legal capacity and ability to work. This indicator has four components that measure the following:

- **Whether a woman can get a job in the same way as a man.** A score of 1 is assigned if there are no restrictions on a woman's legal capacity and ability to get a job or pursue a trade or profession. A score of 0 is assigned if a husband can prevent his wife from working or if permission or additional documentation is required for a woman to work but not a man. A score of 0 is also assigned if it is considered a form of disobedience with legal consequences, such as loss of maintenance, for a woman to work contrary to her husband's wishes or the interests of the family.
- **Whether the law explicitly prohibits discrimination in recruitment based on marital status, parental status, or age.** A score of 1 is assigned if the law specifically prohibits employers from discriminating based on marital status, parental status, and age during pre-employment (that is, recruitment and hiring). A score of 0 is assigned if no law specifically prohibits employers from discriminating based on marital status, parental status, and age during pre-employment. A score of 0 is also assigned if the law prohibits discrimination in recruitment in only one of the aspects analyzed or if the prohibition of discrimination is not applicable to pre-employment practices.
- **Whether the law prohibits discrimination in employment based on gender.** A score of 1 is assigned if the law prohibits employers from discriminating based on gender or mandates equal treatment of women and men in employment. A score of 0 is assigned if the law does not prohibit such discrimination or prohibits it in only one aspect of employment, such as pay or dismissal.
- **Whether the law allows employees to request flexible work.** A score of 1 is assigned if the law grants employees the option of requesting flexible work arrangements, either through flexible time or through remote work. A score of 0 is assigned if the law does not contemplate such options for employees. A score of 0 is also assigned if the option to request flexible work arrangements is conditional on certain characteristics such as parental status, disabilities, or age of children.



Pay

The Pay legal frameworks indicator measures laws affecting occupational segregation and the gender wage gap. This indicator has four components that measure the following:

- **Whether the law mandates equal remuneration for work of equal value.** "Remuneration" refers to the ordinary, basic, or minimum wage or salary and any additional emoluments payable directly or indirectly, whether in cash or in kind, by the employer to the worker and arising from the worker's employment. "Work of equal value" refers not only to the same or similar jobs but also to different jobs of the same value. A score of 1 is assigned if employers are legally obliged to pay equal remuneration to male and female employees who perform work of equal value in accordance with these definitions. A score of 0 is assigned if the law limits the principle of equal remuneration to equal work, the same work, similar work, or work

of a similar nature. A score of 0 is also assigned if the law limits the broad concept of “remuneration” to only basic wages or salary.

- **Whether a woman can work at night in the same way as a man.** A score of 1 is assigned if a woman who is not pregnant and not nursing can work at night in the same way as a man. A score of 1 is also assigned if restrictions on a woman’s ability to work at night do not apply to the food retail sector, a woman’s consent to work at night is required, or an employer needs to comply with safety measures (such as providing transportation). A score of 0 is assigned if the law broadly prohibits a woman, including one with children over the age of one, from working at night or limits the hours she can work at night. A score of 0 is also assigned if the law gives the relevant authority the power to restrict or prohibit a woman’s ability to work at night, regardless of the content of any decisions issued by that authority.
- **Whether a woman can work in a job deemed dangerous in the same way as a man.** A score of 1 is assigned if no laws prohibit or restrict a woman who is not pregnant and not nursing from working in a broad and subjective category of jobs deemed hazardous, arduous, or morally inappropriate. A score of 0 is assigned if the law prohibits or restricts a woman’s ability to work in jobs deemed hazardous, arduous, or morally inappropriate. A score of 0 is also assigned if the relevant authority can determine whether particular jobs are too hazardous, arduous, or morally inappropriate for a woman but not for a man, regardless of the content of any decisions issued by that authority.
- **Whether a woman can work in an industrial job in the same way as a man.** A score of 1 is assigned if a woman who is not pregnant and not nursing can work in the mining, construction, manufacturing, energy, water, agriculture, and transportation industries in the same way as a man. A score of 0 is assigned if the law prohibits a woman from working in any of these industries. A score of 0 is also assigned if a woman’s employment in the relevant industries is restricted in any way, such as by prohibiting her from working at night in “industrial undertakings” or by giving the relevant authority the power to prohibit or restrict her ability to work in certain jobs or industries, regardless of the content of any decisions issued by that authority.



Marriage

The Marriage legal frameworks indicator measures legal constraints related to marriage and divorce. This indicator has four components that measure the following:

- **Whether the law is free of any provisions that require a married woman to obey her husband.** A score of 1 is assigned if there is no provision requiring a married woman to obey her husband. A score of 0 is assigned if there is any provision stating that a married woman must obey her husband or if disobeying the husband has legal ramifications for a married woman, such as loss of her right to maintenance.
- **Whether a woman can be “head of household” in the same way as a man.** A score of 1 is assigned if there are no restrictions on a woman being “head of household” or “head of family.” A score of 0 is assigned if the law designates the husband as “head of household” or stipulates that he leads the family. A score of 0 is also assigned if a male is designated as the default family member who receives the family book or

equivalent document that is needed for accessing services. Gender differences under tax law are not measured by this question.

- **Whether a woman can obtain a judgment of divorce in the same way as a man.** A score of 1 is assigned if the process to obtain a judgment of divorce is equal for a woman and a man or if there are additional protections for a woman, such as prohibiting a husband from initiating divorce proceedings while his wife is pregnant. A score of 0 is assigned if there are procedural or evidentiary differences for a woman, if only a man can initiate divorce proceedings, or if divorce is not legally allowed.
- **Whether a woman has the same rights to remarry as a man.** A score of 1 is assigned if a woman and a man have equal rights to remarry. A score of 0 is assigned if the law limits a woman’s right to remarry, such as by requiring a waiting period before remarriage to which a man is not subject. A score of 0 is also assigned if divorce is not legally allowed.



