

WOMEN, BUSINESS AND THE LAW 2020



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Women, Business and the Law 2020 is the sixth in a series of studies that analyze laws and regulations affecting women's economic opportunity in 190 economies.

Eight indicators—structured around women's interactions with the law as they begin, progress through, and end their careers—align with the economic decisions women make at various stages of their lives. The indicators are Mobility, Workplace, Pay, Marriage, Parenthood, Entrepreneurship, Assets, and Pension.

Data in *Women, Business and the Law 2020* are current as of September 1, 2019. The indicators are used to build evidence of the relationship between legal gender equality and women's entrepreneurship and employment. By examining the economic decisions women make as they go through different stages of their working lives, as well as the pace of reform over the past two years, *Women, Business and the Law* makes a contribution to policy discussions about the state of women's economic opportunities.



FOREWORD

Women, Business and the Law 2020 tracks how the law affects women at various stages in their lives, from the basics of transportation to the challenges of starting a job and getting a pension. This year's study shows that progress is being made, with all regions improving their average scores.

Still, the results are uneven — high-income countries tended to have the best scores, leaving women in many countries with only a fraction of the rights of men. That's not acceptable. Women should be as free as men to travel. They should be paid the same as men for work of equal value. They shouldn't face gender discrimination when applying for a loan or starting a business, and they should have the same rights to property and inheritance as men.

Legal rights for women are both the right thing to do and good from an economic perspective. Research shows clearly that reforms and policies that empower women boost economic growth. When women can move more freely, work outside the home and manage assets, they're more likely to join the workforce and strengthen the economy.

This year's study has been expanded to cover the last 50 years. Over that period, important progress was made in closing the gender gap, as women increasingly entered the workforce and started businesses. The gains were especially dramatic in the ability of women to start a job. Unfortunately, gender barriers persist, and laws and regulations continue to restrict women's economic decision making and employment prospects.

The study recognizes that creating good development outcomes is hard. Governments can use the *Women, Business and the Law* index to identify legal impediments to women's economic opportunities. The latest study tracks legal equality between men and women in 190 economies. It's important to note that *Women, Business and the Law* measures only the formal laws and regulations governing women's ability to work or own businesses — a country's norms and practices aren't captured by the indicators.

There's reason for optimism in this year's study. Social mores are improving, and many countries have improved the regulatory environment for women over the last two years. Among the 10 economies that advanced the most, nine are from the Middle East, North Africa, and Sub-Saharan Africa. Many of their efforts were focused in the areas of starting a job and working after having children. The result has been an improvement in women's ability to enter the workforce and remain in it.

Much work remains. We shouldn't be satisfied until every young girl can move through her life without facing legal barriers to her success. At the World Bank Group, we stand ready to help.

David R. Malpass

President

The World Bank Group



FINDINGS

- *Better performance in the areas measured by the Women, Business and the Law index is associated with more women in the labor force and with higher income and improved development outcomes.*
- *Since 2017, 40 economies have enacted 62 reforms enhancing gender equality.*
- *The economies that improved the most are Saudi Arabia, the United Arab Emirates, Nepal, South Sudan, São Tomé and Príncipe, Bahrain, the Democratic Republic of Congo, Djibouti, Jordan, and Tunisia.*
- *On average, women have just three-fourths of the legal rights afforded to men.*
- *With a recent reform to parental leave, Canada joins seven other economies that score 100 on the Women, Business and the Law index: Belgium, Denmark, France, Iceland, Latvia, Luxembourg, and Sweden.*

Binh lives and works in Vietnam. As a little girl, she liked science and studied hard to get good grades. Her parents were supportive and invested money in her education. The result: she became one of the first female forensic pathologists in her country. But after just a few years of work, she was prohibited from continuing at her job. A new decree had labeled it an inappropriate job for women, forcing her employer to terminate her.

All over the world, discriminatory laws continue to threaten women's economic security, career growth, and work-life balance. Such barriers to employment and entrepreneurship at every stage of life limit equality of opportunity, creating a business environment that does not adequately support working women. In the Middle East and North Africa, women have only half the legal rights of men; worldwide, it is just 75 percent. Although many economies have acted to reduce barriers to women's economic participation over the last 50 years, the progress made cannot be equated with success.

Women, Business and the Law emphasizes the work still to be done by making a contribution to research and policy discussions about the state of women's economic opportunities. Since its inception in 2009, it has measured laws and regulations that restrict women's economic inclusion.

This year, the project explores the relationship between women's empowerment and economic outcomes. *Women, Business and the Law 2020* finds that over time, reforms increasing women's equality of opportunity contribute to more successful economies, higher female labor force participation, and better development outcomes. Over the last two years, 40 economies from all regions and income groups have made women's economic empowerment a priority by executing 62 reforms facilitating women's entry into

the workforce. Such reforms allow governments to cultivate a business environment that benefits women entrepreneurs and employees, enhancing economic productivity and accelerating development.

Measuring laws and regulations

To demonstrate where laws facilitate or hinder women’s economic participation, *Women, Business and the Law 2020* presents an index covering 190 economies and structured around the life cycle of a working woman. To ensure comparability, the woman in question is assumed to reside in the main business city of her economy and to be employed in the formal sector.

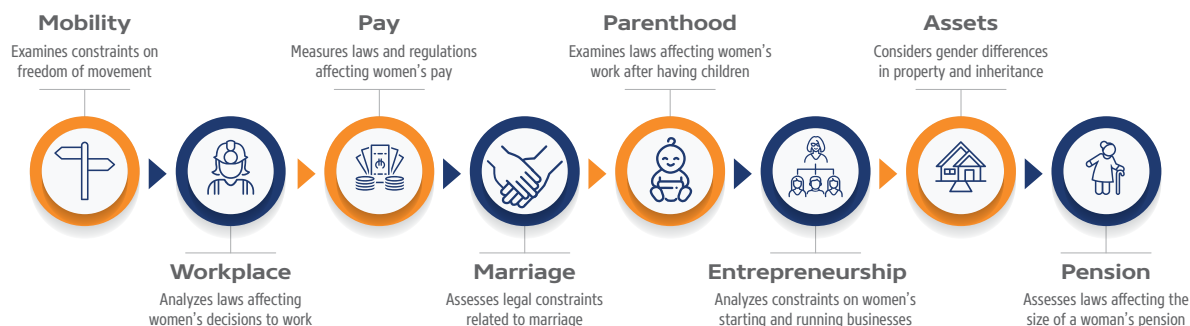
Eight indicators constructed around women’s interactions with the law as they begin, progress through, and end their careers are used to align different areas of the law with the economic decisions women make at various stages of their lives (figure 1.1). The indicators were chosen based on statistically significant associations with outcomes related to women’s economic empowerment, including women’s labor force participation rates.

The Mobility indicator, for example, assesses laws affecting women’s agency and freedom of movement—two factors likely to influence their decision to enter the labor force. Each subsequent indicator also looks at a specific set of regulations and the ways in which they affect women’s economic participation as entrepreneurs and employees. Policy makers interested in encouraging women to work can look at their economy’s scores for each indicator as a starting point for reform. This methodological approach builds on the experience of the World Bank’s *Doing Business* project, which develops objective indicators of impediments to entrepreneurship and employment, by viewing such constraints through a gender lens.

The *Women, Business and the Law* data set is constructed using laws and regulations that are currently in force. Unless they are codified, religious and customary laws are not considered. Because the indicators serve as a basis for legal equality of opportunity, implementation of laws is also not measured.

In total, 35 questions are scored across the eight indicators (table 1.1). Overall scores are then calculated by taking the average of each indicator, with 100 representing the

FIGURE 1.1 | EIGHT INDICATORS MEASURE LEGAL DIFFERENCES BETWEEN MEN AND WOMEN AS THEY TRANSITION THROUGH DIFFERENT STAGES OF WORKING LIFE



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

TABLE 1.1	WHAT DOES THE <i>WOMEN, BUSINESS AND THE LAW</i> INDEX MEASURE?
Mobility	
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	
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	
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 dangerous in the same way as men?
4.	Are women able to work in the same industries as men?
Marriage	
1.	Is there no legal provision that requires 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	
1.	Is paid leave of at least 14 weeks available to mothers?
2.	Does the government administer 100% 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	
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	
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 the valuation of nonmonetary contributions?
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.	Are the mandatory retirement ages for men and women equal?
4.	Are periods of absence due to child care accounted for in pension benefits?

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

highest possible score. The resulting data set allows the index to function as an easily replicable way to benchmark the regulatory environment for women as entrepreneurs and employees.

As demonstrated over the last 10 years, the knowledge and analysis provided by *Women, Business and the Law* make a strong economic case for laws that empower women. The project demonstrates that equality before the law and of economic opportunity are not only wise social policy but also smart economic policy. Given the economic significance of women's empowerment, the ultimate goal of *Women, Business and the Law* is to encourage governments to reform laws that hold women back from working and doing business.

Equality of opportunity is good economics

Women, Business and the Law takes as its starting point that the equal participation of women and men will give every economy a chance to achieve its potential. Equality of opportunity allows women to make the choices that are best for them, their families, and their communities. It is also associated with improved economic outcomes.

