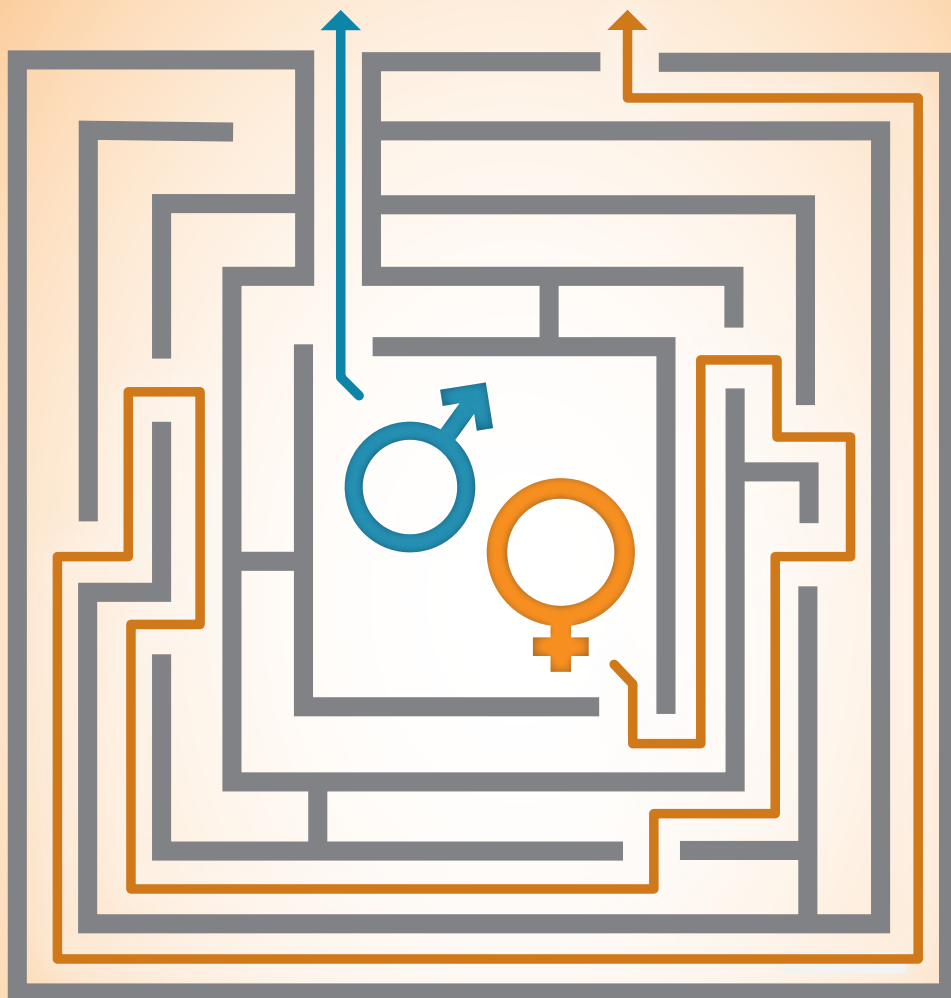


# WOMEN, BUSINESS AND THE LAW 2019



**A DECADE OF REFORM**

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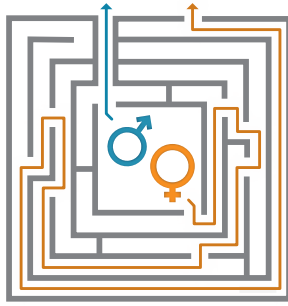
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# FOREWORD

Gender equality is a critical component of economic growth. Women are half of the world's population and we have our role to play in creating a more prosperous world. But we won't succeed in playing it if the laws are holding us back.

To develop a better understanding of how women's employment and entrepreneurship are affected by legal discrimination, *Women, Business and the Law 2019: A Decade of Reform* examines ten years of data through an index structured around the economic decisions women make as they go through their working lives. From a 25-year-old getting her first job or a mother balancing work with caring for her children, to a woman on the brink of retirement, the index explores how the economic decisions women make are affected by the law.

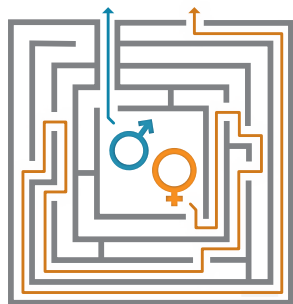
The data show there has been great progress towards legal gender equality over the past decade. In 131 economies there have been 274 reforms to laws and regulations, leading to an increase in gender equality. This includes the 35 economies that implemented laws on workplace sexual harassment, protecting nearly two billion more women than a decade ago. But the average global score is 74.71, indicating that a typical economy only gives women three-quarters the rights of men in the measured areas.

Many laws and regulations continue to prevent women from entering the workforce or starting a business; discrimination that can have lasting effects on women's economic inclusion and labor force participation. Economies that failed to implement reforms towards gender equality over the past ten years, for example, saw a smaller increase in the percentage of women working overall and in the percentage of women working relative to men.

We know that achieving gender equality requires more than just changes to laws. The laws need to be meaningfully implemented - and this requires sustained political will, leadership from women and men across societies, and changes to ingrained cultural norms and attitudes. But by measuring progress over time and providing policymakers with a starting point for reform, *Women, Business and the Law* makes an important contribution to expanding equality of opportunity for women.

Ultimately, the data shows us that laws can be tools that empower women rather than that hold us back from achieving our potential. By making the economic case, we encourage governments to guarantee the full and equal participation of women. After all, the world is better off when it draws upon the talents of all its people.

Kristalina Georgieva  
Interim President, World Bank Group  
Chief Executive Officer, IBRD/IDA



# **WOMEN, BUSINESS AND THE LAW 2019: A DECADE OF REFORM**

At 25 years old, many women are just starting their careers. The decisions they make affect their economic security, career growth and work-life balance. This challenging period is only made more difficult in economies where legal environments do not support a woman's decision to work.

For instance, a woman cannot effectively look for a job or go on an interview if she cannot leave her home without permission. Even if she can go on an interview, will an employer be willing to hire her? If she is hired, will she need to quit if she gets married or has children? If not, will she have to move to a lower paying job because she must balance work with caring for her family?

And what if the law does not allow her to manage her own assets, affecting her ability to start a business? At the end of her career, she may have to retire earlier than a man, giving her a longer retirement but a smaller pension because she worked for fewer years with lower pay.

*Women, Business and the Law 2019: A Decade of Reform* examines these questions by building a timeseries measuring gender discrimination across 187 economies over the past ten years.<sup>1</sup>

With the understanding that women's access to employment and entrepreneurial activity is related to many factors, this study focuses on how women must navigate discriminatory laws and regulations at every point in their careers, limiting their equality of opportunity.

To gain new insight into how women's employment and entrepreneurship choices are affected by legal gender discrimination, this study examines ten years of *Women, Business and the Law* data through an index structured around the economic decisions women make as they go through different stages of their working lives.

This perspective yields interesting results. Six economies—Belgium, Denmark, France, Latvia, Luxembourg and Sweden—score 100 in the *Women, Business and the Law* index, meaning they give women and men equal legal rights in the measured areas. A decade ago none of these economies scored 100, indicating they all reformed over the past ten years.

France had the biggest improvement among the top performers, going from a score of 91.88 in the index ten years ago to 100 now by implementing a domestic violence law, providing criminal penalties for workplace sexual harassment and introducing paid parental leave.

The average global score is 74.71, indicating that a typical economy gives women only three-fourths the legal rights of men in the measured areas. However, the average score in the Middle East and North Africa is 47.37, meaning the typical economy in that region gives women less than half the legal rights of men in the measured areas.

Another way to interpret this information is the average economy does not give women equality of opportunity in approximately nine of the 35 data points examined in the index. And in the Middle East and North Africa the average economy does not give women equality of opportunity in approximately 17 of the 35 data points examined.

But there has been significant progress over the past decade. Ten years ago, the global average score was 70.06. Since then, 131 economies have made 274 reforms to laws and regulations increasing gender equality in the areas measured in the index. These reforms led to a 4.65 point increase in the average global score. Another way to interpret this improvement is that on average, two of the 35 data points measured in the index reformed. These reforms include the 35 economies that introduced laws protecting women from sexual harassment at work, protecting nearly two billion more women than a decade ago.

Sub-Saharan Africa had the most reforms promoting gender equality. Six of the top reforming economies are in Sub-Saharan Africa: the Democratic Republic of Congo, Guinea, Malawi, Mauritius, São Tomé and Príncipe and Zambia. The remaining three top reformers are in East Asia and the Pacific, Latin America and the Caribbean and South Asia respectively: Samoa, Bolivia and Maldives.

The high number of top reformers from Sub-Saharan Africa is in part due to the large number of economies in the region, but also demonstrates the significant room for improvement these economies had from their baseline. In fact, Sub-Saharan Africa had the third highest increase in the index's average regional score, moving from 64.04 to 69.63 over ten years, an increase of 5.59 points.

South Asia had the biggest improvement in average regional score, moving from 50 to 58.36, an increase of 8.36 points. This was followed by East Asia and the Pacific, which went from 64.80 to 70.73, an increase of 5.93 points.

Most top reformers introduced sexual harassment laws or mandated nondiscrimination in access to credit. One-third of the top reforming economies removed job restrictions on night work or on certain job types.

Reforming economies tend to perform better than non-reformers in other measures of gender equality. The economies that reformed under the *Women, Business and the Law* index also tended to experience bigger increases in the percentage of women working overall, and in the percentage of women working relative to men.

## A New Way to Look at the Data

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*Women, Business and the Law 2019: A Decade of Reform* employs eight indicators that are structured around women's interactions with the law as they begin, progress through and end their careers. This way of looking at the data helps align different areas of law with the economic decisions women make at various stages of their working lives.

The eight indicators are Going Places, Starting a Job, Getting Paid, Getting Married, Having Children, Running a Business, Managing Assets and Getting a Pension (figure 1).

The Having Children indicator, for example, includes laws around maternity, paternity and parental leave, which are likely to influence women’s economic decision making when thinking about starting a family. Policymakers interested in keeping women from dropping out of the labor force after they have children can look at their economy’s scores in this indicator as a starting point for reform.