Parenthood

The Parenthood legal frameworks indicator examines laws affecting women’s work during and after pregnancy. This indicator has four components that measure the following:

- **Whether paid leave of at least 14 weeks is available to mothers.** A score of 1 is assigned if mothers are legally entitled to at least 14 weeks (98 calendar days) of paid leave for the birth of a child through maternity leave, parental leave, or a combination of both. A score of 0 is assigned if the law does not establish paid leave for mothers or if the length of paid leave is less than 14 weeks.
- **Whether leave benefits for mothers are paid solely by the government.** A score of 1 is assigned if leave benefits are paid by a government entity, including compulsory social insurance schemes (such as social security), public funds, government-mandated private insurance, or employer reimbursement of any maternity leave benefits paid directly to an employee. A score of 0 is assigned if any of the cost is shared by the employer. A score of 0 is also assigned if contributions or taxes are mandated only for female employees, if the social insurance scheme that provides maternity leave benefits is optional, or if no paid leave is available to expectant and new mothers.
- **Whether paid leave is available to fathers.** A score of 1 is assigned if fathers are legally entitled to at least one day of paid paternity leave for the birth of a child or if the law reserves a portion of paid parental leave specifically for fathers—that is, through “use-it-or-lose-it” policies or fathers’ quotas. A score of 1 is also assigned if fathers are individually entitled to paid parental leave. A score of 0 is assigned if the law does not guarantee fathers any paid paternity leave or other specific leave for the birth of a child. A score of 0 is also assigned if allowances for the birth of a child must be deducted from annual or sick leave.
- **Whether dismissal of pregnant workers is prohibited.** A score of 1 is assigned if the law explicitly prohibits the dismissal of pregnant women, if pregnancy cannot serve as grounds for terminating a contract, or if dismissal of pregnant workers is considered a form of unlawful termination, unfair dismissal, or wrongful discharge.

A score of 0 is assigned if there are no provisions prohibiting the dismissal of pregnant workers or if the law only prohibits the dismissal of pregnant workers during maternity leave, for a limited period of the pregnancy, or when pregnancy results in illness or disability.



Childcare

The Childcare legal frameworks indicator analyzes laws governing center-based childcare services, the availability of support through public finance for families and nonstate childcare providers, and the quality of childcare services. This indicator has four components that measure the following:

- **Whether the law establishes the provision of center-based childcare services.** A score of 1 is assigned if the law establishes the provision of childcare services for children ages 0–2 years (including 2 years and 11 months) in center-based settings (nurseries, day cares, creches, or formal preschools) by at least one of the following: (1) government, (2) private centers, or (3) employers. A direct legal mandate is not conditional on the number of female employees. A score of 0 is assigned if the law does not establish any provision of center-based childcare services. A score of 0 is also assigned if the law establishes childcare provision solely through a direct government mandate for employers, contingent on the number of female employees.
- **Whether the law establishes support for families for childcare services.** A score of 1 is assigned if the law establishes at least one of the following two forms of support for one or both parents specifically for childcare services in public or private center-based settings: (1) financial support from the government in the form of subsidies, allowances, one-time grants, reimbursements, vouchers, or fee reduction or exemption that can be unconditional or conditional on income, number of children, or the work status of parents or (2) direct tax benefits in the form of credits, deductions, or exemptions in personal income taxation. A score of 1 is also assigned if the law establishes free and universal childcare services, with a legally guaranteed spot in a childcare facility for every child without any conditions. A score of 1 is assigned if financial support targeting parents is not paid directly to parents, but instead is paid to a childcare provider in favor of each child admitted based on a per child cost. Furthermore, a score of 1 is assigned if expenses incurred by parents for childcare services are tax-deductible. A score of 0 is assigned if the law does not establish any form of support for families specifically for using childcare services, either financial or tax-related support. A score of 0 is also assigned if the law establishes that the government may provide support without specifying entitlement conditions. Furthermore, a score of 0 is assigned if parents receive government support that is not specifically designated for using childcare services outside the home environment, including maternity, parental, child benefits, and childcare grants.
- **Whether the law establishes support for nonstate childcare providers.** A score of 1 is assigned if the law establishes at least one of the following types of government support either for private childcare centers (for-profit or not-for-profit) or employers providing or supporting childcare services to their employees (on-site or off-site): (1) financial support in the form of operational or start-up grants, subsidies, allowances, vouchers, or reimbursements or (2) direct tax benefits in the form of

credits, deductions, or exemptions in corporate income taxation. A score of 1 is also assigned if the government supports public-private partnerships to encourage better provision of childcare services. Furthermore, a score of 1 is assigned if nonstate childcare providers receive support from the government only if they meet certain ordinary requirements such as the number of enrolled children or the center's location. A score of 1 is also assigned if nonstate childcare providers can claim tax benefits on property used for childcare services, including land. Moreover, a score of 1 is assigned if nonstate childcare providers are entitled to presumptive tax regimes with special provisions, such as simplified calculation, flat or reduced tax rates, or eased compliance. A score of 0 is assigned if the law does not establish any form of support for nonstate childcare providers, either financial or tax-related support. Furthermore, a score of 0 is assigned if the law establishes that the government may provide support without specifying entitlement conditions. A score of 0 is also assigned if nonstate childcare providers are entitled to value added tax deductions, credits, or exemptions that can be claimed for purchases necessary for childcare services. And a score of 0 is assigned if there are tax benefits with no explicit reference to childcare services.

- **Whether the law establishes quality standards for center-based childcare services.** A score of 1 is assigned if the law mandates quality requirements for public or private center-based childcare, covering three parameters: (1) structural quality, which includes either requirements for an educator/caregiver-to-child ratio or a maximum group size, not the size of the entire childcare facility; (2) workforce quality, which includes requirements specifying a minimum level of specialized education or professional training for educators or main caregivers; and (3) quality assurance mechanisms in the form of either mandatory regular inspections (by means of physical visits) by authorized bodies or mandatory regular reporting by childcare centers, with regularity being specified. A score of 0 is assigned if there are no laws mandating quality standards for the provision of center-based childcare services. A score of 0 is also assigned if the law mandates only one or two of the three covered quality parameters, but not all three. Furthermore, a score of 0 is assigned if the law recommends but does not require compliance with the three quality parameters.