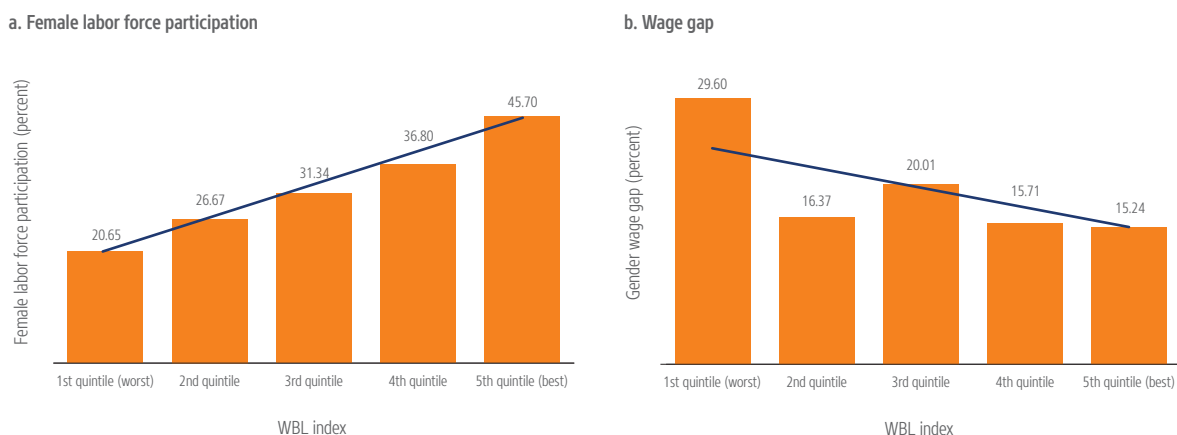
A significant body of research links reforms and policies aimed at achieving gender equality to women's economic outcomes. For example, removing barriers that restrict the ability of women to move freely, sign contracts, work outside the home, or manage assets has been associated with a more abundant female labor supply.¹ In addition, fewer legal barriers are associated with access to better jobs for women, such as those requiring higher skill levels, offering higher wages, or presenting an opportunity to manage others.²

Reforming discriminatory laws captured by the Mobility and Entrepreneurship indicators is also associated with higher levels of entrepreneurship and better access to finance for women.³ Furthermore, raising the retirement age of women to match that of men is correlated with an increased female labor supply, which should facilitate larger pensions and better financial security for women of retirement age.⁴

Earlier evidence on the relationship between legal reforms and women's economic outcomes was generally limited to a certain number of economies, points in time, or aspects of the law. However, new research using *Women, Business and the Law* data—covering 50 years, 190 economies, and 35 aspects of the law—confirms that these positive relationships hold when studied on a global scale.⁵ Analysis shows that where the law ensures greater equality of economic opportunity between women and men, female labor force participation is higher. This result holds after taking into account important factors—including income levels, fertility rates, and female education—and when using different statistical methods. The 50 years of *Women, Business and the Law* data also suggest a correlation between legal reform and a reduction of the wage gap (figure 1.2).

It is not only women's economic outcomes that improve with higher *Women, Business and the Law* index scores. Several studies also demonstrate that where women and men are given equality of opportunity, positive development outcomes ensue. Research shows that having fewer discriminatory laws and policies in place results in larger investments in health and education (both for women themselves and for the next generation) and lower rates of sexually transmitted diseases.⁶ Such results

FIGURE 1.2 | WHERE THE *WOMEN, BUSINESS AND THE LAW* INDEX SHOWS GREATER EQUALITY, FEMALE LABOR FORCE PARTICIPATION RATES ARE HIGHER AND THE WAGE GAP BETWEEN WOMEN AND MEN IS LOWER



Sources: Panel a: *Women, Business and the Law* (WBL) database; World Development Indicators (WDI) database. Panel b: *Women, Business and the Law* (WBL) database; World Development Indicators (WDI) database; ILOSTAT; OECD.Stat.

Note: Panel a: The relationship between the WBL index and female labor force participation is statistically significant after controlling for income (measured as GDP per capita provided in the WDI database), fertility rates, industrial composition, female education, the male working-age population, and economy-level and time fixed effects. Regression of female labor force participation on the WBL index includes 176 economies for the period 1991–2018, as determined by data availability. This statistical relationship should not be interpreted as causal. For full results of the empirical analysis of the relationship between WBL scores and women’s economic outcomes, see Hyland, Djankov, and Goldberg (2019). Panel b: The relationship between the WBL index and the gender wage gap is statistically significant after controlling for income (measured as GDP per capita provided in the WDI database), fertility rates, industrial composition, female education, the male working-age population, and economy-level and time fixed effects. Regression of the gender wage gap on the WBL index includes 68 economies for the period 1973–2017, as determined by data availability. The gender wage gap represents the ratio of male to female earnings. This statistical relationship should not be interpreted as causal.

suggest that giving women more economic rights strengthens their bargaining power within the household, resulting in better outcomes not only for themselves but also for their children and families.⁷

Correlating *Women, Business and the Law* data with development outcomes also reveals that in economies where women have greater economic opportunity, there are lower rates of maternal mortality and higher levels of female education.⁸ These positive development outcomes may stem, at least in part, from improved economic outcomes benefiting women when the legal playing field is more level.⁹

Findings such as these extend to entire economies as well. Several studies show that inequality between women and men can harm economic growth. For example, one study found that without the increase in female labor force participation between 1890 and 1980 in the United States, income per capita could have been as much as 14 percent below its actual level.¹⁰ More recent research confirmed this link between female labor supply and growth in other contexts.¹¹ Inequality in education, in human capital more broadly, and in wage rates has also been tied to negative consequences for the wider economy.¹² Indeed, suggestive evidence of the positive relationship between gender equality and development is illustrated by a simple correlation between *Women, Business and the Law* index scores and income per capita.

By developing a time series and further researching the interaction between inequality of opportunity for women and labor market dynamics, *Women, Business and the Law* strengthens insights into how women’s employment and entrepreneurship are affected by legal gender discrimination, and in turn how this affects economic outcomes. Analysis based on the time series finds that at the global level, discrimination matters.¹³ Identifying where gaps remain furthers this exploration of progress toward gender equality and economic development.

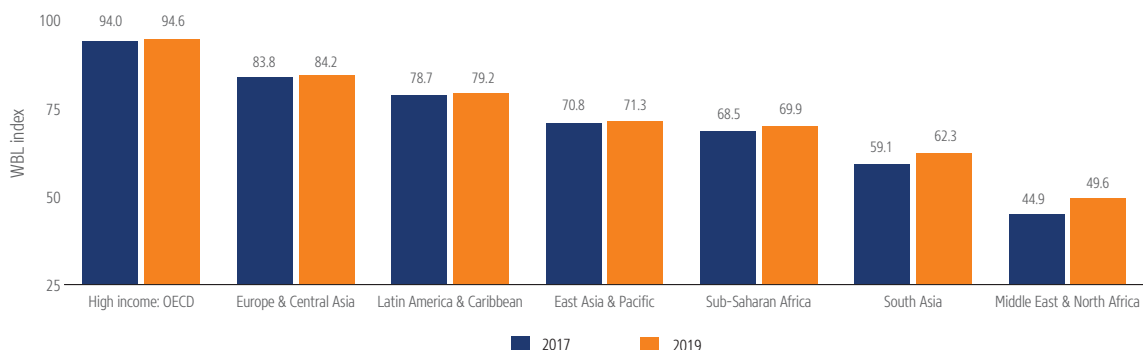
Insights from new data

Based on a review of reforms since 2017, *Women, Business and the Law 2020* updates the index presented in its 2019 study, *A Decade of Reform*. In 2019, the average global score is 75.2, up from 73.9 as measured in 2017. Eight economies—Belgium, Canada, Denmark, France, Iceland, Latvia, Luxembourg, and Sweden—score 100, meaning that women are on an equal legal standing with men across all eight indicators (table 1.2).

Of the 40 economies with scores higher than 90, 27 are Organisation for Economic Co-operation and Development (OECD) high-income economies and nine are in Europe and Central Asia. The remaining four are in Latin America and the Caribbean, East Asia and the Pacific, and Sub-Saharan Africa. No economy in the Middle East and North Africa or South Asia scores higher than 90.

Regional distribution patterns have remained unchanged since 2017. OECD high-income economies score the highest, followed by the Europe and Central Asia, Latin America and the Caribbean, and East Asia and the Pacific regions. Economies in Sub-Saharan Africa have an average regional score of 69.9, while economies in South Asia score 62.3 on average. Economies in the Middle East and North Africa have the lowest average score, 49.6. While all regions improved their scores on average, it was the lowest-scoring regions that made the most progress toward gender equality over the last two years (figure 1.3).