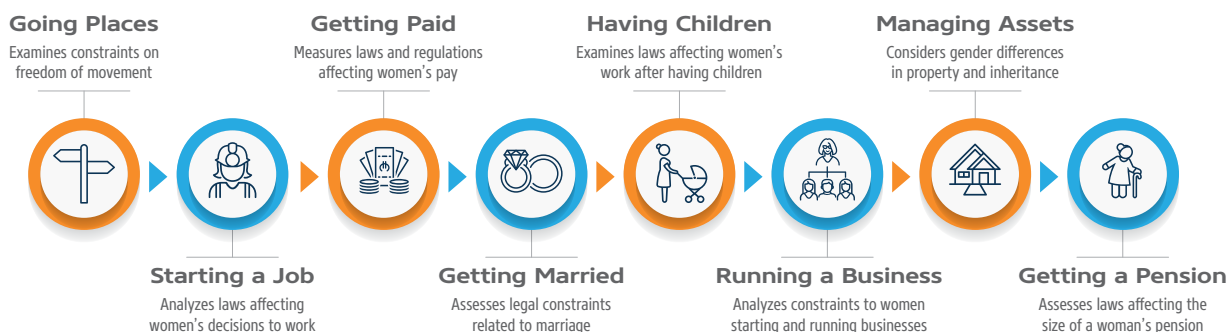
For *Women, Business and the Law 2019: A Decade of Reform’s* examination of the data, 35 questions are scored across the eight indicators in the index (table 1). While many questions are consistent with previous cycles of *Women, Business and the Law*, some questions have been combined or reformulated, three new questions have been added and the data has been recalculated for the ten-year panel.<sup>2</sup> More information on the construction of the panel, the methodology and the scoring for each question can be found in the Data Notes, available on the *Women, Business and the Law* website at <http://wbl.worldbank.org>.

This methodological approach builds on the experience of the *Doing Business* project in developing objective indicators of impediments to entrepreneurship and employment, by applying a gender lens to business environment constraints.

Examining the data for one economy illustrates how the scoring in the index works. Bolivia gets a score of 100 in four indicators: Going Places, Getting Married, Running a Business and Managing Assets, as no legal constraints were found in the areas measured.

In Starting a Job, Bolivia scores 75 because the law does not mandate nondiscrimination in employment based on gender, meaning it misses one of the four data points. In Getting Paid, it scores 50 because women cannot work the same night hours as men and they cannot work in jobs deemed hazardous, arduous or morally inappropriate in the same way as men. Bolivia scores 60 in Having Children because paid maternity leave is less than 14 weeks and there is no paid parental leave. Finally, in Getting a Pension, it scores 75 because the ages at which men and women can retire and receive full pension benefits are unequal.

**FIGURE 1** THE INDICATORS MEASURE HOW LAWS AFFECT WOMEN THROUGHOUT THEIR WORKING LIVES



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

**TABLE 1 INDICATORS AND QUESTIONS**

Going Places	
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?
Starting a Job	
1.	Can a woman legally get a job or pursue a trade or profession in the same way as a man?
2.	Does the law mandate nondiscrimination 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?
Getting Paid	
1.	Does the law mandate equal remuneration for work of equal value?
2.	Can women work the same night hours as men?
3.	Can women work in jobs deemed hazardous, arduous or morally inappropriate in the same way as men?
4.	Are women able to work in the same industries as men?
Getting Married	
1.	Is a married woman not legally required to obey her husband?
2.	Can a woman legally be "head of household" or "head of family" 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.	Do women have the same rights to remarry as men?
Having Children	
1.	Is there paid leave of at least 14 weeks available to women?
2.	Does the government pay 100% of maternity leave benefits, or parental leave benefits (where maternity leave is unavailable)?
3.	Is there paid paternity leave?
4.	Is there paid parental leave?
5.	Is dismissal of pregnant workers prohibited?
Running a Business	
1.	Does the law prohibit discrimination by creditors based on sex or gender in access to credit?
2.	Can a woman legally sign a contract in the same way as a man?
3.	Can a woman legally register a business in the same way as a man?
4.	Can a woman legally open a bank account in the same way as a man?
Managing Assets	
1.	Do men and women have equal ownership rights to immovable property?
2.	Do sons and daughters have equal rights to inherit assets from their parents?
3.	Do female and male 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 valuation of nonmonetary contributions?
Getting a Pension	
1.	Are the ages at which men and women can retire with full pension benefits equal?
2.	Are the ages at which men and women can retire with partial pension benefits equal?
3.	Is the mandatory retirement age for men and women equal?
4.	Does the law establish explicit pension credits for periods of childcare?

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

The overall score for Bolivia is calculated as the unweighted average of all eight indicator scores on a scale of 0–100, with 100 representing the best score overall. Bolivia scores 82.50. The scores for each of the 187 economies in the index are available in the Economy Data Table.

## What Is Measured and Why?

The *Women, Business and the Law* index is based on statistically significant associations with outcomes related to women’s economic empowerment, in particular with women’s labor force participation as well as with other outcomes of interest.<sup>3</sup>

In addition to the association of indicators with outcomes, *Women, Business and the Law* employs a thorough review of the economic literature to support each indicator (figure 2). This review demonstrates how legislation influences women’s equality of opportunity during different phases of their working lives and affects economic outcomes.

Finally, each *Women, Business and the Law* indicator is supported by 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).

**FIGURE 2** **WOMEN, BUSINESS AND THE LAW INDICATORS AND CORRESPONDING ECONOMIC OUTCOMES**

<b>Going Places</b>	Limitations on married women’s travel and mobility is a clear predictor of their asset ownership and labor force participation (Htun, Jensenius and Nelson-Nuñez 2019).
<b>Starting a Job</b>	In the United States, sexual harassment can negatively influence women’s career trajectories (McLaughlin, Uggen and Blackstone 2017). Conversely, antidiscrimination legislation is positively associated with women’s employment and earnings in the United Kingdom (Zabalza and Tzannatos 1985).
<b>Getting Paid</b>	Restrictions on certain jobs in the Russian Federation (Ogloblin 1999; Ogloblin 2005) and night hour restrictions in Taiwan, China (Zveglic and Rodgers 2003) have been found to be negatively correlated with female employment.
<b>Getting Married</b>	A study of 143 economies found that legal discrimination against women, including limits on their ability to be heads of households, is negatively correlated with female labor force participation (Gonzales et al. 2015). Removing such restrictions in the United States was a factor in increasing women’s labor supply without a fall in their wages (Goldin and Olivetti 2013).
<b>Having Children</b>	Women are more likely to return to work if the law mandates maternity leave (Berger and Waldfogel 2004). Though evidence on the impact of paternity and parental leave is mixed, parental leave coverage encouraged women to return to work in the United Kingdom, the United States and Japan (Waldfogel, Higuchi and Abe 1999).
<b>Running a Business</b>	The Equal Credit Opportunity Act may have had a favorable impact on women’s ability to obtain mortgage funds in the United States (Ladd 1982). For developing economies, having access to bank accounts is strongly correlated with women’s labor supply (Field et al. 2016).
<b>Managing Assets</b>	For rural Tanzanian women, improving property and inheritance rights is positively associated with female earnings and employment (Peterman 2011). Similarly, legal reform giving equal inheritance rights to women in India increased their labor supply (Heath and Tan 2018).
<b>Getting a Pension</b>	In China, early retirement for women reduces their welfare compared to men, as women aged 60 and older receive about half of the amount of men’s social pensions (Lee, Zhao and Zou 2017; Zhao and Zhao 2018).

Note: A full literature review is provided in Roy 2019.



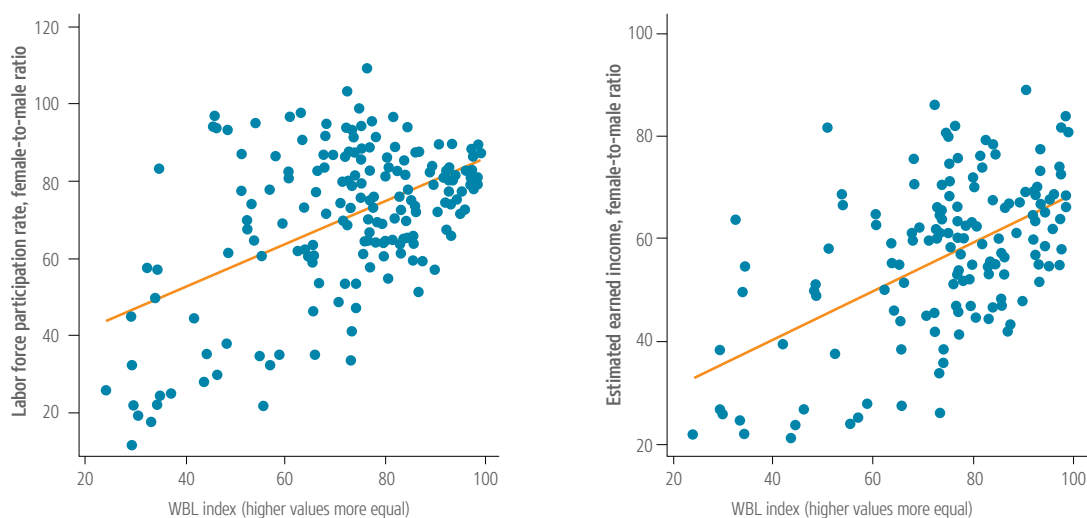
Questions on sexual harassment under the Starting a Job indicator, divorce and domestic violence questions under the Getting Married indicator and childcare credits under the Getting a Pension indicator are supported by international treaty law that has been supplemented by the United Nations Declaration on the Elimination of Violence against Women (DEVAW) and by the Committee on the Elimination of Discrimination against Women General Recommendations. Questions on maternity leave for the Having Children indicator use the International Labor Organization Maternity Protection Convention N. 183 of 2000 as a benchmark. A table mapping all eight indicators and their constituent questions against the corresponding human rights is provided in the Data Notes, available on the *Women, Business and the Law* website at <http://wbl.worldbank.org>.

## Why Do Legal Gender Differences Matter for Women’s Economic Participation?

Equality of opportunity allows women to make the choices that are best for them, their families and their communities. However, equal opportunities in getting a job or starting a business do not exist where legal gender differences are prevalent. Legal restrictions constrain women’s ability to make economic decisions and can have far-reaching consequences. For example, women may decide not to work in economies where the law makes it more difficult for them to do so, or where they may get paid less than men for doing similar jobs (figure 3).