Entrepreneurship

The Entrepreneurship legal frameworks indicator measures constraints on the ability of women to establish and run a business. This indicator has four components that measure the following:

- **Whether the law prohibits discrimination in access to credit based on gender.** A score of 1 is assigned if the law prohibits discrimination by creditors based on gender or prescribes equal access for both women and men when conducting financial transactions or entrepreneurial activities. A score of 1 is also assigned if the law prohibits gender discrimination when accessing goods and services (and services are defined to include financial services). A score of 0 is assigned if the law does not prohibit such discrimination or if the law does not provide for effective remedies.
- **Whether a woman can undertake entrepreneurial activities in the same way as a man.** A score of 1 is assigned if women and men have the same legal rights to sign legally binding contracts, register a business, and open a bank account. A score of 0

is assigned if a woman has limited legal capacity, including situations in which she needs her husband's or guardian's permission, signature, or consent to sign a contract, register a business, or open a bank account. A score of 0 is also assigned if any of these activities requires a woman to provide additional information, permission, or documentation not required of a man. A score of 0 is also assigned if only a married woman who is separately employed from her husband may sign legally binding contracts, register a business, and open a bank account in her own name.

- **Whether the law prescribes a quota for women on corporate boards.** A score of 1 is assigned if the law mandates a specific numerical or percentage-based quota for the inclusion of women on corporate boards of private sector enterprises or publicly listed companies. A score of 0 is assigned if the law does not mandate a specific numerical or percentage-based quota for the inclusion of women on the corporate boards of private sector enterprises. A score of 0 is also assigned if the law only outlines voluntary targets for female representation on boards, emphasizes the importance of diversity at the board level, or requires diversity reporting. A score of 0 is also assigned if private sector initiatives that are not legally binding prescribe a quota.
- **Whether the law includes gender-sensitive criteria in the public procurement process.** A score of 1 is assigned if the law mandates gender-sensitive criteria in the public procurement process. A score of 1 is also assigned if the relevant laws either explicitly establish measures that benefit women in the award process, such as exclusion grounds, selection criteria, award criteria, or tie-breaker provisions, or, more broadly, seek to promote gender-responsive business practices. A score of 0 is assigned if the law does not mandate any gender-sensitive criteria in the public procurement process. A score of 0 is also assigned if measures related to the promotion of socially responsible public procurement are included in the relevant laws without specifically mentioning gender or women.

Assets

The Assets legal frameworks indicator examines gender differences in property and inheritance law, including instances in which legal systems are supported by customary law and judicial precedent. This indicator has four components that measure the following:

- **Whether women and men have equal administrative power and ownership rights to immovable property, including land.** A score of 1 is assigned if spouses retain administrative authority and ownership rights over immovable property, including land. Property includes any property that each spouse brought to or acquired during marriage and its accrued value without the need for spousal consent. A score of 1 is also assigned if spouses administer their separate property, but spousal consent is required for major transactions, such as selling or pledging the property as collateral, or if both spouses have equal rights in the administration and transaction of joint property. A score of 0 is assigned if the husband has administrative authority over marital property, including any separate property—including land—possessed by the wife or if the husband's word prevails in case of disagreement. A score of 0 is also assigned if a woman's rights to own or administer property, including land, are legally restricted in any way.

- **Whether sons and daughters have equal rights to inherit assets from their parents.** A score of 1 is assigned if sons and daughters have the same rights to inherit assets from their parents. A score of 0 is assigned if there are gender-based differences in the recognition of children as heirs to property.
- **Whether male and female surviving spouses have equal rights to inherit assets.** A score of 1 is assigned if surviving spouses of either gender with no living children have the same inheritance rights. A score of 0 is assigned if there are gender-based differences in the inheritance rights of surviving spouses.
- **Whether the law provides for the valuation of nonmonetary contributions.** Nonmonetary contributions include caring for minor children, taking care of the family home, or any other contribution from a spouse that does not directly generate income. A score of 1 is assigned if there is an explicit legal recognition of nonmonetary contributions, and the law provides for equal or equitable division of property or the transfer of a lump sum based on nonmonetary contributions. A score of 1 is also assigned if the default marital property regime is full community, partial community, or deferred community of property because these regimes implicitly recognize nonmonetary contributions at the time of property division and benefit both spouses regardless of who purchased property or holds title to it. A score of 0 is assigned if the default marital property regime is not a form of community of property and there is no explicit legal provision providing for equal or equitable division of property based on nonmonetary contributions.



Pension

The Pension legal frameworks indicator assesses laws affecting the size of a woman's pension. This indicator has four components that measure the following:

- **Whether the age at which women and men can retire with full pension benefits is the same.** A score of 1 is assigned if the statutory age at which women and men can retire and receive an irrevocable minimum old-age pension is the same. A score of 0 is assigned if there is a difference in the statutory age or if there is no mandatory pension scheme implemented for private sector workers.
- **Whether the age at which women and men can retire with partial pension benefits is the same.** “Partial pension benefits” refers to a reduced or proportional minimum old-age pension payable to workers who have not accumulated enough work experience or periods of contribution or have not reached the statutory age to qualify for a minimum old-age pension. A score of 1 is assigned if the age at which women and men can retire and receive partial pension benefits either is the same or is not mandated. A score of 0 is assigned if the age at which women and men can retire and receive partial pension benefits is different or if no mandatory pension scheme is implemented for private sector workers.
- **Whether the mandatory retirement age for women and men is the same.** A score of 1 is assigned if the legally established age at which women and men must retire is the same or if there is no mandatory retirement age. A score of 0 is assigned if the age at which women and men must retire is different.
- **Whether periods of absence from work due to childcare are accounted for in pension benefits.** A score of 1 is assigned if pension contributions are paid or credited

during maternity or parental leave or if the leave period is considered a qualifying period of employment used for the purpose of calculating pension benefits. A score of 1 is also assigned if there are mechanisms to compensate for any contribution gaps and to ensure that the leave period does not reduce the assessment base or pension amounts or if there are no mandatory contributory pension schemes but there is a noncontributory universal social pension with no means test attached. A score of 0 is assigned if there are no compensating pension arrangements for periods of childcare or if there is no mandatory contributory pension scheme for private sector workers and no noncontributory universal social pension.