FIGURE 1.3 | REGIONS WITH THE LOWEST *WOMEN, BUSINESS AND THE LAW* SCORES MADE THE MOST PROGRESS TOWARD EQUALITY



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

TABLE 1.2		WOMEN, BUSINESS AND THE LAW 2020 INDEX							
Economy	Score	Economy	Score	Economy	Score	Economy	Score	Economy	Score
Belgium	100.0	Bulgaria	90.6	Montenegro	81.9	Benin	74.4	Papua New Guinea	60.0
Canada	100.0	Romania	90.6	Bahamas, The	81.3	Gambia, The	74.4	Niger	59.4
Denmark	100.0	Ecuador	89.4	Puerto Rico	81.3	India	74.4	Comoros	58.8
France	100.0	Hong Kong SAR, China	89.4	Zambia	81.3	Maldives	73.8	Marshall Islands	58.8
Iceland	100.0	El Salvador	88.8	Philippines	81.3	Nepal	73.8	Myanmar	58.8
Latvia	100.0	Malta	88.8	Grenada	80.6	Angola	73.1	Palau	58.8
Luxembourg	100.0	Uruguay	88.8	Kenya	80.6	Burundi	73.1	Tonga	58.8
Sweden	100.0	Lao PDR	88.1	Malawi	80.6	Russian Federation	73.1	Vanuatu	58.1
Estonia	97.5	South Africa	88.1	Costa Rica	80.0	Uganda	73.1	Algeria	57.5
Finland	97.5	Guyana	86.9	Samoa	80.0	Kazakhstan	72.5	Gabon	57.5
Germany	97.5	Zimbabwe	86.9	San Marino	80.0	Bhutan	71.9	Cameroon	56.9
Greece	97.5	Cabo Verde	86.3	Belize	79.4	Ethiopia	71.9	Solomon Islands	56.9
Ireland	97.5	Dominican Republic	86.3	Burkina Faso	79.4	Madagascar	71.9	United Arab Emirates	56.3
Italy	97.5	Namibia	86.3	Fiji	79.4	Central African Republic	71.3	Brunei Darussalam	53.1
Netherlands	97.5	Nicaragua	86.3	Panama	79.4	St. Kitts and Nevis	71.3	Lebanon	52.5
Portugal	97.5	São Tomé and Príncipe	86.3	Azerbaijan	78.8	Guatemala	70.6	Equatorial Guinea	51.9
Spain	97.5	Georgia	85.6	Congo, Dem. Rep.	78.8	Saudi Arabia	70.6	Libya	50.0
United Kingdom	97.5	Switzerland	85.6	Kiribati	78.8	South Sudan	70.0	Malaysia	50.0
Australia	96.9	Bosnia and Herzegovina	85.0	Tajikistan	78.8	Tunisia	70.0	Bangladesh	49.4
Hungary	96.9	Korea, Rep.	85.0	Ukraine	78.8	Eritrea	69.4	Pakistan	49.4
Norway	96.9	North Macedonia	85.0	Vietnam	78.8	Djibouti	68.1	Somalia	46.9
Peru	95.0	Venezuela, RB	85.0	Rwanda	78.1	Jamaica	68.1	Bahrain	46.3
Austria	94.4	Moldova	84.4	Thailand	78.1	Sri Lanka	68.1	Congo, Rep.	46.3
New Zealand	94.4	Tanzania	84.4	Chile	77.5	St. Vincent and the Grenadines	68.1	Eswatini	46.3
Paraguay	94.4	Togo	84.4	Israel	77.5	Uzbekistan	67.5	Mauritania	45.6
Slovak Republic	94.4	Liberia	83.8	Barbados	76.9	Antigua and Barbuda	66.3	Egypt, Arab Rep.	45.0
Croatia	93.8	Mexico	83.8	Kyrgyz Republic	76.9	Chad	66.3	Iraq	45.0
Czech Republic	93.8	St. Lucia	83.8	Mozambique	76.9	Suriname	66.3	Guinea-Bissau	42.5
Lithuania	93.8	Côte d'Ivoire	83.1	Argentina	76.3	Guinea	65.0	Jordan	40.6
Poland	93.8	Timor-Leste	83.1	Seychelles	76.3	Indonesia	64.4	Oman	38.8
Serbia	93.8	Armenia	82.5	Belarus	75.6	Botswana	63.8	Afghanistan	38.1
Slovenia	93.8	Bolivia	82.5	China	75.6	Senegal	63.8	Syrian Arab Republic	36.9
Kosovo	91.9	Mongolia	82.5	Lesotho	75.6	Nigeria	63.1	Kuwait	32.5
Mauritius	91.9	Singapore	82.5	Morocco	75.6	Sierra Leone	63.1	Qatar	32.5
Albania	91.3	Turkey	82.5	Cambodia	75.0	Dominica	62.5	Iran, Islamic Rep.	31.3
Cyprus	91.3	Brazil	81.9	Ghana	75.0	Haiti	61.3	Sudan	29.4
Taiwan, China	91.3	Colombia	81.9	Honduras	75.0	Micronesia, Fed. Sts.	61.3	Yemen, Rep.	26.9
United States	91.3	Japan	81.9	Trinidad and Tobago	75.0	Mali	60.6	West Bank and Gaza	26.3

Source: Women, Business and the Law database.

When classified by income level, high-income economies score the highest, with an average score of 84.9. Upper-middle-income economies are not far behind, scoring 74.9 on average. Lower-middle- and low-income economies have similar average scores of 68.8 and 67.2, respectively. However, one noteworthy finding is that low-income economies outperform both middle-income groups on the Workplace and Pension indicators. One reason for this could be the introduction of new labor codes in these economies after conflict or independence.

The data also indicate that retirement ages are more equal between women and men in lower-income economies. Unequal retirement ages can leave women with smaller pensions in old age. A push for greater fiscal sustainability has driven many economies to change laws in this area because women tend to live longer, but often retire earlier, than men.

Of the indicators, the one with the most room to improve is Parenthood, where the average score is just 53.9. In other words, about half of the economies measured by *Women, Business and the Law* do not have the good practices identified by this indicator. For example, 115 economies guarantee paid maternity leave of 14 weeks or more. However, in almost 50 percent of economies that provide any form of paid maternity leave, the burden falls fully or partially on the employer, making hiring women more costly than hiring men. However, the provision of paid maternity leave can improve the retention of female employees, reducing turnover cost and improving productivity, which can generate returns for employers that outweigh any short-term costs.¹⁴

While more than half of the economies covered mandate paid leave specifically reserved for fathers, the median duration of that leave is just five days (figure 1.4). Only 43 economies have paid parental leave that can be shared by mothers and fathers. In 2019, the European Union (EU) passed a new directive aimed at increasing the amount of leave available to both parents and redistributing child care responsibilities between women and men. EU states now have three years to adopt legislation complying with

FIGURE 1.4 | MEDIAN LENGTH OF PAID LEAVE BY REGION



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

Note: *Maternity leave* refers to the sum of paid maternity leave and paid parental leave, excluding any paid parental leave specifically reserved for fathers. *Paternity leave* refers to the sum of paid paternity leave and any paid parental leave specifically reserved for fathers. Of the economies covered, 184 guarantee at least one day of maternity leave, and 105 guarantee at least one day of paternity leave.

the directive. Because of this advance, *Women, Business and the Law* expects more reforms in this area among the top-scoring economies.

Another indicator area in which there is room to improve is Pay. Ninety economies still have at least one restriction on the jobs women can hold (table 1.3). However, in Europe and Central Asia, whose economies have the longest lists of jobs prohibited for women, progress is being made. Many economies have been driven to lift restrictions on women's employment because of labor shortages in male-dominated industries and the recognized economic benefits of higher female labor force participation.

For example, Uzbekistan abolished its list of over 450 professions that were off-limits to women. Similarly, Kazakhstan reduced the types of jobs prohibited to women from 287 to 219. Moldova also lifted legal restrictions on women's employment by limiting them to pregnant, nursing, and postpartum women. In the Russian Federation, where women are currently banned from working in 456 types of jobs, the Ministry of Labor issued an order to reduce the types of jobs to 100. However, the new list will not be effective until 2021.

Also covered by this indicator are workplace protections, which can facilitate a woman's ability to secure and sustain employment. Less than half of the economies covered have legislation mandating equal remuneration for work of equal value. With the recent debate around equal pay, this is an important area of reform for governments hoping to reduce the gender wage gap.

Which economies improved the most?

In the last two years alone, 40 economies implemented 62 reforms toward equality of opportunity across the eight indicators measured. At the same time, three economies implemented changes that reduced equality: Bosnia and Herzegovina, Moldova, and West Bank and Gaza.

Top-performing economies continue to reform. Canada introduced a new parental leave sharing benefit that reserves 35 days for the father. With this, Canada joins the group of economies that score 100. Cyprus, the Czech Republic, and the United States¹⁵

TABLE 1.3 NINETY ECONOMIES FORBID WOMEN FROM PERFORMING CERTAIN TASKS		
Industry	Economies with at least one restriction	Examples
Agriculture	21	Skinning animals (<i>Lebanon</i>)
Construction	35	Working in industrial paint jobs (<i>Colombia</i>)
Energy	26	Exploratory drilling of oil and gas wells (<i>Russian Federation</i>)
Manufacturing	48	Cleaning, lubricating, or adjusting any part of machinery (<i>Bangladesh</i>)
Mining	60	Working in any underground mine (<i>Sierra Leone</i>)
Transportation	16	Driving a railway, metro, or locomotive train; driving a bus with more than 14 seats (<i>Azerbaijan</i>)
Water	23	Working in jobs that require soaking body in dirty water (<i>Vietnam</i>)

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

also reformed laws related to paternity and parental leave, giving parents more opportunity to share child care responsibilities.

Two other top-scoring economies enacted reforms as well. In Italy, the age at which men and women can retire with full pension benefits is now the same. In Slovenia, the same is true of the age for partial pension benefits.