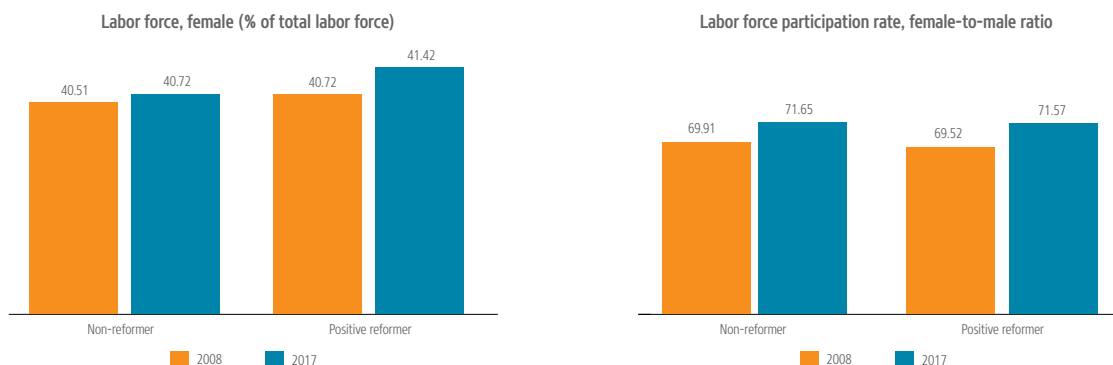
But reforming towards legal gender equality may encourage more women to work. The data show that for reforming economies, female labor force participation as a percentage of the total labor force went up by 0.70 percentage points, while for non-reforming economies, it only went up by 0.21 percentage

**FIGURE 3 WITH GREATER EQUALITY OF OPPORTUNITY, MORE WOMEN WORK, AND WHERE THEY DO WORK THEY ARE PAID BETTER**



Sources: *Women, Business and the Law* and World Development Indicators databases; World Economic Forum.

Note: The positive relationships between the ten-year average WBL index and the ratio of female-to-male labor force participation rate, and the ten-year average WBL index and the ratio of female-to-male estimated earned income are statistically significant at the 1% level after controlling for the log of GNI per capita. These relationships remain statistically significant at the 1% level even after controlling for the ratio of female-to-male gross enrollment in secondary education, the ratio of female-to-male population, total urban population (%), and total fertility rate (births per woman). Source for the control variables is the World Development Indicators database. Regression analyses are based on 159 and 136 economies for which data are available, respectively. These statistical relationships should not be interpreted as causal.

**FIGURE 4****MORE WOMEN JOIN THE WORKFORCE OVERALL AND RELATIVE TO MEN IN REFORMING ECONOMIES**

Sources: *Women, Business and the Law* and World Development Indicators databases.

points, a difference of 0.49 percentage points. This result signifies more women join the workforce overall in economies that are reforming towards gender equality.

The labor force participation rate of women relative to men also went up by 2.05 percentage points for reforming economies, while for non-reforming economies it went up by 1.74 percentage points, a difference of 0.31 percentage points. This means that more women are likely to join the workforce relative to men in economies that are reforming towards gender equality (figure 4).

### Where Are Regulations Better or Worse for Women?

The average global score is 74.71, indicating that on average there is gender inequality in one quarter of the areas examined. However, six economies—Belgium, Denmark, France, Latvia, Luxembourg and Sweden—score 100, meaning that women are on equal legal standing with men across all eight indicators in these economies (table 2).

Of the 39 economies which score 90 or above, 26 are OECD high-income, eight are from Europe and Central Asia, two are from Latin America and the Caribbean (Paraguay and Peru) and the remaining three are from East Asia and the Pacific (Taiwan, China), the Middle East and North Africa (Malta) and Sub-Saharan Africa (Mauritius).

OECD high-income economies score the highest with an average global score of 93.54, followed by Europe and Central Asia (84.70), Latin America and the Caribbean (79.09) and East Asia and the Pacific (70.73). Economies in Sub-Saharan Africa have an average regional score of 69.63 and economies in South Asia score 58.36 on average.

Economies in the Middle East and North Africa have the lowest average global score with 47.37, meaning that the average economy in the Middle East and North Africa is unequal in at least half of the areas measured (figure 5).

When classified by income level, high-income economies score highest with an average score of 82.86. Upper-middle-income economies have an average score of 75.93. Lower-middle- and low-income economies have very similar average scores of 68.74 and 67.56, respectively.

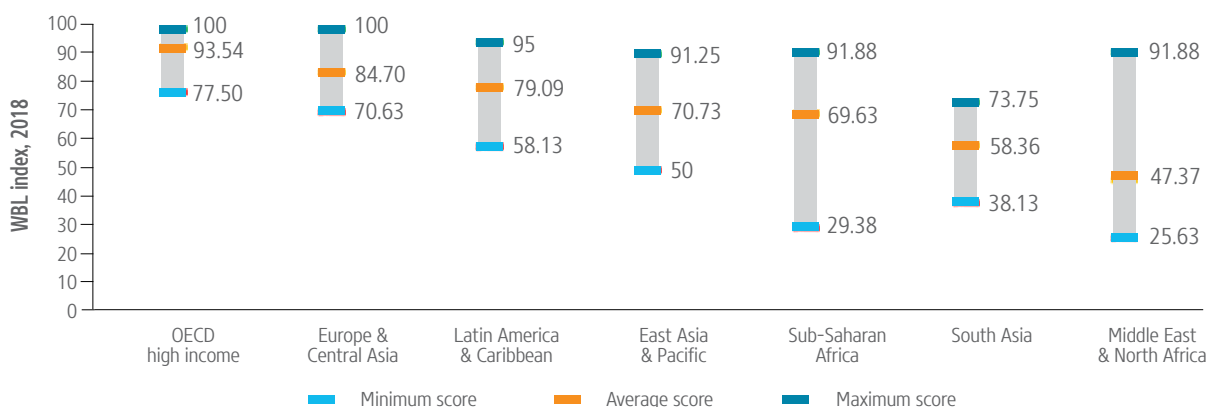
TABLE 2

## WOMEN, BUSINESS AND THE LAW INDEX SCORES

Economy	WBL 2019 Score	Economy	WBL 2019 Score	Economy	WBL 2019 Score
Belgium	100	Malawi	83.75	Uzbekistan	70.63
Denmark	100	United States	83.75	Congo, Dem. Rep.	70
France	100	Armenia	83.13	Antigua and Barbuda	69.38
Latvia	100	Mongolia	83.13	Bhutan	69.38
Luxembourg	100	Bolivia	82.50	Nigeria	68.75
Sweden	100	Singapore	82.50	Guinea	68.13
Austria	97.50	Switzerland	82.50	Jamaica	68.13
Canada	97.50	Brazil	81.88	St. Kitts and Nevis	68.13
Estonia	97.50	Montenegro	81.88	St. Vincent and the Grenadines	68.13
Finland	97.50	Tajikistan	81.88	Chad	66.25
Greece	97.50	Vietnam	81.88	Equatorial Guinea	66.25
Ireland	97.50	Philippines	81.25	Vanuatu	66.25
Portugal	97.50	Puerto Rico	81.25	Sri Lanka	65.63
Spain	97.50	Israel	80.63	Suriname	65.63
United Kingdom	97.50	Rwanda	80.63	Indonesia	64.38
Australia	96.88	Costa Rica	80	Eswatini	63.75
Iceland	96.88	Timor-Leste	80	Senegal	63.75
Serbia	96.88	Belize	79.38	Sierra Leone	63.13
Peru	95	Georgia	79.38	Dominica	62.50
Croatia	94.38	Japan	79.38	Papua New Guinea	62.50
Czech Republic	94.38	Panama	79.38	Micronesia, Fed. Sts.	61.25
Italy	94.38	Turkey	79.38	Botswana	60.63
Netherlands	94.38	Azerbaijan	78.75	Djibouti	59.38
Norway	94.38	Belarus	78.75	Comoros	58.75
Paraguay	94.38	Ukraine	78.75	Lebanon	58.75
Slovak Republic	94.38	Zambia	78.75	Marshall Islands	58.75
Bulgaria	93.75	Côte d'Ivoire	78.13	Palau	58.75
Hungary	93.75	Chile	77.50	Tonga	58.75
Lithuania	93.75	San Marino	77.50	Tunisia	58.75
Poland	93.75	Trinidad and Tobago	77.50	Gabon	58.13
Germany	91.88	Angola	76.88	Haiti	58.13
Kosovo	91.88	Burkina Faso	76.88	Algeria	57.50
Malta	91.88	Kyrgyz Republic	76.88	Cameroon	56.88
Mauritius	91.88	Mozambique	76.88	Solomon Islands	56.88
Albania	91.25	São Tomé and Príncipe	76.88	Libya	56.25
New Zealand	91.25	Argentina	76.25	Myanmar	56.25
Taiwan, China	91.25	China	76.25	Mali	54.38
Romania	90.63	Seychelles	76.25	Brunei Darussalam	53.13
Slovenia	90.63	Kazakhstan	75.63	Nepal	53.13
Ecuador	89.38	Cambodia	75	Niger	53.13
St. Lucia	89.38	Ghana	75	Egypt, Arab Rep.	50.63
Cyprus	88.75	Honduras	75	Malaysia	50
Dominican Republic	88.75	Liberia	75	Bangladesh	49.38
El Salvador	88.75	Thailand	75	West Bank and Gaza	46.88
Uruguay	88.75	Benin	74.38	Congo, Rep.	46.25
Bosnia and Herzegovina	88.13	Fiji	74.38	Pakistan	46.25
Lao PDR	88.13	Gambia, The	74.38	South Sudan	45.63
North Macedonia	88.13	Barbados	73.75	Oman	44.38
South Africa	88.13	Maldives	73.75	Iraq	41.88
Guyana	86.88	Samoa	73.75	Mauritania	41.88
Zimbabwe	86.88	Burundi	73.13	Afghanistan	38.13
Cabo Verde	86.25	Morocco	73.13	Bahrain	37.50
Hong Kong SAR, China	86.25	Russian Federation	73.13	Guinea-Bissau	36.25
Mexico	86.25	Uganda	73.13	Jordan	35
Namibia	86.25	Kiribati	72.50	Kuwait	35
Nicaragua	86.25	Lesotho	72.50	Syrian Arab Republic	34.38
Colombia	85	Eritrea	71.88	Qatar	32.50
Korea, Rep.	85	Ethiopia	71.88	Iran, Islamic Rep.	31.25
Moldova	84.38	Grenada	71.88	Sudan	29.38
Tanzania	84.38	Madagascar	71.88	United Arab Emirates	29.38
Togo	84.38	Central African Republic	71.25	Saudi Arabia	25.63
Bahamas, The	83.75	India	71.25		
Kenya	83.75	Guatemala	70.63		

Source: Women, Business and the Law database.