Women, Business and the Law 2.0 supportive frameworks index

The *Women, Business and the Law 2.0* supportive frameworks index consists of 30 data points that are scored across 10 indicators composed of two to four binary questions. Each indicator represents a different phase or aspect of a woman's life (table A.4). Indicator-level scores are obtained by calculating the unweighted average of responses to the questions within that indicator and scaling the result to 100. Overall scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score.



Safety

The Safety supportive frameworks indicator examines the existence of comprehensive mechanisms in support of the implementation of laws on child marriage, sexual harassment, domestic violence, and femicide. This indicator has four components that measure the following:

- Whether the government has developed comprehensive mechanisms to address violence against women.** Mechanisms are (1) action plans or policies on child marriage; (2) guidelines on sexual harassment in employment; (3) action plans or policies on sexual harassment in public places; (4) health, psychological, and legal aid services for female survivors of gender-based violence; and (5) training on violence against women for judicial and police personnel. A score of 1 is assigned if at least two of the four following mechanisms are in place and operational: (1) a government-developed action plan or policy on child marriage, a national plan or policy on violence against women addressing child marriage prevention or response that is in effect in 2023, or both; (2) guidelines, model protocols, or codes of conduct on sexual harassment in employment developed by the government for adoption by private sector employers, an action plan or a policy addressing sexual harassment in public places that is in effect in 2023, or both; (3) at least two of the following services for female survivors of gender-based violence, when provided or funded by the government and operational in practice: health care services, psychological support, and legal aid; (4) mandatory, periodic training provided or funded by the government for judicial or police personnel on femicide or violence against women. A score of 0 is assigned if the government has not developed any of these mechanisms for the female survivors of gender-based violence or has developed only one of them.

TABLE A.4	
WOMEN, BUSINESS AND THE LAW 2.0 SUPPORTIVE FRAMEWORKS INDICATORS AND QUESTIONS	
Indicator	Questions
Safety	<ol style="list-style-type: none"> 1. Has the government developed comprehensive mechanisms to address violence against women? 2. Are special procedures in place for cases of sexual harassment? 3. Is a government entity responsible for monitoring and implementing national services, plans, and programs addressing violence against women? 4. Is an annual budgetary allocation devoted to violence against women risk mitigation, prevention, and response programs?
Mobility	<ol style="list-style-type: none"> 1. Are passport application processes the same for a woman and a man? 2. Are the application processes for official identity documents the same for a woman and a man? 3. Does a current policy or plan explicitly consider the specific mobility needs of women in public transportation?
Workplace	<ol style="list-style-type: none"> 1. Does a specialized body receive complaints about gender discrimination in employment? 2. Has the government published guidelines on nondiscrimination based on gender in recruitment? 3. Has the government published guidelines on flexible work arrangements?
Pay	<ol style="list-style-type: none"> 1. Are pay transparency measures or enforcement mechanisms in place to address the pay gap? 2. Have sex-disaggregated data on employment in different industries or sectors been published?
Marriage	<ol style="list-style-type: none"> 1. Is there a fast-track process or procedure for family law disputes? 2. Are there specialized family courts? 3. Is legal aid available for family law disputes?
Parenthood	<ol style="list-style-type: none"> 1. Is it possible to apply for maternity benefits using a single government application process? 2. Are incentives in place to encourage fathers to take paternity leave upon the birth of a child? 3. Have sex-disaggregated data on unpaid care work been published?
Childcare	<ol style="list-style-type: none"> 1. Is there a publicly available registry or database of childcare providers? 2. Is there a clearly outlined application procedure to request financial support from the government for childcare services by parents? 3. Is there a clearly outlined application procedure to request financial support from the government for childcare services by nonstate childcare providers? 4. Has the government published any reports on quality of childcare services?
Entrepreneurship	<ol style="list-style-type: none"> 1. Have sex-disaggregated data on business activities, entrepreneurship, or women-owned businesses been published? 2. Are there government-led programs supporting female entrepreneurs providing access to finance and training, coaching, or business development? 3. Does a current national government plan or strategy focus on women's access to financial services?
Assets	<ol style="list-style-type: none"> 1. Are mechanisms or incentives in place to encourage women to register immovable property (including joint titling)? 2. Are awareness measures in place to improve women's access to information about marital and inheritance rights? 3. Have anonymized sex-disaggregated data on property ownership been published?
Pension	<ol style="list-style-type: none"> 1. Are incentives in place to increase women's retirement benefits? 2. Is a procedure in place for pension beneficiaries to challenge the decisions of the competent authority regarding their benefits?

Source: *Women, Business and the Law 2024* database.