The 10 economies that improved the most were Saudi Arabia, the United Arab Emirates, Nepal, South Sudan, São Tomé and Príncipe, Bahrain, the Democratic Republic of Congo, Djibouti, Jordan, and Tunisia. These economies represent three regions and comprehensive reforms implemented across a range of indicators (table 1.4). In particular, economies in the Middle East and North Africa and Sub-Saharan Africa make up nine of the top-10 reforming economies. By contrast, no economy in East Asia and the Pacific, Europe and Central Asia, or Latin America and the Caribbean is a top reformer. Although most economies in Europe and Central Asia perform well in the *Women, Business and the Law* index, constraints remain, especially in the form of restrictions on women's work. In East Asia and the Pacific and Latin America and the Caribbean, performance is more uneven. There are opportunities to improve across many of the areas measured.

Each of the top improvers saw a score increase in at least two *Women, Business and the Law* indicators. Reforms in Workplace and Parenthood were the most popular, with seven of the 10 top improvers implementing at least one reform in each area. However, only one top improver reformed in the area of Entrepreneurship, and none introduced changes affecting the Assets indicator.

Economy	WBL 2020 score	Change in score	Mobility	Workplace	Pay	Marriage	Parenthood	Entrepreneurship	Assets	Pension
Saudi Arabia	70.6	38.8	✓	✓		✓	✓	✓		✓
United Arab Emirates	56.3	29.4	✓	✓	✓	✓	✓			
Nepal	73.8	18.1		✓	✓		✓			✓
South Sudan	70.0	18.1		✓	✓		✓			
São Tomé and Príncipe	86.3	11.9			✓		✓			
Bahrain	46.3	8.8		✓		✓				
Congo, Dem. Rep.	78.8	8.8					✓			✓
Djibouti	68.1	8.8		✓		✓				
Jordan	40.6	8.8			✓		✓			
Tunisia	70.0	8.8		✓		✓				

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

Reforms in the Middle East and North Africa region represent nearly a third of the economies with a significant positive shift in progress observed over the last two years. Economies in Sub-Saharan Africa follow closely, with 26% of reforms captured. Together, these two regions account for more than half of all reforms since 2017.

Many of the reforms in the Middle East and North Africa were supported by the work of specialized councils committed to improving gender balance in the workforce. Their success was anchored in governments' strong commitments to improving the business environment, and they were often led by finance ministries that executed reform agendas in this area. More work remains, however, because the Middle East and North Africa continues to be the region with the most room to improve.

Saudi Arabia has made the biggest improvement in the index since 2017, increasing by 38.8 points. Reforms were enacted in six out of the eight indicators over the two-year period covered by the index. Under the Mobility indicator, Saudi Arabia made changes affecting a woman's freedom of movement. For example, Saudi Arabian women no longer need permission from a male guardian to travel abroad or to obtain a passport. Saudi Arabia also amended the Civil Status Law to allow a woman to choose where to live in the same way as a man by removing a provision that made the husband's home the default residence. In addition, a husband can no longer sue his wife for leaving the marital home. This has implications for the Marriage indicator because the law that required a woman to obey her husband was repealed.

In 2018, Saudi Arabia further criminalized sexual harassment in public and private sector employment. Groundbreaking reforms to allow women greater economic opportunity were also enacted in 2019. Legal amendments now protect women from discrimination in employment, including job advertisements and hiring, and prohibit employers from dismissing a woman during her entire pregnancy and maternity leave. Saudi Arabia also equalized the retirement age for women and men at 60 years, extending women's working lives, earnings, and contributions. Finally, Saudi Arabia also encouraged women's entrepreneurship by prohibiting gender-based discrimination in accessing financial services. These reforms build on other historic changes in Saudi Arabia, which in 2015 for the first time allowed women to vote and run as candidates in municipal elections and in 2017 gave women the right to drive.

These reforms are spurred by an understanding that women play an important role in moving Saudi Arabia closer to its "Vision 2030." This ambitious plan to modernize the Saudi Arabian economy by diversifying it beyond oil and gas, promoting private sector growth, and supporting entrepreneurship also includes the goal of increasing women's labor force participation from 22 percent to 30 percent. The *Women, Business and the Law* index provides a list of the remaining legal constraints on women's participation in the economy, which, if addressed, could increase their economic contribution in Saudi Arabia.

The United Arab Emirates also reformed in five indicators, resulting in the second-largest improvement. Over the last several years, Emirati authorities have shown a commitment to removing legal barriers to women's work. In 2005, authorities established the Gender Balance Council, a federal agency responsible for implementing initiatives

to enhance women's representation in the country's private and public sectors. Recognizing that women's equal participation in the economy is central to achieving sustainable growth, the council developed the *Gender Balance Guide*, which offers organizations instructions on how to create a better working environment for women. The council works closely with international organizations to implement recommended gender policies, including protection from discrimination, gender-responsive budgeting, and parental leave.

Five other economies in the Middle East and North Africa implemented nine additional reforms. Bahrain, for example, adopted provisions on sexual harassment in employment, including criminal penalties for perpetrators. It also began allowing women to be recognized as heads of their households.

In Bahrain, the advisory Bahraini Supreme Council for Women was formed in 2001. The council recently adopted a second National Plan for the Advancement of Bahraini Women for 2013–2022, which focuses not only on supporting women's entrepreneurship, career opportunities, and financial independence, but also on enhancing their physical and psychological well-being and protection from domestic violence. The council earlier commissioned a study on violence against women in Bahraini society that included data on workplace sexual harassment. Bahrain's labor minister has explained that the amendments to the labor law banning sexual harassment and discrimination in the workplace aim to bring national legislation in line with international standards.

Also in the region, Jordan eliminated legal restrictions on women's ability to work at night and introduced the principle of equal remuneration for work of equal value. Djibouti, Morocco, and Tunisia enacted legislation specifically addressing domestic violence, reflecting a movement toward protecting women from violence. Djibouti also introduced legislation and criminal penalties for sexual harassment in employment.

The reforms recorded in Tunisia were driven by a desire to align the country's laws with its progressive 2014 Constitution, which enshrines the principle of equality between women and men. In August 2017, the Individual Freedoms and Equality Committee was created by the president of Tunisia to support the legal reform agenda. The committee recommended several measures to achieve complete and effective equality between women and men, including in the areas of inheritance and violence against women. Such political will, coupled with an active civil society advocating for women's rights, has facilitated the enactment of one of the region's most comprehensive laws on violence against women.

Nepal, the economy with the third-largest improvement in the index, introduced a new labor law that makes women's entry into the labor market easier by prohibiting discrimination in employment. It also improved women's employment opportunities and pay by allowing women to work at night and prohibiting discrimination in remuneration for work of equal value. In addition, Nepal introduced 15 days of paid paternity leave, making it easier for women to share child care responsibilities with their partners. New regulations introducing a mandatory old-age pension scheme for private sector workers also established the same retirement age for women and men and therefore directly protect women's financial security in old age.

Three other South Asian economies—India, Pakistan, and Sri Lanka—have enacted reforms as well. The Indian state of Maharashtra eliminated restrictions on women's

ability to work in jobs deemed dangerous. Pakistan and Sri Lanka both increased the period of paid maternity leave to exceed 14 weeks.

South Sudan also improved significantly in the index. In 2017, the country adopted its first labor law since independence. The new law protects women in the workplace from gender discrimination and sexual harassment. It also substantially improves women's opportunities to enter the labor force by opening up new sectors for female employment. Women are no longer categorically barred from working at night, underground or underwater, or in jobs deemed hazardous, arduous, or harmful. The law also prohibits pay discrimination and requires employers to "take steps to guarantee equal remuneration for every employee for work of equal value." Finally, the introduction of two weeks of paid paternity leave recognizes and supports the redistribution of unpaid care work.

Ten other economies in Sub-Saharan Africa implemented 13 reforms enhancing gender equality, with many placing among the top reformers in the *Women, Business and the Law 2020* index. For example, in 2019 São Tomé and Príncipe adopted a new labor code to meet job market demands and bring laws into compliance with international standards. The legislation lifted restrictions on women's ability to work at night, in mining, and in jobs deemed hazardous. It now restricts only work that is likely to "pose a risk to the genetic heritage of the worker," without specifying gender. The new labor code further prohibits the dismissal of pregnant workers.

Other economies in the region have also passed a variety of reforms. In Côte d'Ivoire, spouses now have equal rights to own and manage property. Mali mandated both non-discrimination in employment based on gender and equal remuneration for work of equal value. Niger removed restrictions on women's employment in mining, construction and manufacturing. In Uganda, passport application procedures are now the same for women and men. Overall, reforms in the Sub-Saharan Africa region have affected nearly every indicator.

Three economies implemented changes to their laws that reduce women's opportunities. Bosnia and Herzegovina and Moldova amended legislation related to pension systems and retirement to increase and gradually equalize the ages at which men and women can claim benefits. This gradual increase, however, introduces temporary inequality because in the interim period the age at which men and women can retire is different. West Bank and Gaza suspended its social security system. There is no longer a pension system that covers the private sector, and maternity benefits have to be paid by the employer.

In what indicators are economies reforming the most?

The Parenthood indicator has been the most popular area of reform, with 16 economies enacting positive changes (table 1.5). With the exception of Latin America and the Caribbean, every region enacted reforms in this area. Reforms included expansion of the amount of paid maternity leave available to mothers, introduction of paid paternity leave, and prohibition of dismissal of pregnant employees.