**FIGURE 5 OECD HIGH-INCOME ECONOMIES HAVE THE HIGHEST AVERAGE SCORE**



Source: Women, Business and the Law database.

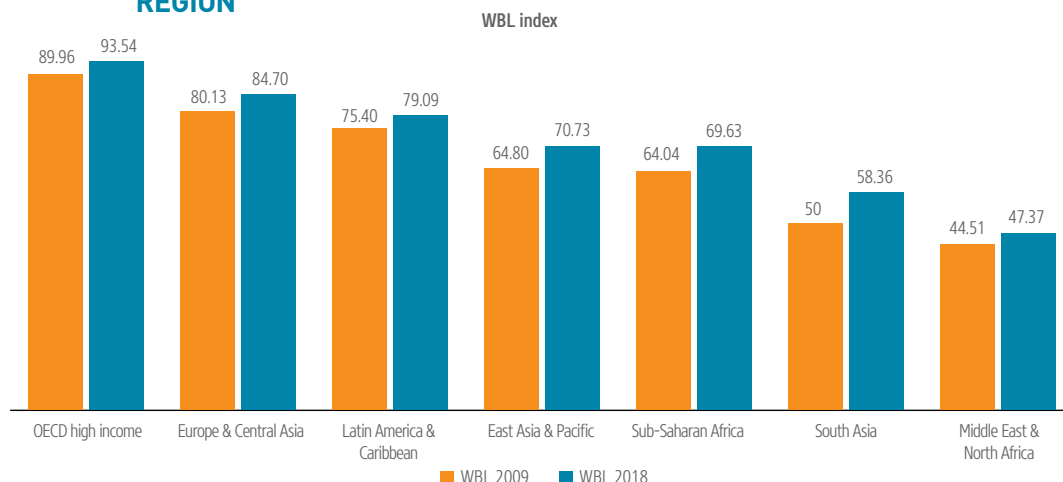
## How Have Laws Evolved Over the Past Decade?

Between 2008 and 2017, *Women, Business and the Law* captured 131 economies enacting 274 reforms towards gender equality across the eight indicators. These reforms led to a 4.65 point increase in the average global score from 70.06 a decade ago to 74.71 in 2017.

The greatest increase in average regional score occurred in South Asia, which saw an increase of 8.36 points, followed by East Asia and the Pacific with an increase of 5.93 points and Sub-Saharan Africa with an increase of 5.59 points.

Economies in the Middle East and North Africa had the lowest increase in average score, rising by just 2.86 points over ten years, which further increased the legal gender gap between the Middle East and North Africa and the rest of the world (figure 6).

**FIGURE 6 ON AVERAGE, LEGAL TREATMENT OF WOMEN BECAME MORE EQUAL IN EVERY REGION**



Source: Women, Business and the Law database.

The economy that improved the most was the Democratic Republic of Congo, which had a score of 42.50 ten years ago and improved by 27.50 points to a score of 70 in 2017, nearly reaching the global average (figure 7).

This improvement was based, in part, on reforms allowing married women to register businesses, open bank accounts, sign contracts, get jobs and choose where to live in the same way as men. The legal requirement that wives obey their husbands was also removed, as were restrictions on women working in specific industries including mining, manufacturing and construction. Nondiscrimination in employment and access to credit on the basis of gender were also introduced.

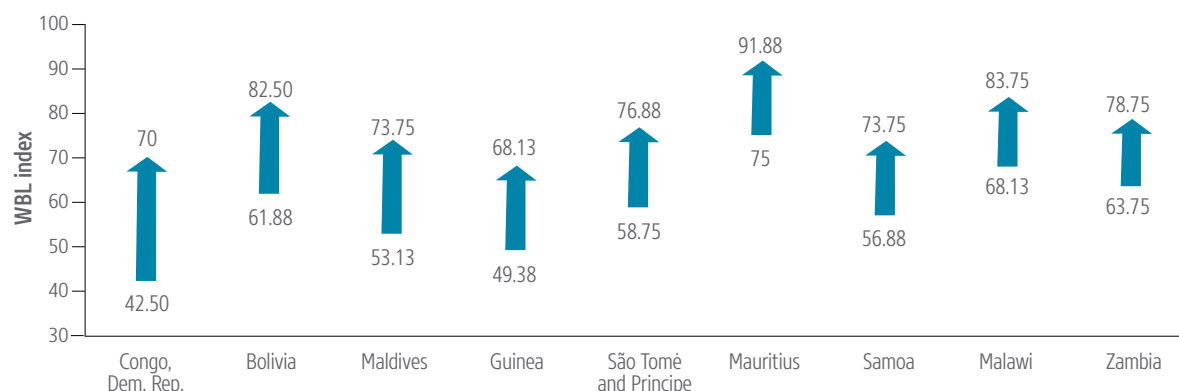
Other top reformers are Bolivia, Guinea, Malawi, Maldives, Mauritius, Samoa, São Tomé and Príncipe and Zambia.

Some top reforming economies also experienced improvements in related outcomes. For example, in 2008, Mauritius reformed in Starting a Job, Having Children and Running a Business by introducing civil remedies for sexual harassment at work, prohibiting the dismissal of pregnant workers, introducing paid paternity leave and prohibiting discrimination in access to credit based on gender. In 2013, Mauritius reformed in Getting Paid by mandating equal remuneration for work of equal value. Finally, in 2015 it reformed again in Having Children by increasing the length of paid maternity leave from 12 to 14 weeks.

Due to these legal changes, Mauritius' score increased by 16.88 points. Over the same period, its female labor force participation rate also increased by 6.82 percentage points relative to men's (figure 8).

Similarly, São Tomé and Príncipe's score increased by 18.13 points over the ten-year period. It reformed in Getting Married in 2009 by introducing a domestic violence law. In 2012, it reformed in Starting a Job by implementing a workplace sexual harassment law with accompanying criminal penalties. In 2014, it reformed in Getting a Pension by equalizing both the ages at which men and women are entitled to full pension benefits and their mandatory retirement ages. Over the same period, its female labor force participation rate also increased by 1.75 percentage points relative to men's (figure 9).

**FIGURE 7 MOST TOP IMPROVERS ARE FROM SUB-SAHARAN AFRICA**

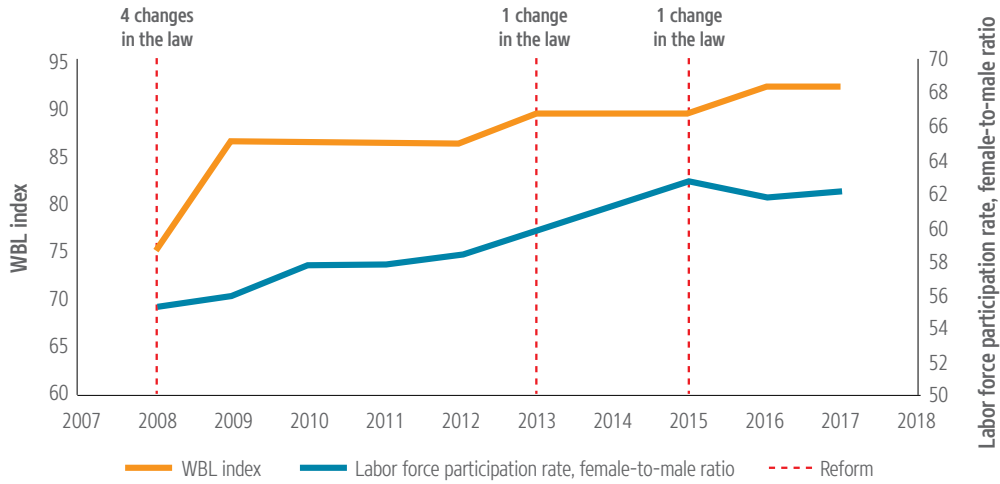


↑ Change in score between WBL 2009 and WBL 2018

Source: Women, Business and the Law database.

**FIGURE 8**

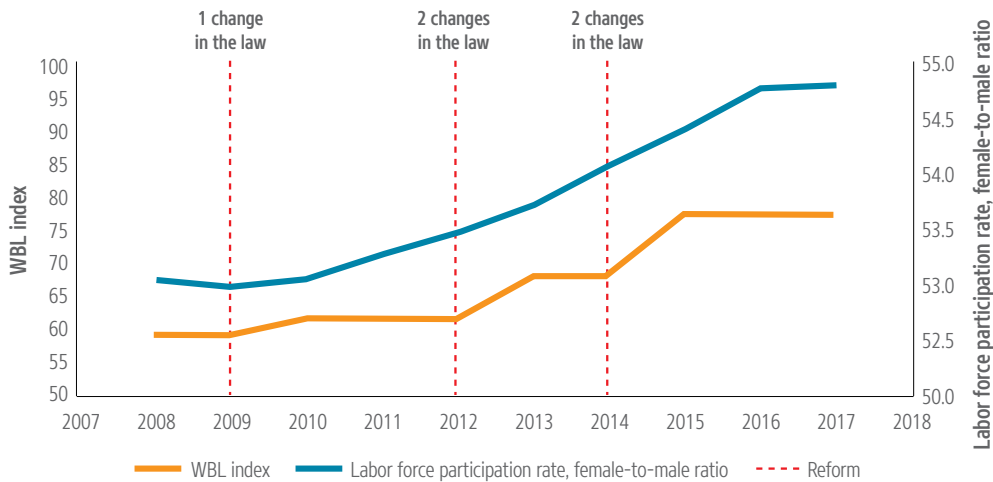
**MAURITIUS HAD SIX CHANGES IN THE LAW AND SAW AN INCREASE IN WOMEN WORKING RELATIVE TO MEN**



Sources: *Women, Business and the Law* and World Development Indicators databases.  
 Note: The vertical lines represent the years when changes in the law occurred, not the *Women, Business and the Law* data cycles, which are not fully aligned with the calendar year.