- **Whether special procedures are in place for cases of sexual harassment in employment, sexual harassment in education, and cyber-harassment.** A score of 1 is assigned if at least two of the following are in place and operational: (1) special or modified rules of procedure (including reversal of the burden of proof) for cases of sexual harassment in employment; (2) special or modified rules of procedure (including reversal of the burden of proof) for cases of sexual harassment in education; (3) special or modified rules of procedure (including reversal of the burden of proof) for cases of cyber-harassment or protection orders for cases of cyber-harassment, such as ordering the removal of online material. A score of 0 is assigned if no such procedures exist or if only one of the procedures listed exists.
- **Whether a government entity is responsible for monitoring national services, plans, and programs addressing violence against women.** A score of 1 is assigned if a specific government mechanism or agency oversees the implementation of legislation and policies on violence against women through reporting mechanisms, sex-disaggregated data collection, information gathering, and analysis about survivors' access to justice and services as well as the impacts of laws and policies. A score of 0 is assigned if no such entity exists. A score of 0 is also assigned if an entity is in place, such as a ministry or committee with a broad gender mandate, but is not in charge of monitoring the implementation of services, plans, or programs addressing violence against women.
- **Whether an annual budgetary allocation is devoted to violence against women risk mitigation, prevention, and response programs.** A score of 1 is assigned if the government budget for 2023 specifically allocates funding for programs, activities, or services addressing violence against women, including to nongovernmental organizations (NGOs). A score of 1 is also assigned if the government has created an entity within its structure specifically to address or deal with issues of violence against women and to provide the female survivors of gender-based violence with services.



The Mobility supportive frameworks indicator measures bureaucratic barriers that constrain a woman's agency and freedom of movement in practice, as well as whether women's specific mobility needs are considered in public transportation policies and plans. This indicator has three components that measure the following:

- **Whether there are differences in passport application processes for women and men.** A score of 1 is assigned if there are no distinctions between women and men in the application forms or procedural requirements for obtaining a passport. A score of 0 is assigned if an adult woman either is included on her husband's passport application or must obtain the authorization or signature of her husband, father, or another relative or guardian to initiate a passport application. A score of 0 is also assigned if procedures or forms require a woman to provide details about her husband, father, or another relative or guardian or if she is required to submit additional documents, such as a marriage certificate, not mandated for a man.
- **Whether the application processes for official identity documents are the same for women and men.** A score of 1 is assigned if application processes for official

identity documents are uniform for both women and men. A score of 0 is assigned if an adult woman is appended to her husband's identity document application or if the authorization or signature of her husband, father, or another relative or guardian is required to initiate the application for official identity documents. A score of 0 is also assigned if procedures or forms require a woman to furnish details about her husband, father, or another relative or guardian or if she is required to submit supplementary documents, such as a marriage certificate, not mandated for a man.

- **Whether women's mobility needs are explicitly considered in public transportation policies or plans.** A score of 1 is assigned if there is an active policy or plan, at either the national or main business city level, that explicitly considers the mobility needs of women within the framework of public transportation. A score of 0 is assigned if no such policy or plan is currently applicable or enforced. A score of 0 is also assigned when a policy or plan exists but exclusively addresses issues of sexual harassment or violence against women without addressing other facets of women's mobility. A score of 0 is also assigned if a policy or plan exists but lacks specific objectives or components dedicated to addressing women's mobility needs.



Workplace

The Workplace supportive frameworks indicator measures key policy instruments and practices that support the implementation of laws affecting women's decisions to enter and stay in the labor force. This indicator has three components that measure the following:

- **Whether a specialized body receives complaints about gender discrimination in employment.** A score of 1 is assigned if a specialized independent body has a mandate to receive complaints related to discrimination in employment by public and private actors based on gender. A score of 0 is assigned if such a body does not exist, is not operational, or does not have a mandate to receive complaints related to discrimination in employment based on gender. A score of 0 is also assigned if the specialized body does not receive complaints about gender discrimination in employment by public and private actors.
- **Whether the government has published guidelines on nondiscrimination based on gender in recruitment.** A score of 1 is assigned if a public entity has issued guidelines or other documents containing information about nondiscrimination in recruitment based on gender. A score of 0 is assigned if there is no evidence that a public entity has issued such guidelines or other documents. A score of 0 is also assigned if such guidelines or documents do not cover discrimination in recruitment based on gender.
- **Whether the government has published guidelines on flexible work arrangements.** A score of 1 is assigned if a public entity has issued guidelines or other documents providing private sector employers with information about the availability of flexible work arrangements. A score of 0 is assigned if there is no evidence that a public entity has issued such guidelines or other documents.



The Pay supportive frameworks indicator measures the existence of certain practices, guidelines, and other policy instruments that affect a woman's pay, such as pay transparency measures and enforcement mechanisms, and the availability of statistical data on women's employment in certain industries. This indicator has two components that measure the following:

- **Whether pay transparency or enforcement mechanisms are in place to address the pay gap.** A score of 1 is assigned if pay transparency measures or enforcement mechanisms have been introduced to address the gender pay gap. A score of 0 is assigned if transparency measures or enforcement mechanisms have not been introduced. A score of 0 is also assigned if pay transparency measures or enforcement mechanisms are not mandatory.
- **Whether sex-disaggregated data on employment in different industries or sectors have been published regularly or over the last three years (2020–23).** A score of 1 is assigned if a public entity or national statistical office has collected and published data on employment disaggregated by gender for at least four different industries or sectors such as mining, construction, manufacturing, energy, water, agriculture, and transportation since January 1, 2020. A score of 0 is assigned if there is no evidence that the public entity or national statistical office publishes such data. A score of 0 is also assigned if data are available for only three or fewer industries or sectors, if data were published only before the last three years, or if data were published only by nongovernmental or intergovernmental actors.



The Marriage supportive frameworks indicator evaluates government initiatives aimed at alleviating procedural constraints associated with family law disputes. This indicator has three components that measure the following:

- **Whether a fast-track process or procedure is in place for resolving family law disputes.** A score of 1 is assigned if there are a fast-track process, emergency rules, or special procedures, which include an expedited time line for family law disputes or at least two of the following claims: divorce, alimony, or child custody. A score of 1 is also assigned if there is a nonmandatory option for alternative dispute resolution, such as mediation and conciliation, for family disputes. A score of 0 is assigned if there are no fast-track process, emergency rules, or special procedures for handling family law disputes or claims of divorce, alimony, or child custody.
- **Whether there are specialized family courts.** A score of 1 is assigned if there are operational specialized family courts or chambers within courts dedicated to settling family law disputes or at least two of the following claims: divorce, alimony, and child custody. A score of 1 is also assigned if there are family law judges who receive specialized training to settle family law disputes. A score of 0 is assigned if there is no evidence of the existence of specialized family courts or chambers within courts dedicated to settling family law disputes or at least two of the following claims: divorce, alimony, and child custody. A score of 0 is also assigned if the specialized

family courts are religious courts or if they have a narrow focus that does not include disputes related to marriage, divorce, alimony, and child custody.