TABLE 1.5 MOST ECONOMIES REFORMED IN THE PARENTHOOD INDICATOR			
Indicator	Number of economies	Which economies?	Example of reforms
Mobility	4	Grenada, Saudi Arabia, Uganda, United Arab Emirates	Grenada, Saudi Arabia, Uganda, and the United Arab Emirates made passport application procedures the same for men and women.
Workplace	10	Bahrain, Barbados, Djibouti, Georgia, Mali, Nepal, Saudi Arabia, South Sudan, Tunisia, United Arab Emirates	Mali prohibited discrimination in employment based on gender, making it easier for women to start a job.
Pay	12	Germany, India, Jordan, Mali, Moldova, Nepal, Niger, São Tomé and Príncipe, South Sudan, Thailand, United Arab Emirates, Uruguay	The United Arab Emirates removed all job restrictions on women, allowing them to work the same hours and in the same jobs and industries as men.
Marriage	10	Armenia, Bahrain, Burkina Faso, Djibouti, Eswatini, Liberia, Morocco, Saudi Arabia, Tunisia, United Arab Emirates	Armenia enacted legislation protecting women from domestic violence.
Parenthood	16	Canada, Cyprus, Czech Republic, Democratic Republic of Congo, Fiji, Jordan, Nepal, Pakistan, Philippines, São Tomé and Príncipe, Saudi Arabia, South Sudan, Sri Lanka, United Arab Emirates, United States, Zambia	The United States introduced paid parental leave with the introduction of New York State's paid family leave policy. ^a Parents can now receive up to 10 weeks of paid leave after the birth of a child.
Entrepreneurship	2	Georgia, Saudi Arabia	Georgia made access to credit easier for women by prohibiting gender-based discrimination in access to financial services.
Assets	1	Côte d'Ivoire	Côte d'Ivoire granted spouses an equal right to own and manage property during marriage.
Pension	7	Argentina, Democratic Republic of Congo, Italy, Nepal, Saudi Arabia, Slovenia, Timor-Leste	Saudi Arabia equalized the retirement age for men and women at 60 years.

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

^a *Women, Business and the Law* measures the law applicable in the main business city. The main business city in the United States is New York. The state of New York introduced paid family leave that currently entitles each parent to 70 days of leave for the birth of a child.

Along with Pakistan, Fiji, the Philippines, and Zambia increased the duration of paid maternity leave to meet or exceed 14 weeks. Eight economies introduced paid leave for fathers for the first time, including Canada, Cyprus, the Czech Republic, Fiji, Jordan, Nepal, South Sudan, and the United States. The United States is the only economy to introduce paid parental leave since 2017, with the passage of New York State's paid family leave policy. This leave, however, is not available at the federal level. As for workplace protections, São Tomé and Príncipe, Saudi Arabia, and the United Arab Emirates amended legislation to protect pregnant workers from discriminatory dismissal.

Twelve economies improved their laws in the area of Pay. Since 2017, seven economies from all regions except Europe and Central Asia introduced legislation mandating employers to grant equal remuneration to women and men for work of equal value. Germany and Iceland also have introduced innovative laws that tackle the wage gap. In Germany, certain companies with more than 500 employees must publish reports on their efforts to promote equal pay. In Iceland, companies employing 25 or more workers are now required to obtain equal pay certification from the government.

The Workplace and Marriage indicators also saw many reforms from 2017 to 2019, especially in the enactment of laws that protect women from violence. Fifty years ago,

no economy in the world guaranteed women legal protections from violence in the context of family or domestic relations. At that time, it was considered a private matter not subject to external regulation.

Since 2017, however, eight economies have enacted legislation on domestic violence for the first time. Four economies in the Middle East and North Africa—Djibouti, Morocco, Tunisia, and the United Arab Emirates—are in this group. This legislation reflects a trend, beginning with the Arab Spring in the early 2010s, of protecting women from violence. In its aftermath, Lebanon issued its first domestic violence law, followed by Algeria, Bahrain, and Saudi Arabia in 2015.

Also for the first time, Burkina Faso, Eswatini, and Liberia enacted legislation specifically addressing domestic violence. As of September 1, 2019, 30 of the 48 economies in Sub-Saharan Africa had domestic violence legislation in place. Worldwide, it is 155 economies.

Some economies are adopting progressive provisions to ensure that women’s labor force participation is not affected by domestic violence. In New Zealand, for example, the private sector became increasingly concerned about the country’s high rates of domestic violence and the costs associated with it, including loss of employees and high rates of absenteeism. After several companies enacted policies to support victims of domestic violence, the Government of New Zealand enacted the Family Violence Act in November 2018, repealing its Domestic Violence Act of 1995. The new act introduces for the first time 10 days of paid leave for victims of domestic violence, giving them time to leave their partners, find new homes, and protect themselves and their children.

As for sexual harassment, several economies have also moved to protect women in the workplace. The enforcement of legislation aimed at protecting women from domestic violence and sexual harassment is associated with a reduction in gender inequality and discrimination in the labor market.¹⁶ Studies have shown that sexual harassment not only reduces employees’ productivity, leading to a higher employee turnover and increased absenteeism, but also is associated with a decrease in companies’ returns and profitability.¹⁷ Globally, 50 economies still lack legislation granting protections to women from sexual harassment in employment.

From 2017 to 2019, seven economies enacted new legal protections against sexual harassment in employment, resulting in a positive change in score. Six economies, five in the Middle East and North Africa—Bahrain, Djibouti, Saudi Arabia, Tunisia, and the United Arab Emirates—and one in Latin America and the Caribbean—Barbados—enacted legislation on sexual harassment in the workplace, including redress avenues such as criminal penalties or civil remedies. In Europe and Central Asia, Georgia adopted legislation to provide for civil remedies in the case of the unfair dismissal of a victim of sexual harassment. To complement already-existing legislation on sexual harassment in employment, France, São Tomé and Príncipe, and South Sudan also implemented civil remedies, whereas Gabon, Montenegro, and Peru enacted criminal penalties.

The Entrepreneurship and Assets indicators saw the fewest reforms, with only three economies reforming in these areas. Georgia and Saudi Arabia made access to credit easier for women by prohibiting gender-based discrimination in access to financial services. This legal provision, which has been proven to increase women’s access to finance, is still not in place in 115 economies. Perhaps the reason is that this fairly

new legal principle was only first introduced into national legislation in the late 1970s. Reform uptake has increased since the early 2000s, with more economies now following early adopters' leads.

From 2017 to 2019, Côte d'Ivoire granted spouses equal rights to own and manage property during marriage. Reforms related to property ownership and inheritance are the most difficult to pass, especially in economies where social norms dictate how assets are passed to surviving spouses and children. Equalizing women's rights to own, manage, and inherit property, however, increases their ability to start and grow businesses because access to assets gives them the collateral needed to secure credit.

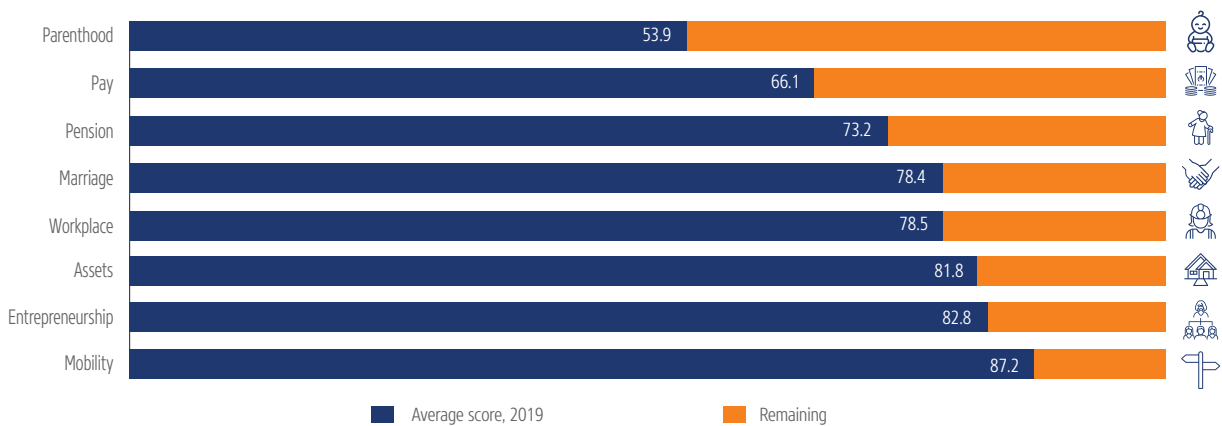
The reforms captured by *Women, Business and the Law 2020* reveal that economies in every region and income group have made legal changes increasing women's equality of opportunity. The average improvement globally since 2017 has been approximately 1 point, but the average improvement among reforming economies has been 6.6 points. Economies that have reformed within three or more indicators have seen their score increase by more than 20 points, whereas those with only one reform have improved by just a few points.

The average score of economies that implemented at least one reform increased from 69.8 in 2017 to 76.4 in 2019, a score higher than the current global average. As more economies implement reforms, legal gender equality becomes an attainable goal on a global scale. While the Parenthood and Pay indicators have the largest gaps to close, they are also the areas in which economies are reforming the most (figure 1.5).