**FIGURE 9**

**SÃO TOMÉ AND PRÍNCIPE HAD FIVE CHANGES IN THE LAW AND SAW AN INCREASE IN WOMEN WORKING RELATIVE TO MEN**



Sources: *Women, Business and the Law* and World Development Indicators databases.  
 Note: The vertical lines represent the years when changes in the law occurred, not the *Women, Business and the Law* data cycles, which are not fully aligned with the calendar year.

Fifty-six economies across all regions and income levels made no reforms towards gender equality over the ten-year period. None of them score 100, indicating they all have room for improvement. Of these, 54 economies made no reforms at all, but two—Bahrain and Uzbekistan—made reforms away from gender equality, negatively affecting their scores. Bahrain codified rules affecting family matters, designating the husband as head of family and requiring his wife to obey him. A woman must also follow her husband to the marital home and can only leave or work outside this home when specified. Uzbekistan established mandatory retirement ages that are unequal for men and women.

## Progress Across and Within Regions

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Sub-Saharan Africa had the most reforms of any region with 71 over the past decade. Though this is in part a measure of the large number of economies in the region, it also demonstrates room for improvement from their baseline.

More than half the reforms in Sub-Saharan Africa were in Starting a Job and Getting Married. Within each of these indicators, the biggest areas of reform were on laws affecting gender-based violence. Five economies—Burundi, the Comoros, Rwanda, São Tomé and Príncipe and Zambia—introduced laws on both workplace sexual harassment and domestic violence. A further seven legislated against workplace sexual harassment, and eight economies introduced domestic violence laws.

There were 47 reforms in Europe and Central Asia over the ten-year period. Most of these were in Getting a Pension. Of the 11 economies that reformed in this indicator, nine—Albania, Azerbaijan, Bulgaria, Croatia, Kazakhstan, Moldova, Montenegro, Serbia and Ukraine—are currently equalizing the ages at which men and women can retire with full pension benefits over time. While *Women, Business and the Law* counts these reforms, these economies are only scored as having equal retirement ages when the ages become the same. For example, while retirement ages for women and men in Serbia are equalizing over time, they will only become the same in 2031.

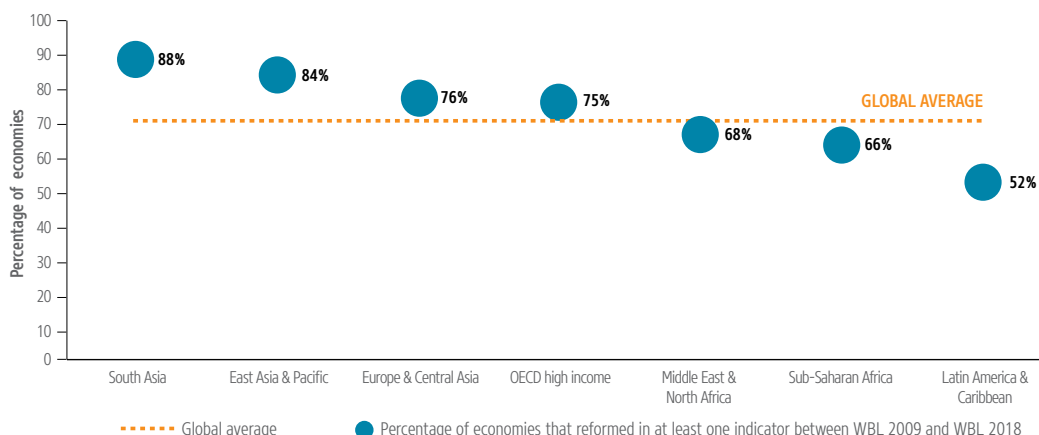
OECD high-income economies had 42 reforms, while economies in Latin America and the Caribbean had 39. Most reforms in both regions occurred in Having Children, but the reform patterns were different. In OECD high-income economies the reforms focused on introducing paid paternity and parental leave, while in Latin America and the Caribbean reforms were more likely to extend maternity leave.

There were 38 reforms in East Asia and the Pacific, with gender-based violence laws a regional focus. Nine economies reformed in Getting Married by introducing domestic violence legislation: Fiji, Kiribati, the Marshall Islands, Palau, Papua New Guinea, Samoa, Timor-Leste, Tonga and Vanuatu.

The Middle East and North Africa had 19 reforms, with Getting Married also being a significant area of change. Four economies—Algeria, Bahrain, Lebanon and Saudi Arabia—introduced domestic violence laws captured by this indicator. Iraq had the most changes toward gender equality in the region, reflecting a reform trend in post-conflict economies.

The fewest reforms, 18, occurred in South Asia. However, South Asia also had the highest percentage of reforming economies at 88% (figure 10). Six economies in South Asia reformed in Starting a Job by introducing laws on workplace sexual harassment: Afghanistan, Bangladesh, India, Maldives, Nepal and Pakistan.

**FIGURE 10 SOUTH ASIA HAD THE GREATEST PERCENTAGE OF REFORMING ECONOMIES**

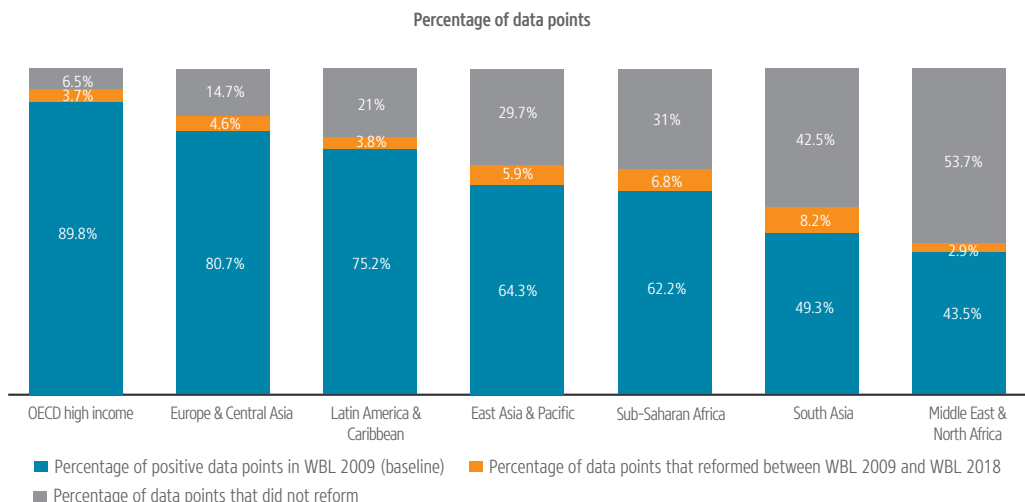


Source: *Women, Business and the Law* database.

East Asia and the Pacific had the second highest percentage of reforming economies at 84%, and 76% of economies in Europe and Central Asia reformed. Seventy-five percent of OECD high-income economies and 66% of economies in Sub-Saharan Africa reformed. Finally, 68% of economies in the Middle East and North Africa and 52% of economies in Latin America and the Caribbean enacted reforms.

Looking at the data points in each region where reforms occurred, and where they did not, shows the baseline, the pace of reform and the remaining gap. For example, in OECD high-income economies, the baseline of legal gender equality in 2008 was close to 90% and the percentage of data points that reformed closed roughly one-third of the remaining gap over the past decade (figure 11).

**FIGURE 11 OECD HIGH-INCOME ECONOMIES HAD THE SMALLEST LEGAL GENDER GAP AND THEY CLOSED ONE-THIRD OF WHAT PREVIOUSLY EXISTED**



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

Note: The maximum possible number of positive data points in Sub-Saharan Africa is 1645, in OECD high-income economies it is 1120, in Latin America and the Caribbean it is 1085, in Europe and Central Asia and East Asia and the Pacific it is 875, in the Middle East and North Africa it is 665 and in South Asia it is 280.



## Reforms by Indicator

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The following sections provide an overview of the main reforms in each of the eight indicators. For the purposes of counting, only one reform was counted where economies made changes in multiple data points within one indicator. For example, in Getting Paid, Colombia removed restrictions on women working in mining and on women working in jobs deemed hazardous, arduous or morally inappropriate. This is counted as one reform for Colombia in Getting Paid.

### Going Places

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Going Places measures constraints on freedom of movement, including whether women can independently decide where to go, travel and live. Over the past decade, Going Places saw the second lowest number of reforms across all eight indicators with only nine.

Afghanistan eliminated a requirement for married women to be accompanied by or have written permission from their husbands to get a passport. Côte d'Ivoire no longer requires all married women to provide a marriage certificate when applying for a passport, a burdensome step in an economy where many marriages are not formalized. Iraq's new passport law repealed the requirement that women under 40 be accompanied by a guardian when applying for a passport. Finally, following a decision by the constitutional court, Kuwait amended its passport law so that a husband's consent is no longer needed for a married woman to have a separate passport.

The Democratic Republic of Congo, Côte d'Ivoire, Honduras, Nicaragua, Rwanda and Togo all reformed their family laws to allow women to choose where to live in the same way as men. Previously husbands had selected the family's residence and their wives had to live there. Several of these reforms resulted from the Millennium Challenge Corporation's Gender in the Economy Indicator, which measures governments' commitments to promote gender equality in low- and lower-middle income economies using *Women, Business and the Law* data.

### Starting a Job

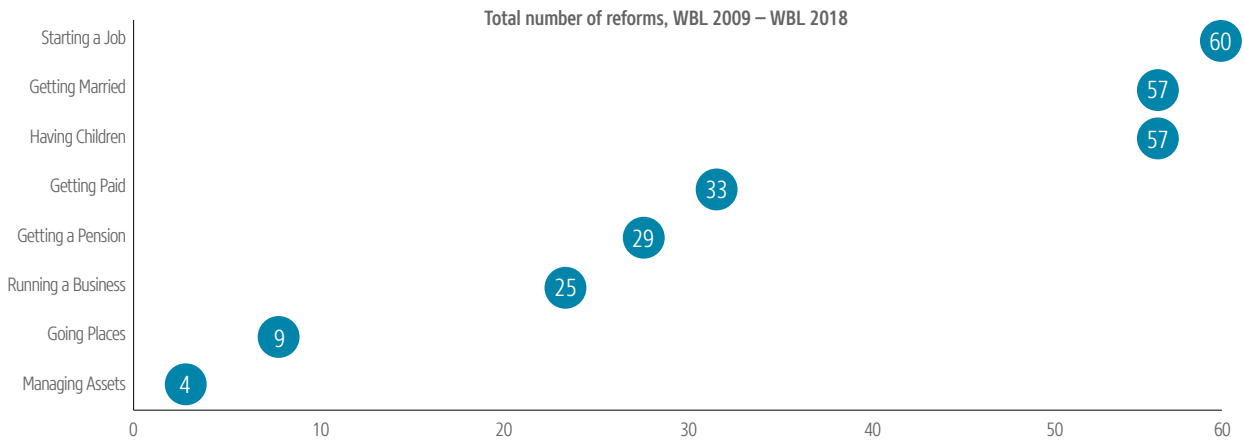
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Starting a Job analyzes laws affecting women's decisions to enter the labor market. It saw the most reforms over the last ten years (figure 12). Four economies—Bolivia, the Democratic Republic of Congo, Côte d'Ivoire and Togo—reformed to allow women to get a job or pursue a trade or profession without permission.