- **Whether legal aid is available for family law disputes.** A score of 1 is assigned if the government provides legal aid for resolving family law disputes either directly or by financially supporting an NGO, even if access is subject to certain income criteria. This legal assistance may include services such as legal advice or representation in family law matters spanning areas such as marriage, divorce, custody, and alimony disputes. A score of 0 is assigned if the government does not provide legal aid services or if such services are delivered exclusively by NGOs or private organizations, including cases in which the government merely coordinates access to legal aid without offering financial support. A score of 0 is also assigned if the government provides legal aid services but does not cover family law disputes.



Parenthood

The Parenthood supportive frameworks indicator measures the processes, incentives, and availability of data to gauge the effective implementation of laws pertaining to parents' ability to continue working after having children. This indicator has three components that measure the following:

- **Whether it is possible to apply for maternity benefits through a single government application process.** A score of 1 is assigned if a working woman can apply for maternity benefits through a single government process without the need for additional steps or the involvement of different government agencies. A score of 1 is also assigned if employers can apply for maternity benefits on behalf of beneficiaries. A score of 0 is assigned if official sources indicate the need for additional steps or if the application process involves engaging with different government entities. A score of 0 is also assigned if employers pay for maternity leave benefits or if no official sources provide information on the maternity benefits application process.
- **Whether incentives are in place to encourage fathers to take paternity leave upon the birth of a child.** "Incentives" include, but are not limited to, bonus or cash payments, higher payments, additional paid leave, higher wage replacement, job protection, or other payments and concessions. A score of 1 is assigned if there are incentives to promote fathers' uptake of paternity or parental leave. A score of 0 is assigned if there are no incentives to promote fathers' uptake of paternity or parental leave. A score of 0 is also assigned if fathers are not entitled to paid paternity or parental leave.
- **Whether sex-disaggregated data on unpaid care work have been published regularly or over the past three years (2020–23).** A score of 1 is assigned if a public entity or national statistical office has published sex-disaggregated data on the time spent on unpaid care work since January 1, 2020. A score of 0 is assigned if public entities have not published sex-disaggregated data on time spent on unpaid care work. A score of 0 is also assigned if a public entity has published sex-disaggregated data on time spent on unpaid care work before the last three years or if the information is not publicly accessible.



The Childcare supportive frameworks indicator examines the presence of mechanisms that support parents in making informed decisions about childcare, facilitate access to financial support for both parents and nonstate childcare providers, and ensure adherence to high-quality services, thereby promoting the overall well-being and development of young children. This indicator has four components that measure the following:

- **Whether a publicly available registry or database of childcare providers is in place.** A score of 1 is assigned if there is a registry, database, or list of available childcare providers published on official government websites or other official platforms, with details available about the name of the provider, location, and contact information. A score of 0 is assigned if there is no publicly available registry, database, or list of childcare providers. A score of 0 is also assigned if a list of childcare providers is available only on unofficial websites. Furthermore, a score of 0 is assigned if the official statistics are published on the number of childcare providers per region or municipality but with no details on the name, location, or contact information.
- **Whether a clearly outlined application procedure is in place for parents to request financial support from the government for childcare services.** A score of 1 is assigned if there is a law, guideline, or official government website that clearly outlines the application procedure for parents to request financial support for childcare services. A score of 1 is also assigned if childcare services are free and universal, meaning legally guaranteed to all children without any conditions. A score of 0 is assigned if there is no clearly outlined application procedure for parents to request financial assistance for the use of childcare services. A score of 0 is also assigned if there is no financial assistance available to parents for the use of childcare services. Furthermore, a score of 0 is assigned if only the entitlement conditions, including eligibility criteria, are specified, with no further details on the actual process of how to request financial support.
- **Whether a clearly outlined application procedure is in place for nonstate childcare providers to request financial support from the government.** A score of 1 is assigned if a law, guideline, or official government website clearly outlines the application procedure to request financial support applicable to either private childcare centers or employers for providing or supporting childcare services for their employees. A score of 0 is assigned if a clearly outlined application procedure is not in place for nonstate childcare providers to request financial support. A score of 0 is also assigned if financial support is not available to either private centers or employers. Furthermore, a score of 0 is assigned if only the entitlement conditions, including eligibility criteria, for nonstate childcare providers are specified, with no further details on the actual process of how to request financial support.
- **Whether the government has published any reports on the quality of childcare services within the last three years.** A score of 1 is assigned if the government has published reports since January 1, 2020, that include inspection reports or reports of a broad nature about childcare services, benchmarking the quality of center-based

childcare services around at least any of the following parameters: structural quality, infrastructure, workforce and management quality, and quality of learning environments. A score of 1 is also assigned if the reports outline whether childcare providers meet, underperform in, or exceed quality standards. Furthermore, a score of 1 is assigned if an open-data government information system or website with open data enables parents to access and search for quality (inspection) reports on childcare providers. A score of 0 is assigned if the government has not published any reports on the quality of childcare services since January 1, 2020. A score of 0 is also assigned if the reports contain only raw statistics on learning outcomes, enrollment rates, and number of childcare providers. Furthermore, a score of 0 is assigned if the reports rely on self-assessments by childcare centers.