Five decades of reform

Building on the time series developed by *Women, Business and the Law 2019*, the data in *Women, Business and the Law 2020* have been expanded to cover the last 50 years. This expansion allows extensive research on the pace of reform in the areas measured,

FIGURE 1.5 | THE PARENTHOOD AND PAY INDICATORS HAVE THE LARGEST GAPS TO CLOSE



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

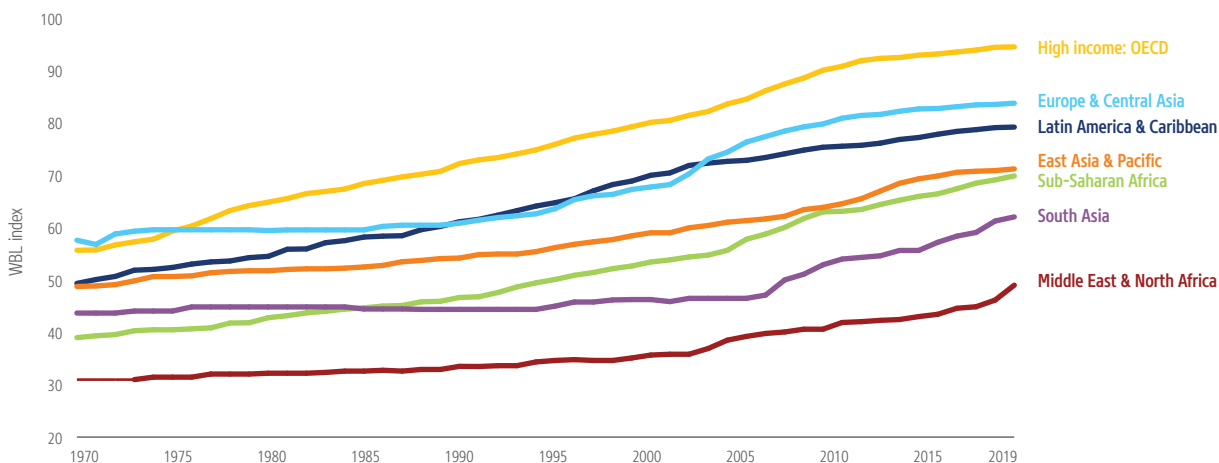
as well as an ability to track trends and causes of change. Some initial findings of this study are discussed here, with more results scheduled for publication in the future.

The average *Women, Business and the Law* index score in 2019 is 75.2, indicating that women have approximately three-quarters of the rights of men in the areas covered by the index. This score represents a significant improvement in the five decades covered by the data. In 1970, the global average *Women, Business and the Law* index score was 46.5. Altogether, every economy measured has made at least one regulatory change each year since 1970, for a total of 1,517 reforms over 50 years.

Although the pace of reform has differed significantly across economies, some regional patterns have emerged. The regional average score in 2019 is highest in OECD high-income economies, whereas in 1970 it was highest in economies in Europe and Central Asia (figure 1.6). OECD high-income economies made significant strides toward gender equality throughout the period covered by the data. At 70 percent, the percentage change in the average score of OECD high-income economies was the second-highest among the regions. It was only in Sub-Saharan Africa that the relative increase was greater.

The 1970s saw greater attention to women’s issues. The United Nations declared 1975–85 the Decade for Women and encouraged economies to focus on policies such as equal pay, preventing violence against women, and land ownership. By the end of the decade, OECD high-income economies had surpassed Europe and Central Asia as the region with the highest average score, which it retains. Despite Europe and Central Asia’s initially high scores, the region’s average score remained relatively flat over the 1970s and 1980s. However, economies in this region appeared to embrace a more aggressive reform agenda in the 1990s, and in particular in the decade from 2000 to 2009.

FIGURE 1.6 | CHARTING THE PATH OF REGIONAL REFORM BY *WOMEN, BUSINESS AND THE LAW* INDEX SCORE



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

Two other regions that provide an interesting contrast are East Asia and the Pacific and Latin America and the Caribbean. In 1970, the *Women, Business and the Law* index scores in these two regions were extremely close, at 48.8 and 49.3, respectively. Over the course of the five decades covered by the data, the score in Latin America and the Caribbean increased by 60 percent, to 79.2. The score in East Asia and the Pacific, however, only increased by 46 percent, to 71.3.

Legal reform in these two regions tracked quite closely throughout most of the 1970s. In the 1980s and 1990s, however, economies in Latin America and the Caribbean made important strides toward lifting restrictions placed on women. In that region, the pace of reform slowed somewhat from 2010 to 2019, whereas during the same period reforms in East Asia and the Pacific expanded, partially bridging the gap between the two regions.

The pace of reform has also been notable in Sub-Saharan Africa. From 1970 to 2019, the average score in the region rose by 81 percent, which is higher than that of any other region. Progress began from a low base, however. In 1970, women in Sub-Saharan Africa faced more legal restrictions than those in any other region apart from the Middle East and North Africa. But by the mid-1980s, Sub-Saharan African economies had surpassed the average score of South Asian economies. This progress was in part attributable to the relatively flat index score of South Asia throughout the 1970s, which even fell slightly during the 1980s. Yet this finding should not diminish the progress made by economies in Sub-Saharan Africa to remove the legal barriers faced by women. The decade from 2000 to 2009 is particularly notable for the progress made. By 2019, the average score in the region, 69.9, was just slightly more than 1 point below that of East Asia and the Pacific, 71.3.

The slow progress of the Middle East and North Africa region is also notable. With an average score of 31.0 in 1970, women in this region had less than one-third of the rights of men in the areas covered by the index. In 2019, the average score is 49.6, indicating that some progress has been made. In fact, many of these advances were made in the recent past. Throughout the 1970s, the 1980s, and, to a lesser extent, the 1990s, the average score in the region remained relatively flat. However, in the 20 years from 2000 until 2019, women's economic opportunity in the region has improved. In the 10 years from 2000 to 2009, the average score increased by 4.9 points, and then by a further 7.7 points between 2010 and 2019. Despite this improvement, women in the region still face significantly more legal obstacles relative to men and to women in other parts of the world.¹⁸

Today in several OECD high-income economies, there are no legal inequalities between women and men. However, this was not always the case. Belgium, for example, receives a score of 100 in 2019, but in 1970 its score was 38.1, the same score that Afghanistan receives today. This finding implies that 50 years ago women had less than half the rights of men in the areas covered. For example, married women in Belgium could not sign a contract, get a job, or administer property without their husbands' permission until 1976.

Dependent on patterns of colonization, economies in other regions inherited such provisions. In Sub-Saharan Africa, for example, the Democratic Republic of Congo inherited the Belgian civil code, while Kenya inherited British marriage laws. Restrictions in colonial versions of labor and family codes persist in many economies to this day.

A close look at the path of reform for each of the eight indicators shows that, on average, the most dramatic reforms occurred in laws covered by the Workplace indicator (figure 1.7). The global average score for this indicator was only 17.6 in 1970, indicating that women had less than one-fifth of the legal rights of men in this area. By 2019, the score had increased to 78.4.

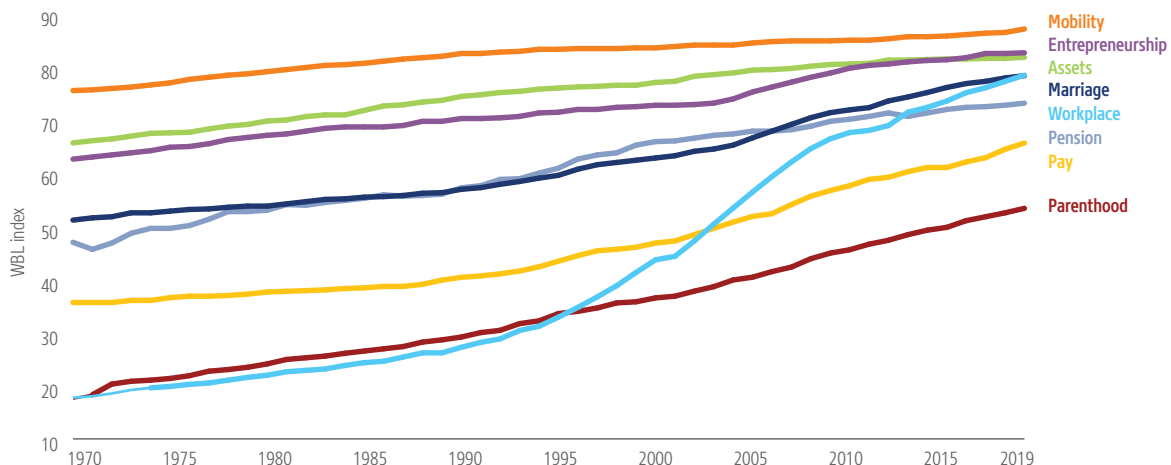
In both 1970 and 2019, women faced the fewest restrictions in terms of their freedom of movement. On the other hand, in 1970 women faced the greatest number of constraints in laws that affected their work after having children—a fact that remains true to this day.¹⁹

This preliminary analysis of 50 years of data offers a glimpse of how women’s rights have evolved all over the world. The regional and global patterns identified here indicate that although much reform has occurred, especially among OECD high-income and Sub-Saharan African economies, there is still progress to be made. By identifying the gaps that remain and their consequences for economic development, *Women, Business and the Law* intends to serve as an important tool for those working toward reform. The team continues to explore the results of this time series, in particular those shedding light on the causes of reform.