Thirty-five economies across every region introduced sexual harassment laws protecting women at work (figure 13). Of these, five—Argentina, Bangladesh, Georgia, Malaysia and Moldova—introduced sexual harassment laws, but did not provide for either criminal penalties or civil remedies for the violation of these laws. In Georgia, for example, the 2010 Gender Equality Act defines sexual harassment and establishes that it is not allowed, but there is no criminal penalty for sexual harassment nor can a victim sue for a civil remedy.

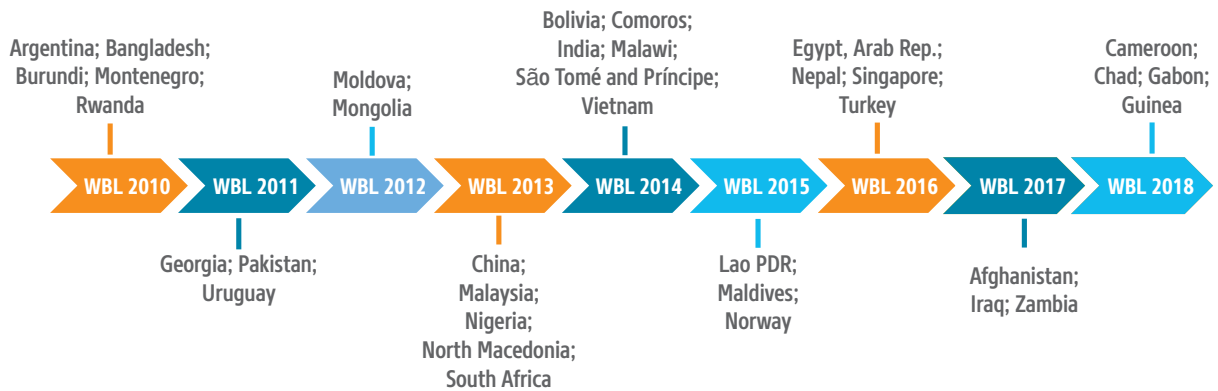
Additionally, nine economies introduced laws mandating nondiscrimination in employment based on gender.

**FIGURE 12 THE MOST REFORMS OCCURRED IN STARTING A JOB**



Source: Women, Business and the Law database.

**FIGURE 13 THIRTY-FIVE ECONOMIES BANNED SEXUAL HARASSMENT AT WORK**



Source: Women, Business and the Law database.

## Getting Paid

Getting Paid measures laws affecting occupational segregation and the gender wage gap. In this indicator, 13 economies—Albania, Belgium, Bolivia, the Comoros, Equatorial Guinea, Liberia, Libya, Mauritius, Montenegro, Serbia, South Africa, Vietnam and Zambia—introduced laws mandating equal remuneration for work of equal value.

Twenty-two economies reformed to remove restrictions on women’s work, reducing the likelihood that women are kept out of working in certain sectors of the economy. Of these, Bulgaria; Croatia; Kiribati; the Philippines; Poland; and Taiwan, China removed all job restrictions on women.

Additionally, Bahrain, Brunei Darussalam, Guinea, Jamaica, Libya, Moldova, Samoa and Tajikistan removed restrictions on women working at night.

Five economies removed restrictions on women working in specific industries. Colombia and the Czech Republic removed restrictions on women working in mining. The Democratic Republic of Congo removed restrictions on women working in construction, manufacturing and mining. Mongolia removed restrictions on women working in construction, energy, manufacturing, mining, transportation and water. Finally, Slovenia removed restrictions on women working in construction. Several of these reforms were motivated by the improved use of technology in these industries.

Bosnia and Herzegovina, Colombia, Guinea, Hungary, Samoa and Vietnam also removed restrictions on women working in jobs deemed hazardous, arduous or morally inappropriate.

However, Vietnam also introduced job restrictions on women working in agriculture, construction, energy, transportation and water. These changes away from gender equality, however, were balanced by other positive changes towards gender equality, resulting in a net increase in Vietnam's score in the index.

## Getting Married

Getting Married assesses legal constraints related to marriage. The most reforms in Getting Married occurred through the introduction of domestic violence laws. Forty-seven economies across all regions introduced such laws (table 3). A heightened focus on gender-based violence after the Beijing Platform for Action has driven this increase, including in the past decade.

Meanwhile, Bolivia, Ecuador, Malta and Nicaragua all granted women the same rights to remarry as men. Malta and Timor-Leste also granted women the same right to divorce as men.

The Democratic Republic of Congo removed a legal requirement that wives obey their husbands. And Côte d'Ivoire, Honduras, Nicaragua, Rwanda and Togo allowed women to be heads of household.

**TABLE 3 FORTY-SEVEN ECONOMIES INTRODUCED LAWS ON DOMESTIC VIOLENCE**

Region	Economies that introduced domestic violence legislation
East Asia & Pacific	Fiji; Kiribati; Marshall Islands; Palau; Papua New Guinea; Samoa; Timor-Leste; Tonga; Vanuatu
Europe & Central Asia	Azerbaijan; Belarus; Hungary; Kazakhstan; Latvia; Lithuania; Montenegro; North Macedonia; Tajikistan; Ukraine
Latin America & Caribbean	Suriname
Middle East & North Africa	Algeria; Bahrain; Lebanon; Saudi Arabia
OECD high income	Belgium; Denmark; France; Iceland; Netherlands
South Asia	Bangladesh; Bhutan; Maldives; Nepal; Pakistan
Sub-Saharan Africa	Angola; Benin; Burundi; Cabo Verde; Comoros; Gambia, The; Guinea-Bissau; Kenya; Mozambique; Rwanda; São Tomé and Príncipe; Uganda; Zambia

Source: Women, Business and the Law database.

**TABLE 4** THIRTY-THREE ECONOMIES ACROSS ALL REGIONS INTRODUCED PATERNITY LEAVE

Region	Economies that introduced paid paternity leave
East Asia & Pacific	Hong Kong SAR, China; Lao PDR; Myanmar; Samoa; Singapore; Timor-Leste; Vietnam
Europe & Central Asia	Albania; Bulgaria; Kosovo; Moldova; North Macedonia; Turkey
Latin America & Caribbean	Bolivia; El Salvador; Mexico; Nicaragua; Panama; Peru
Middle East & North Africa	Iran, Islamic Rep.
OECD high income	Australia; Ireland; Italy; Korea, Rep.; Luxembourg; Netherlands; Poland
South Asia	Bhutan; Maldives
Sub-Saharan Africa	Equatorial Guinea; Gambia, The; Mauritius; Seychelles

Source: Women, Business and the Law database.

## Having Children

Having Children examines laws affecting women's work after pregnancy. There were 57 reforms over the ten-year period in this indicator.

Sixteen economies increased paid maternity leave to meet the 14-week threshold established by the International Labor Organization. Additionally, 33 economies from across all regions introduced paid paternity leave (table 4).

Meanwhile Australia, Chile, France, Montenegro, New Zealand, Poland, Portugal, Singapore and the United Kingdom all introduced paid parental leave, which is leave available to either parent to take care of a child. Finally, Georgia, Mauritius, Mexico and Samoa prohibited the dismissal of pregnant workers.

## Running a Business

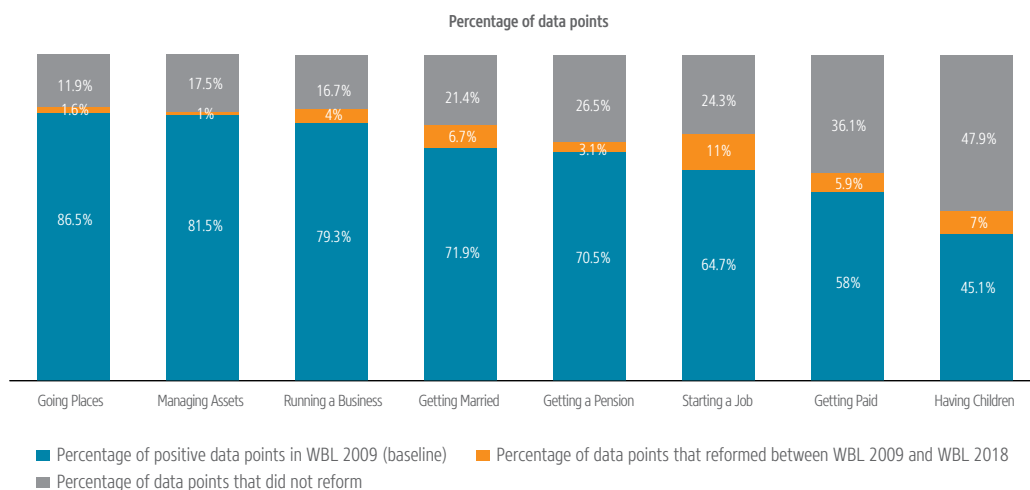
Running a Business analyzes constraints to women starting and running businesses. In Running a Business, the Democratic Republic of Congo reformed to allow women to register businesses, open bank accounts and sign contracts in the same way as men.

The Democratic Republic of Congo also prohibited gender discrimination in access to credit, as did 23 other economies from across every region but the Middle East and North Africa.

Reforms prohibiting gender discrimination in access to credit are implemented through a variety of legislation ranging from nondiscrimination and gender equality laws to credit and consumer protection acts. Maldives, for example, passed the Gender Equality Act in 2016 requiring financial institutions to ensure men and women have equal access to financial services and facilities.

**FIGURE 14**

**MANAGING ASSETS HAD THE SLOWEST PACE OF REFORM**



Source: Women, Business and the Law database.