Entrepreneurship

The Entrepreneurship supportive frameworks indicator measures government actions to support women's entrepreneurship in practice via the availability of sex-disaggregated data on business activities as well as government-led strategies and programs on women's entrepreneurship and access to financial services. This indicator has three components that measure the following:

- **Whether sex-disaggregated data on business activities and entrepreneurship have been published regularly or over the last three years (2020–23).** A score of 1 is assigned if a public institution such as the statistics office or a line ministry regularly publishes sex-disaggregated data on women's business activities and the number of women-owned businesses. A score of 1 is also assigned if a government-published document incorporates a summary analysis or description of sex-disaggregated data and has been published since January 1, 2020. A score of 0 is assigned if there is no evidence indicating regular publication of sex-disaggregated data on business activities by the government. A score of 0 is also assigned if sex-disaggregated data on business activities is published regularly by an NGO or international organization without government partnership.
- **Whether government-led programs are supporting female entrepreneurs.** A score of 1 is assigned if there is proof of an active government-led program that supports female entrepreneurs with the focus on providing access to finance and training, coaching, or business development. A score of 0 is assigned if there is no evidence of the existence of such a program or if the program is limited in scope.
- **Whether there is a valid national government plan or strategy with a focus on women's access to financial services.** A score of 1 is assigned if there is an active government-issued national financial inclusion strategy, plan, or policy that explicitly identifies women's financial inclusion or access to credit as a primary objective. A score of 1 is also assigned if women's financial inclusion is targeted within the broader strategies, plans, or policies currently in force. A score of 0 is assigned if there is no national financial inclusion strategy, plan, or policy or if there is a financial inclusion strategy but it does not prioritize women's financial inclusion as a main objective. A score of 0 is also assigned if there is only an unofficial financial inclusion strategy issued by an NGO.



Assets

The Assets supportive frameworks indicator assesses government efforts to uphold women's rights to own and inherit immovable property, including land. This indicator comprises three components that gauge the following:

- **Whether mechanisms or incentives are in place to encourage women to register immovable property.** A score of 1 is assigned if policies or programs actively promote a woman's registration of property by either incentivizing joint titling or explicitly allowing joint titling of matrimonial property. A score of 1 is also assigned if a procedure is in place to request the reissuance of an ownership certificate under both spouses' names after marriage or if there are tax incentives or a reduction of fees and stamp duties if properties are registered under a woman's name or under both spouses' names. A score of 1 is also assigned if operational programs in the main business city are aimed at raising a woman's awareness of property registration. A score of 0 is assigned if no incentives or programs are in place to promote joint titling between spouses or if the registration form does not have space for a second name or if registration fees are the same or higher for joint titling. A score of 0 is also assigned if no registration system is in place.
- **Whether awareness measures are in place to improve a woman's access to information about marital and inheritance rights.** A score of 1 is assigned if detailed information on women's inheritance and marital rights is published on the government website in the language spoken by the majority on matters such as the necessary steps and documentation required for enforcement of the procedures and support services available. A score of 1 is also assigned if awareness measures are implemented by a public entity through learning activities, programs, or information materials. A score of 0 is assigned if little or no information is available on the government website about a woman's inheritance and marital rights. A score of 0 is also assigned if there is no evidence of government-led awareness activities to improve a woman's access to information about marital and inheritance rights.
- **Whether anonymized sex-disaggregated data on property ownership have been published regularly or over the last three years (2020–23).** A score of 1 is assigned if a public institution such as the statistics office or a line ministry regularly publishes sex-disaggregated data on property ownership. A score of 1 is also assigned if a publicly available document containing anonymized sex-disaggregated data on land or residential ownership has been published by a public entity since January 1, 2020. A score of 0 is assigned if there is no evidence that the government publishes sex-disaggregated data on property ownership or if such data are published only by a nongovernmental entity.



Pension

The Pension supportive frameworks indicator measures policy mechanisms aimed at reducing the pension gender gap. This indicator comprises two components that gauge the following:

- **Whether incentives are in place to increase a woman’s retirement benefits.** “Incentives” include tax breaks for voluntary savings, contributions that can be carried forward, a subsidy to join the pension scheme early, financial incentives for those with a low income, or other payments and concessions. A score of 1 is assigned if laws or policies provide incentives to increase a woman’s retirement benefits. A score of 0 is assigned if no laws or policies provide incentives to increase a woman’s retirement benefits. A score of 0 is also assigned if there is no mandatory pension system or if the system is not in force.
- **Whether a procedure is in place for pension beneficiaries to challenge the decisions of the competent authority regarding their benefits.** A score of 1 is assigned if there is a judicial or administrative procedure for pension beneficiaries to challenge the decisions of the competent authority about their benefits. A score of 0 is assigned if there is no judicial or administrative procedure for pension beneficiaries to challenge the decisions of the competent authority about their benefits. A score of 0 is also assigned if there is no mandatory pension system or if the system is not in force.

Women, Business and the Law 2.0 expert opinions index

The *Women, Business and the Law 2.0* expert opinions index is composed of 15 data points scored across 10 indicators measured with one to two scale questions. Each indicator represents a different phase or aspect of a woman’s life (table A.5). Each question asks the respondent’s opinion about the extent to which these key outcomes are being realized in practice in a particular economy. Response options fall on a five-point scale (0–4), where 0 indicates the absence of access to or availability of rights for

TABLE A.5		WOMEN, BUSINESS AND THE LAW 2.0 EXPERT OPINIONS INDICATORS AND QUESTIONS	
Indicator	Questions		
Safety	1. In practice, are women free from gender-based violence?		
Mobility	1. In practice, do women enjoy the same freedom of movement as men?		
Workplace	1. In practice, do women enjoy the same opportunities to enter the workplace as men? 2. In practice, do women enjoy the same opportunities to remain in the workplace as men?		
Pay	1. In practice, do women and men enjoy equal remuneration for work of equal value? 2. In practice, do women and men have equal access to high-paying jobs?		
Marriage	1. In practice, do women and men enjoy equal rights during marriage? 2. In practice, do women and men enjoy equal rights when getting a divorce?		
Parenthood	1. In practice, do women have access to paid leave for the birth of a child? 2. In practice, do men have access to paid leave for the birth of a child?		
Childcare	1. In practice, do women have access to affordable and quality childcare services?		
Entrepreneurship	1. In practice, do women enjoy the same opportunities to start and run a business as men? 2. In practice, do women and men have equal access to credit?		
Assets	1. In practice, do women and men enjoy equal rights to immovable property?		
Pension	1. In practice, do women and men enjoy equal pension benefits after retirement?		