What’s next?

Over the last 10 years, the *Women, Business and the Law* team has updated its data set on a biennial cycle. However, as the pace of reform increases and to give any economies improving their laws more real-time recognition, the project plans to update the data and report annually. At the same time, the team will undertake further research and consider additional areas of inclusion in the index, such as child care and implementation measures.

FIGURE 1.7 | CHARTING THE PATH OF INDICATOR REFORM BY *WOMEN, BUSINESS AND THE LAW* INDEX SCORE



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

Understanding how reforms happen and what motivates economies to reform requires stepping back and seeing the progress that has been made. Analysis of the newly collected data covering 50 years and 190 economies helps identify interesting trends to better explain the interaction between inequality of opportunity and labor market dynamics. The data and analysis of the laws and reforms made since 1970 are available on the *Women, Business and the Law* website (<http://wbl.worldbank.org>).

Notes

1. Amin and Islam 2015; Htun, Jensenius, and Nelson-Nuñez 2019; Zabalza and Tzannatos 1985. Although many studies are based on correlations, Field et al. (2016) provide experimental evidence that depositing wages in a woman's own bank account (as opposed to that of the male head of household) increases her labor supply, thereby illustrating that financial autonomy can exert a causal impact on female labor force participation rates.
2. Zabalza and Tzannatos 1985.
3. Islam, Muzi, and Amin 2019.
4. Atalay and Barrett 2015; Staubli and Zweimüller 2013.
5. Hyland, Djankov, and Goldberg 2019.
6. Anderson 2018; Branisa, Klasen, and Ziegler 2013; Deininger, Goyal, and Nagarajan 2013; Deiniger et al. 2019; Roy 2015. Branisa, Klasen, and Ziegler (2013) also show that where social institutions limit women's autonomy, fertility rates are higher. Higher fertility rates may have long-term impacts on economic growth, as discussed by Ashraf, Weil, and Wilde (2012).
7. Harari (2019) suggests that greater bargaining power may be the channel through which more economic rights for women result in better outcomes.
8. Based on a cross section of data for 2017, the correlation coefficient between the *Women, Business and the Law* score and the maternal mortality rate is -0.31 . Based on data from 2015, the correlation between the *Women, Business and the Law* score and the average years of education for women age 25 plus is 0.57 .
9. The relationship between legal gender equality and women's economic outcomes is analyzed by Hyland, Djankov, and Goldberg (2019).
10. Goldin 1986.
11. Bloom et al. 2009.
12. Cavalcanti and Tavares 2016; Klasen 2018; Lagerlöf 2003.
13. Hyland, Djankov, and Goldberg 2019.
14. Council of Economic Advisers 2014.
15. *Women, Business and the Law* measures the law applicable in the main business city. The main business city in the United States is New York. The state of New York introduced paid family leave that currently entitles each parent to 70 days of leave for the birth of a child.
16. Malta et al. 2019.
17. Au, Dong, and Tremblay 2019; Newman 1995.
18. The relative progress of reform in the Middle East and North Africa region is also discussed by Hyland, Djankov, and Goldberg (2019).
19. Hyland, Djankov, and Goldberg (2019) examine how the average score for each of the eight *Women, Business and the Law* indicators changes when economies' scores are weighted by their populations.

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DATA NOTES

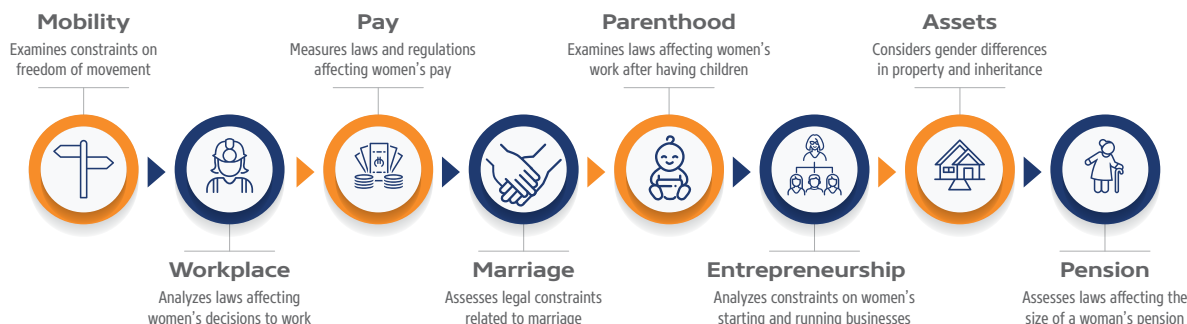
Women, Business and the Law measures laws and regulations that constrain women's entrepreneurship and employment. This year's data set and report cover 190 economies. Although progress has been made, analysis of the data clarifies the work still needed to ensure that women have equality of opportunity in obtaining jobs and starting businesses.

Women, Business and the Law 2019: A Decade of Reform introduced an index and structured the data to reflect the different stages of a woman's working life (figure 2.1). This framework helps align different areas of law with the economic decisions women make as they experience various milestones. By representing women's interactions with the law as they begin, progress through, and end their careers, these indicators are an easily replicable measure of the legal environment for women as entrepreneurs and employees. *Women, Business and the Law 2020* follows up on this work by presenting an update of the laws and regulations reformed from June 2, 2017 to September 1, 2019.

Methodology

Women, Business and the Law is based on an analysis of domestic laws and regulations that affect women's economic opportunities. The indicators were selected through research and consultation with experts. They are also inspired by the international legal frameworks set out in the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the Committee on the Elimination of Discrimination against

FIGURE 2.1 | EIGHT INDICATORS MEASURE LEGAL DIFFERENCES BETWEEN MEN AND WOMEN AS THEY TRANSITION THROUGH DIFFERENT STAGES OF WORKING LIFE



Women General Recommendations (CEDAW GR), the UN Declaration on the Elimination of Violence against Women (DEVAV), the International Labour Organization (ILO) Equal Remuneration Convention, 1951 (No. 100), the Maternity Protection Convention, 2000 (No. 183), and the Violence and Harassment Convention, 2019 (No. 190).

The data set and analysis can be used to support research and policy discussions around the ways in which the legal environment influences women's economic activity. Thirty-five data points are scored across eight indicators of four or five binary questions, with each indicator representing a different phase of a woman's career (table 2.1). Indicator-level scores are obtained by calculating the unweighted average of 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.

TABLE 2.1 WOMEN, BUSINESS AND THE LAW INDICATORS	
Mobility (0–100)	
1.	Can a woman choose where to live in the same way as a man? (Yes = 1, No = 0)
2.	Can a woman travel outside her home in the same way as a man? (Yes = 1, No = 0)
3.	Can a woman apply for a passport in the same way as a man? (Yes = 1, No = 0)
4.	Can a woman travel outside the country in the same way as a man? (Yes = 1, No = 0)
Workplace (0–100)	
1.	Can a woman get a job in the same way as a man? (Yes = 1, No = 0)
2.	Does the law prohibit discrimination in employment based on gender? (Yes = 1, No = 0)
3.	Is there legislation on sexual harassment in employment? (Yes = 1, No = 0)
4.	Are there criminal penalties or civil remedies for sexual harassment in employment? (Yes = 1, No = 0)
Pay (0–100)	
1.	Does the law mandate equal remuneration for work of equal value? (Yes = 1, No = 0)
2.	Can women work the same night hours as men? (Yes = 1, No = 0)
3.	Can women work in jobs deemed dangerous in the same way as men? (Yes = 1, No = 0)
4.	Are women able to work in the same industries as men? (Yes = 1, No = 0)
Marriage (0–100)	
1.	Is there no legal provision that requires a married woman to obey her husband? (Yes = 1, No = 0)
2.	Can a woman be head of household in the same way as a man? (Yes = 1, No = 0)
3.	Is there legislation specifically addressing domestic violence? (Yes = 1, No = 0)
4.	Can a woman obtain a judgment of divorce in the same way as a man? (Yes = 1, No = 0)
5.	Does a woman have the same rights to remarry as a man? (Yes = 1, No = 0)
Parenthood (0–100)	
1.	Is paid leave of at least 14 weeks available to mothers? (Yes = 1, No = 0)
2.	Does the government administer 100% of maternity leave benefits? (Yes = 1, No = 0)
3.	Is there paid leave available to fathers? (Yes = 1, No = 0)
4.	Is there paid parental leave? (Yes = 1, No = 0)
5.	Is dismissal of pregnant workers prohibited? (Yes = 1, No = 0)

(continued on next page)

TABLE 2.1 <i>WOMEN, BUSINESS AND THE LAW</i> INDICATORS	
Entrepreneurship (0–100)	
1.	Does the law prohibit discrimination in access to credit based on gender? (Yes = 1, No = 0)
2.	Can a woman sign a contract in the same way as a man? (Yes = 1, No = 0)
3.	Can a woman register a business in the same way as a man? (Yes = 1, No = 0)
4.	Can a woman open a bank account in the same way as a man? (Yes = 1, No = 0)
Assets (0–100)	
1.	Do men and women have equal ownership rights to immovable property? (Yes = 1, No = 0)
2.	Do sons and daughters have equal rights to inherit assets from their parents? (Yes = 1, No = 0)
3.	Do female and male surviving spouses have equal rights to inherit assets? (Yes = 1, No = 0)
4.	Does the law grant spouses equal administrative authority over assets during marriage? (Yes = 1, No = 0)
5.	Does the law provide for the valuation of nonmonetary contributions? (Yes = 1, No = 0)
Pension (0–100)	
1.	Are the ages at which men and women can retire with full pension benefits equal? (Yes = 1, No = 0)
2.	Are the ages at which men and women can retire with partial pension benefits equal? (Yes = 1, No = 0)
3.	Are the mandatory retirement ages for men and women equal? (Yes = 1, No = 0)
4.	Are periods of absence due to child care accounted for in pension benefits? (Yes = 1, No = 0)

Source: Women, Business and the Law database.