Note: The maximum possible number of positive answers in Getting Married, Having Children and Managing Assets is 935, while in Going Places, Starting a Job, Getting Paid, Running a Business and Getting a Pension it is 748.

**Managing Assets**

Managing Assets examines gender differences in property and inheritance law. It had four reforms, the fewest of all eight indicators. Ecuador granted women equal ownership rights to property. Mali reformed its inheritance law to provide sons and daughters and male and female surviving spouses equal inheritance rights. Timor-Leste granted women equal ownership rights to property and ensured that husbands were not the sole administrators of property. Finally, Togo granted women equal ownership rights to property and sons and daughters equal inheritance rights.

Looking at the data points in each indicator where reforms occurred, and where they did not, shows the starting point, the pace of reform and the remaining gap. For example, in Managing Assets roughly 17% of the data points still need to reform, and approximately 1% of data points reformed over the 10-year period. This shows that the pace of reform in this indicator is very slow, and there is still some way to go (figure 14).

**Getting a Pension**

Getting a Pension assesses laws affecting the size of a woman’s pension. Over the past ten years, 22 economies equalized or are gradually equalizing the ages at which men and women can retire with full pension benefits. Additionally, eight economies equalized or are gradually equalizing the ages at which men and women can retire with partial pension benefits: Albania, Bosnia and Herzegovina, Estonia, Ethiopia, Greece, Madagascar, Slovenia and Ukraine. São Tomé and Príncipe also made the mandatory retirement age for men and women equal. Many pension reforms benefitting gender equality result from a push for greater fiscal sustainability.

Finally, Bolivia, Jordan, Malawi and North Macedonia introduced pension credits for periods of employment interruption due to childcare.

## How Reforms Happen

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There are certain triggers for reforms benefitting gender equality. Advocacy by women's groups coupled with public interest litigation is one such trigger as is support from bilateral and international organizations. These catalysts are very similar to reforms in other areas such as the business environment, where reforms are often driven by internal constituencies or encouraged by international organizations.

Campaigning by women's groups in Botswana coupled with public interest litigation, for example, supported a landmark constitutional challenge, the Unity Dow case, which overturned gender discriminatory citizenship laws.<sup>4</sup> In Brazil, advocacy by women's groups on behalf of a domestic violence survivor, Maria Da Penha, inspired legislators to introduce a law on domestic violence in her honor. It is now considered one of the world's most comprehensive laws combating violence against women.<sup>5</sup>

Advocacy has also proved critical in India, including in the Supreme Court case of Vishakha v State of Rajasthan where women's groups filed public interest litigation to enforce the rights of women in the workplace under the Indian constitution. The case led to the development of the Vishaka Guidelines, which defined sexual harassment in the workplace and provided measures to deal with it.<sup>6</sup>

Another trigger can be a push from bilateral organizations such as the Millennium Challenge Corporation. In Lesotho, the United States Millennium Challenge Corporation worked with the government to introduce the Legal Capacity of Married Persons Act, which allowed married women to make their own economic decisions. Previously the legal concept of marital power gave married women the same status as children, preventing them from making economic decisions such as starting a business or getting a loan.<sup>7</sup> Additionally, in the Arab Republic of Egypt, the United States Agency for International Development supported coordination efforts between civil society and the government to amend the Penal Code to designate sexual harassment as a crime.<sup>8</sup>

And the European Bank for Reconstruction and Development, as part of a transport project, supported the reform of legislation preventing women from becoming bus drivers in Kazakhstan in partnership with the government and a public transport operator in Almaty. Previously, women could not get bus driving licenses because a prerequisite was having a heavy goods license with one year of experience driving a heavy goods vehicle. But women were not legally allowed to drive heavy goods vehicles, and therefore could not also drive buses.<sup>9</sup> Coordinated efforts such as these have contributed to narrowing the legal gender gap over the last ten years.

## What's Next?

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Much improvement has occurred over the past decade, especially in Sub-Saharan Africa where the pace of reform is increasing, but persistent gaps remain. However, in the Middle East and North Africa, the pace of reform is occurring so slowly that the legal gender gap is only increasing as other regions reform at a faster pace.

This study develops new insight into how women’s employment and entrepreneurship are affected by legal gender discrimination, and in turn how this affects economic outcomes such as women’s participation in the labor market. The ten-year timeseries shines a light on the size of the legal gender gap, how quickly it is closing and where there are regional patterns of reform.

By laying a roadmap for progress over time and identifying potential areas for reform, this study both celebrates the progress that has been achieved and emphasizes the work that remains. To build on this work, the timeseries developed here will be extended in order to further research on the interaction between inequality of opportunity for women and labor market dynamics.

## Notes

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- 1 The *Women, Business and the Law* data cycles go from June 2007 to June 2017. The data has been published biennially and the reports were each published a few months after the data cutoff date. The first report (*Women, Business and the Law 2010*) covered the period from June 2007 to June 2009. The most recent report was *Women, Business and the Law 2018* and the data covered the period from May 2015 through June 2017. For the purposes of this ten-year retrospective the team filled in the data gaps by reviewing all reforms captured by the biennial cycle and organizing them annually to create a ten-year panel.
- 2 The three new questions are: “Can a woman obtain a judgement of divorce in the same way as a man?”; “Do women have the same rights to remarry as men?”; and “Does the law establish explicit pension credits for periods of childcare?”
- 3 The first seven indicators demonstrate statistically significant associations with one or more of the following outcomes even after controlling for the log of GNI per capita and region fixed effects: the female to male labor force participation rate ratio from the World Bank’s World Development Indicators database, the female to male wage ratio from the World Economic Forum’s Global Gender Gap Report, the percentage of firms with a female top manager from the World Bank’s Enterprise Surveys and the percentage of females (age 15+) who report owning financial accounts from the World Bank’s Global FINDEX database. For the final indicator, Getting a Pension, a statistically significant association was found with the percentage of females (age 15+) who report saving or setting aside any money for old age in the past year from the World Bank’s Global FINDEX database.
- 4 Hasan and Tanzer 2013.
- 5 De Silva de Alwis 2014.
- 6 De Silva de Alwis 2014. In 2013 India passed the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act.
- 7 Landesa 2013.
- 8 “Gender Equality and Women’s Empowerment,” United States Agency for International Development (USAID), November 7, 2017, <https://www.usaid.gov/egypt/gender-equality-and-womens-empowerment>.
- 9 EBRD 2015.

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## Economy Data

	 GOING PLACES	 STARTING A JOB	 GETTING PAID	 GETTING MARRIED	 HAVING CHILDREN	 RUNNING A BUSINESS	 MANAGING ASSETS	 GETTING A PENSION	 WBL 2019 SCORE
Afghanistan	50	75	0	20	20	75	40	25	38.13
Albania	100	100	100	100	80	100	100	50	91.25
Algeria	75	75	50	60	60	75	40	25	57.50
Angola	100	50	50	100	40	100	100	75	76.88
Antigua and Barbuda	100	50	75	100	0	75	80	75	69.38
Argentina	100	75	50	100	60	75	100	50	76.25
Armenia	100	75	75	80	60	75	100	100	83.13
Australia	100	100	100	100	100	100	100	75	96.88
Austria	100	100	100	100	80	100	100	100	97.50
Azerbaijan	100	100	0	100	80	100	100	50	78.75
Bahamas, The	100	100	75	100	20	75	100	100	83.75
Bahrain	25	25	25	20	40	75	40	50	37.50
Bangladesh	100	50	25	60	20	75	40	25	49.38
Barbados	75	25	75	100	40	75	100	100	73.75
Belarus	100	50	50	100	80	75	100	75	78.75
Belgium	100	100	100	100	100	100	100	100	100
Belize	75	75	50	100	60	75	100	100	79.38
Benin	50	100	50	80	60	75	80	100	74.38
Bhutan	100	100	100	60	40	50	80	25	69.38
Bolivia	100	75	50	100	60	100	100	75	82.50
Bosnia and Herzegovina	100	100	50	100	80	100	100	75	88.13
Botswana	75	25	75	100	0	75	60	75	60.63
Brazil	100	100	75	100	80	75	100	25	81.88
Brunei Darussalam	50	25	100	40	0	75	60	75	53.13
Bulgaria	100	100	100	100	100	100	100	50	93.75
Burkina Faso	75	100	25	60	80	75	100	100	76.88
Burundi	100	100	75	60	40	75	60	75	73.13
Cabo Verde	100	100	75	100	40	100	100	75	86.25
Cambodia	100	100	75	80	20	100	100	25	75
Cameroon	50	50	25	40	80	50	60	100	56.88

Note: The data reported here reflect the index as of June 1, 2017. For complete time series data, please visit [wbl.worldbank.org](http://wbl.worldbank.org).

	 GOING PLACES	 STARTING A JOB	 GETTING PAID	 GETTING MARRIED	 HAVING CHILDREN	 RUNNING A BUSINESS	 MANAGING ASSETS	 GETTING A PENSION	 WBL 2019 SCORE
Canada	100	100	100	100	80	100	100	100	97.50
Central African Republic	75	75	25	80	40	75	100	100	71.25
Chad	75	75	50	40	80	50	60	100	66.25
Chile	100	75	75	60	100	75	60	75	77.50
China	100	100	25	80	80	75	100	50	76.25
Colombia	100	100	75	100	80	75	100	50	85
Comoros	75	75	100	40	40	75	40	25	58.75
Congo, Dem. Rep.	100	100	50	40	60	100	60	50	70
Congo, Rep.	50	25	25	40	20	75	60	75	46.25
Costa Rica	100	100	25	100	40	75	100	100	80
Côte d'Ivoire	100	100	50	60	80	75	60	100	78.13
Croatia	100	100	100	100	80	100	100	75	94.38
Cyprus	75	100	75	100	60	100	100	100	88.75
Czech Republic	100	100	75	100	80	100	100	100	94.38
Denmark	100	100	100	100	100	100	100	100	100
Djibouti	100	50	75	0	60	100	40	50	59.38
Dominica	75	25	50	100	0	75	100	75	62.50
Dominican Republic	100	100	75	100	60	100	100	75	88.75
Ecuador	100	100	100	100	40	75	100	100	89.38
Egypt, Arab Rep.	50	100	25	20	20	75	40	75	50.63
El Salvador	100	100	75	80	80	100	100	75	88.75
Equatorial Guinea	75	50	100	60	60	50	60	75	66.25
Eritrea	100	100	75	80	20	75	100	25	71.88
Estonia	100	100	100	80	100	100	100	100	97.50
Eswatini	100	50	50	80	20	75	60	75	63.75
Ethiopia	100	100	25	80	20	75	100	75	71.88
Fiji	75	100	50	100	20	75	100	75	74.38
Finland	100	100	100	100	80	100	100	100	97.50
France	100	100	100	100	100	100	100	100	100
Gabon	50	75	50	20	60	50	60	100	58.13

Note: The data reported here reflect the index as of June 1, 2017. For complete time series data, please visit [wbl.worldbank.org](http://wbl.worldbank.org).