Source: *Women, Business and the Law 2024* database.

almost all women in practice and 4 indicates the existence of access to or availability of rights for almost all women in practice. This format allows the scale to remain consistent across questions and economies whether a question is intended to measure the absence of a legal restriction, enforcement of a right, or provision of benefits.

The surveyed experts are also given an opportunity to explain their responses in an open-ended format. This space is provided for each indicator to collect information about the challenges and barriers that prevent women from fully enjoying their rights or the protections granted to them by law in each economy. Barriers include implementing frameworks, allocated resources, awareness, institutional capacity, lack of support or services, bureaucratic or administrative barriers, and social and cultural norms. Responses to these open-ended questions do not contribute to the calculation of the expert opinions index, but they will help to refine the scope of opinion questions going forward. All of the participants in the study are asked to respond to the full set of questions and are given the option to skip any question outside of their area of expertise. This nonmandatory framework for the questionnaire is aimed at mitigating the potential for survey response bias, specifically social desirability bias.

Expert opinions score and index

The expert opinions index score is calculated only for the economies from which an adequate number of completed questionnaires are received. The eligibility criteria for inclusion in the expert opinions index are (1) at least five expert responses to questions from economies whose adult population was more than 2 million in 2021 or (2) at least three expert responses to questions from economies with an adult population of less than 2 million in 2021. Based on the fulfillment of these criteria, the expert opinions index reflects responses from 164 economies.

The expert opinions index is created by aggregating individual responses to the 15 expert opinions questions in several steps.

Question score

First, for each expert opinions index question, the expert responses are aggregated into a question score at the economy level. The aggregated question score is equal to the median value of all responses given to that question in that economy.

Let the expert opinion response of Contributor c in Economy e for Question q be

$$\text{EOR}_{ceq} = \{0,1,2,3,4\}, \quad (\text{A.1})$$

where $c = \{1, \dots, n\}$; $e = \{1, \dots, 164\}$; and $q = \{1, \dots, 15\}$.

The score for Question q in Economy e is therefore

$$\text{QScore}_{qe} = \text{Median} (\text{EOR}_{1eq}, \text{EOR}_{2eq}, \dots, \text{EOR}_{neq}). \quad (\text{A.2})$$

The question scores are multiplied by 25 and scaled to 100, where 100 represents the highest possible score and 0 the lowest.

Indicator score

Next, the indicator scores are calculated for each of the 10 indicators. The indicator score is equal to the scaled question score for the indicators with one question (Safety, Mobility, Childcare, Assets, Pension), whereas the score for indicators with two questions (Workplace, Pay, Marriage, Parenthood, Entrepreneurship) is calculated as the simple average of the scaled question scores of the two included questions.

The indicator score for Indicator i in Economy e is IndScore_{ie} , where $i = \{1, \dots, 10\}$ so that $\text{IndScore}_{ie} = 25 * \text{QScore}_{qe}$ for Safety, Mobility, Childcare, Assets, Pension, and $\text{IndScore}_{ie} = \text{Average} (25 * \text{QScore}_{q1e}, 25 * \text{QScore}_{q2e})$ for Workplace, Pay, Marriage, Parenthood, and Entrepreneurship.

Expert opinions index at the economy level

Finally, the expert opinions index for each economy is calculated as the simple unweighted average of the 10 indicator scores.

The expert opinions index for Economy e is then

$$\text{EO Index}_e = \text{Average} (\text{IndScore}_{1e}, \dots, \text{IndScore}_{10e}). \quad (\text{A.3})$$

ECO-AUDIT

Environmental Benefits Statement

The World Bank Group is committed to reducing its environmental footprint. In support of this commitment, we leverage electronic publishing options and print-on-demand technology, which is located in regional hubs worldwide. Together, these initiatives enable print runs to be lowered and shipping distances decreased, resulting in reduced paper consumption, chemical use, greenhouse gas emissions, and waste.

We follow the recommended standards for paper use set by the Green Press Initiative. The majority of our books are printed on Forest Stewardship Council (FSC)–certified paper, with nearly all containing 50–100 percent recycled content. The recycled fiber in our book paper is either unbleached or bleached using totally chlorine-free (TCF), processed chlorine-free (PCF), or enhanced elemental chlorine-free (EECF) processes.

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Women, Business and the Law 2024 is the 10th in a series of annual studies measuring the enabling conditions that affect women’s economic opportunity in 190 economies. To present a more complete picture of the global environment that enables women’s socioeconomic participation, this year *Women, Business and the Law* introduces two new indicators—Safety and Childcare—and presents findings on the implementation gap between laws (de jure) and how they function in practice (de facto).

This study presents three indexes: (1) legal frameworks, (2) supportive frameworks (policies, institutions, services, data, budget, and access to justice), and (3) expert opinions on women’s rights in practice in the areas measured. The study’s 10 indicators—Safety, Mobility, Workplace, Pay, Marriage, Parenthood, Childcare, Entrepreneurship, Assets, and Pension—are structured around the different stages of a woman’s working life.

Findings from this new research can inform policy discussions to ensure women’s full and equal participation in the economy. The indicators build evidence of the critical relationship between legal gender equality and women’s employment and entrepreneurship. Data in *Women, Business and the Law 2024* are current as of October 1, 2023.

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