	 GOING PLACES	 STARTING A JOB	 GETTING PAID	 GETTING MARRIED	 HAVING CHILDREN	 RUNNING A BUSINESS	 MANAGING ASSETS	 GETTING A PENSION	 WBL 2019 SCORE
Gambia, The	100	50	75	100	60	75	60	75	74.38
Georgia	100	75	75	100	60	75	100	50	79.38
Germany	100	100	75	100	60	100	100	100	91.88
Ghana	100	100	50	100	20	75	80	75	75
Greece	100	100	100	100	80	100	100	100	97.50
Grenada	75	50	100	100	20	75	80	75	71.88
Guatemala	100	25	50	80	60	75	100	75	70.63
Guinea	75	75	75	20	40	100	60	100	68.13
Guinea-Bissau	75	25	0	60	20	25	60	25	36.25
Guyana	75	100	100	80	40	100	100	100	86.88
Haiti	50	50	75	40	20	75	80	75	58.13
Honduras	100	100	50	80	20	100	100	50	75
Hong Kong SAR, China	100	100	75	100	40	100	100	75	86.25
Hungary	100	75	75	100	100	100	100	100	93.75
Iceland	100	100	100	100	100	100	100	75	96.88
India	100	100	0	100	40	75	80	75	71.25
Indonesia	100	50	75	40	40	75	60	75	64.38
Iran, Islamic Rep.	0	0	50	0	60	75	40	25	31.25
Iraq	25	100	25	0	20	75	40	50	41.88
Ireland	100	100	100	100	80	100	100	100	97.50
Israel	100	100	75	60	60	75	100	75	80.63
Italy	100	100	100	80	100	100	100	75	94.38
Jamaica	100	25	50	100	20	75	100	75	68.13
Japan	100	50	50	80	80	75	100	100	79.38
Jordan	25	0	25	20	20	75	40	75	35
Kazakhstan	100	50	25	100	80	75	100	75	75.63
Kenya	100	100	100	100	40	75	80	75	83.75
Kiribati	100	50	100	100	20	75	60	75	72.50
Korea, Rep.	100	100	25	100	80	75	100	100	85
Kosovo	100	100	100	100	60	100	100	75	91.88

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	 GOING PLACES	 STARTING A JOB	 GETTING PAID	 GETTING MARRIED	 HAVING CHILDREN	 RUNNING A BUSINESS	 MANAGING ASSETS	 GETTING A PENSION	 WBL 2019 SCORE
Kuwait	50	0	0	40	0	75	40	75	35
Kyrgyz Republic	100	100	25	100	40	100	100	50	76.88
Lao PDR	100	100	75	100	80	100	100	50	88.13
Latvia	100	100	100	100	100	100	100	100	100
Lebanon	100	50	50	60	20	75	40	75	58.75
Lesotho	100	75	75	80	20	75	80	75	72.50
Liberia	100	50	100	80	40	75	80	75	75
Libya	100	50	100	20	40	75	40	25	56.25
Lithuania	100	100	100	100	100	100	100	50	93.75
Luxembourg	100	100	100	100	100	100	100	100	100
Madagascar	75	100	25	60	40	75	100	100	71.88
Malawi	75	100	100	100	20	75	100	100	83.75
Malaysia	50	50	50	40	0	75	60	75	50
Maldives	100	100	75	60	40	100	40	75	73.75
Mali	50	25	25	20	60	75	80	100	54.38
Malta	100	100	100	100	60	100	100	75	91.88
Marshall Islands	100	25	75	100	0	75	20	75	58.75
Mauritania	100	25	25	0	40	75	20	50	41.88
Mauritius	100	100	100	100	60	100	100	75	91.88
Mexico	100	100	75	80	60	100	100	75	86.25
Micronesia, Fed. States	100	25	75	80	0	75	60	75	61.25
Moldova	100	75	25	100	100	100	100	75	84.38
Mongolia	100	100	75	80	60	100	100	50	83.13
Montenegro	100	100	25	100	80	75	100	75	81.88
Morocco	100	100	50	40	80	100	40	75	73.13
Mozambique	100	100	50	80	60	75	100	50	76.88
Myanmar	75	25	50	60	60	75	80	25	56.25
Namibia	100	100	100	100	40	75	100	75	86.25
Nepal	100	75	50	60	0	75	40	25	53.13
Netherlands	100	100	100	100	80	100	100	75	94.38










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	 GOING PLACES	 STARTING A JOB	 GETTING PAID	 GETTING MARRIED	 HAVING CHILDREN	 RUNNING A BUSINESS	 MANAGING ASSETS	 GETTING A PENSION	 WBL 2019 SCORE
New Zealand	100	100	75	100	80	100	100	75	91.25
Nicaragua	100	100	75	100	40	100	100	75	86.25
Niger	75	75	50	20	60	50	20	75	53.13
Nigeria	75	75	50	100	20	75	80	75	68.75
North Macedonia	100	100	50	100	80	100	100	75	88.13
Norway	100	100	100	100	80	75	100	100	94.38
Oman	25	100	25	20	20	75	40	50	44.38
Pakistan	75	75	0	60	20	50	40	50	46.25
Palau	100	25	75	100	0	75	20	75	58.75
Panama	100	100	50	80	80	75	100	50	79.38
Papua New Guinea	75	50	25	100	20	75	80	75	62.50
Paraguay	100	100	100	100	80	100	100	75	94.38
Peru	100	100	100	80	80	100	100	100	95
Philippines	75	100	100	60	60	100	80	75	81.25
Poland	100	100	75	100	100	100	100	75	93.75
Portugal	100	100	100	80	100	100	100	100	97.50
Puerto Rico	100	100	75	80	20	100	100	75	81.25
Qatar	25	0	50	20	0	75	40	50	32.50
Romania	100	100	100	100	100	100	100	25	90.63
Russian Federation	100	50	25	80	80	75	100	75	73.13
Rwanda	100	100	75	100	20	75	100	75	80.63
Samoa	75	50	75	100	40	75	100	75	73.75
San Marino	100	50	75	60	60	75	100	100	77.50
São Tomé and Príncipe	100	100	0	100	40	75	100	100	76.88
Saudi Arabia	0	25	0	20	20	75	40	25	25.63
Senegal	75	75	25	60	60	75	40	100	63.75
Serbia	100	100	100	100	100	100	100	75	96.88
Seychelles	75	50	75	100	80	75	80	75	76.25
Sierra Leone	100	25	50	100	0	75	80	75	63.13
Singapore	100	75	75	100	60	75	100	75	82.50

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	 GOING PLACES	 STARTING A JOB	 GETTING PAID	 GETTING MARRIED	 HAVING CHILDREN	 RUNNING A BUSINESS	 MANAGING ASSETS	 GETTING A PENSION	 WBL 2019 SCORE
Slovak Republic	100	100	75	100	80	100	100	100	94.38
Slovenia	100	100	75	100	100	100	100	50	90.63
Solomon Islands	75	25	25	80	0	75	100	75	56.88
South Africa	100	100	100	100	80	100	100	25	88.13
South Sudan	100	25	0	80	20	75	40	25	45.63
Spain	100	100	100	100	80	100	100	100	97.50
Sri Lanka	100	75	25	100	20	75	80	50	65.63
St. Kitts and Nevis	100	25	50	100	40	75	80	75	68.13
St. Lucia	100	100	100	100	40	75	100	100	89.38
St. Vincent and the Grenadines	75	25	50	100	20	75	100	100	68.13
Sudan	0	0	0	0	20	75	40	100	29.38
Suriname	100	25	75	100	0	50	100	75	65.63
Sweden	100	100	100	100	100	100	100	100	100
Switzerland	100	100	100	100	60	75	100	25	82.50
Syrian Arab Republic	25	25	0	40	20	75	40	50	34.38
Taiwan, China	100	100	100	100	80	75	100	75	91.25
Tajikistan	100	50	50	100	80	100	100	75	81.88
Tanzania	100	100	100	80	60	75	60	100	84.38
Thailand	100	100	50	80	20	75	100	75	75
Timor-Leste	100	75	75	80	60	75	100	75	80
Togo	100	100	100	60	60	75	80	100	84.38
Tonga	100	25	75	100	0	75	20	75	58.75
Trinidad and Tobago	75	50	75	100	20	100	100	100	77.50
Tunisia	100	50	25	20	60	75	40	100	58.75
Turkey	100	100	50	80	80	75	100	50	79.38
Uganda	75	100	100	80	40	75	40	75	73.13
Ukraine	100	100	0	100	80	100	100	50	78.75
United Arab Emirates	25	0	0	0	0	75	60	75	29.38
United Kingdom	100	100	100	100	80	100	100	100	97.50

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	 GOING PLACES	 STARTING A JOB	 GETTING PAID	 GETTING MARRIED	 HAVING CHILDREN	 RUNNING A BUSINESS	 MANAGING ASSETS	 GETTING A PENSION	 WBL 2019 SCORE
United States	100	100	75	100	20	100	100	75	83.75
Uruguay	100	100	75	80	80	75	100	100	88.75
Uzbekistan	100	50	50	80	60	75	100	50	70.63
Vanuatu	100	25	50	80	20	100	80	75	66.25
Vietnam	100	100	50	100	80	100	100	25	81.88
West Bank and Gaza	50	25	25	20	20	75	60	100	46.88
Zambia	75	100	100	80	20	100	80	75	78.75
Zimbabwe	100	100	75	80	40	100	100	100	86.88

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The World Bank Group's *Women, Business and the Law* examines laws and regulations affecting women's prospects as entrepreneurs and employees across 187 economies. Its goal is to inform policy discussions on how to remove legal restrictions on women and promote research on how to improve women's economic inclusion.

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