Examining the data for one economy illustrates how scoring works in the index. The Lao People’s Democratic Republic, for example, receives a score of 100 for five indicators: Mobility, Workplace, Marriage, Entrepreneurship, and Assets. This signifies that no legal constraints were found in the areas measured under these indicators.

Under Pay, however, Lao PDR receives a score of 75 because the law does not mandate equal remuneration for work of equal value. Lack of paid parental leave also results in a score of 80 in Parenthood. Finally, Lao PDR receives a score of 50 under the Pension indicator because the age at which men and women can retire with full pension benefits is not equal, nor is the period of absence required for child care taken into account in pension benefits.

Using this information, the overall score for Lao PDR is calculated as the unweighted average of all eight indicator scores on a scale of 0–100, with 100 representing the best score overall. Lao PDR scores 88.1.

Women, Business and the Law 2020 data cover the period June 2, 2017, to September 1, 2019. The report’s indicators are constructed based on feedback from nearly 2,000 respondents with expertise in family, labor, and criminal law, including lawyers, judges, academics, and members of civil society organizations working on gender issues. Besides filling out written questionnaires, *Women, Business and the Law* respondents provide references to relevant laws and regulations. The *Women, Business and the Law* team then collects the texts of these laws and regulations and checks questionnaire responses for accuracy. Questionnaire responses are verified against codified sources of national law, including constitutions, codes, laws, statutes, rules, regulations, and procedures in areas such as labor, social security, civil procedure,

tax, violence against women, marriage and family, inheritance, nationality, and land. The data in this report are current as of September 1, 2019.

This unique approach has both strengths and limitations (table 2.2). Because the data must be comparable across economies, all indicators are based on standardized assumptions (box 2.1). For example, an assumption used for questions on maternity leave is that the woman in question is having 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 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. Such restrictions are not captured by *Women, Business and the Law* unless they are also found in the main business city. In addition, where personal law prescribes different rights and obligations for different groups of women, the data focus on the most populous group, which may mean that restrictions that apply only to minority populations are missed.

Furthermore, *Women, Business and the Law* focuses solely on the ways in which the formal legal and regulatory environment determines whether women can work or open their own businesses. Although many women in developing economies are employed by the informal economy, a goal of this project is to define some of the features of the legal framework that make it more difficult for women to transition from the informal to the formal economy.

This study also recognizes the often-large gaps between laws on the books and actual practice. One reason for this may be poor implementation of legislation due to weak enforcement, poor design, or low capacity. Nonetheless, identifying legal

TABLE 2.2		
STRENGTHS AND LIMITATIONS OF THE <i>WOMEN, BUSINESS AND THE LAW</i> METHODOLOGY		
Feature	Strength	Limitation
Use of standardized assumptions	Makes data comparable across economies and methodology transparent	Reduces scope of data; only regulatory reforms in the areas measured can be systematically tracked
Coverage of largest business city only	Makes data collection manageable and data comparable	In federal economies, it could decrease representativeness of data where there are differences in laws across locations
Focus on the most populous group	Makes data comparable across economies where there are parallel legal systems prescribing different rights for different groups of women	Restrictions that apply to minority populations may not be covered
Emphasis on the formal sector	Keeps attention on the formal economy, where regulations are more relevant	Unable to reflect reality for women in the informal sector, which may be a significant population in some economies
Measure of codified law only	Makes indicators 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

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

BOX 2.1 ASSUMPTIONS USED BY *WOMEN, BUSINESS AND THE LAW* 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 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.

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

- The woman gave birth to her first child without complications on September 1, 2019, and her child is in good health.
- Both parents have been working long enough to accrue any maternity, paternity, and parental benefits.

For the question on inheritance rights of surviving spouses, it is assumed that

- The deceased spouse is not survived by any children.

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 child care. If the period covered by a pension credit is conditioned on the age of the child, the period until the child reaches age 1 is counted.
- If transitional provisions gradually increase, decrease, or equalize the statutory retirement age, the answer will reflect the retirement age as of September 1, 2019, even if the law provides for changes over time.

differences is one step toward a better understanding of where women's economic rights may be restricted in practice.

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 have an opportunity to get an education or build their skills, equalizing laws affecting entrepreneurship and employment could mean little. Other factors, such as infrastructure, may also affect women's ability and desire to work. In addition, social and cultural norms may prevent women from running businesses or working outside the home. *Women, Business and the Law* recognizes the limitations of its standardized assumptions and focus on statutory law. However, even though such assumptions may come at the expense of specificity, they also ensure data comparability.

Scored questions

This section focuses on the 35 scored binary questions, grouped by indicator. Answers to the questions are based on codified law only; how the law is implemented is not considered. Customary law is also not taken into account unless it has been codified. Where the answer differs according to the legal system (for example, in mixed legal systems where 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 these supranational rules and limits the legal capacity of women.



Mobility

The Mobility indicator measures constraints on women's agency and freedom of movement, both of which are likely to influence their decision to enter the labor force and entrepreneurial activity.¹ This indicator has four components that measure

- **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 explicit restrictions on a woman choosing where to live, if the husband chooses the family residence, or if the husband has more weight in determining where the family will live.
- **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 domestically. A score of 0 is also assigned if a woman must justify her reasons for leaving the home, or leaving the home without a valid reason is considered disobedience with legal consequences—for example, loss of her right to maintenance.
- **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 differences in passport application procedures. 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 the passport application procedures require a woman to provide details about her husband, father, or any other relative or guardian, or additional documents such as a marriage certificate, while the same is not required for 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 so wishes.



Workplace

The Workplace indicator analyzes laws affecting women's decisions to enter the labor market, including women's legal capacity and ability to work, as well as protections in the workplace against discrimination and sexual harassment. Antidiscrimination legislation is positively associated with women's employment and earnings, while sexual harassment can negatively influence women's career trajectories.² This indicator has four components that assess

- **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 work. A score of 0 is assigned if a husband can prevent his wife from getting a job 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 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 only prohibits it in 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 but no provisions prohibit it or provide 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 provision in the criminal code provides for reparation of 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 victims. 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 or the workplace. 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.



Pay

The Pay indicator measures laws affecting occupational segregation and the gender wage gap. Restrictions on certain jobs have been found to be negatively correlated with female employment.³ This indicator has four components that assess

- **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, or if the law limits the principle of equal remuneration for work of equal value to the same place of business or same employer.
- **Whether women can work the same night hours as men.** A score of 1 is assigned if nonpregnant and non-nursing women can work the same night hours as men. A score of 1 is also assigned in the following cases: when restrictions on women’s ability to work at night do not apply to the food retail sector, women’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 women, including those with children over the age of 1, from working at night or limits the hours women can work at night. A score of 0 is also assigned if the law gives the relevant minister or ministry the power to restrict or prohibit women’s night work.
- **Whether women can work in jobs deemed dangerous in the same way as men.** A score of 1 is assigned if no laws prohibit or restrict nonpregnant and non-nursing women 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 women from working in jobs deemed hazardous, arduous, or morally inappropriate. A score of 0 is also assigned if the employer or relevant minister or ministry can determine whether particular jobs are too hazardous, arduous, or morally inappropriate for women but not for men.
- **Whether women can work in the same industries as men.** A score of 1 is assigned if nonpregnant and non-nursing women can work in the mining, construction, manufacturing, energy, water, agriculture, and transportation industries in the same way as men. A score of 0 is assigned if the law prohibits women from working in these industries. A score of 0 is also assigned if women’s employment in the relevant

industries is restricted in any way, such as by prohibiting women from working at night in “industrial undertakings,” or by giving the relevant minister or ministry the power to prohibit or restrict women from working in certain jobs or industries.



Marriage

The Marriage indicator measures legal constraints related to marriage. Legal discrimination against women, including limits on their ability to be head of household, has been found to be negatively correlated with labor force participation.⁴ Unequal rights in marriage and divorce can also have negative effects on women’s intrahousehold bargaining power and jeopardize their financial security when a divorce is finalized.⁵ This indicator has five components that measure

- **Whether there is no legal provision that requires 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 an explicit provision stating that a married woman must obey her husband, or if disobedience of a husband has legal ramifications for his wife, such as loss of 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 becoming head of household or head of family. A score of 0 is assigned if there are explicit restrictions, such as a provision designating the husband as head of household or stipulating that the husband 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 access to services.
- **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 1 is also assigned when legislation addresses “harassment” that clearly leads to physical or mental harm in the context of 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 women 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 is equal for women and men or includes additional protections for women, such as prohibiting a husband from initiating divorce proceedings while his wife is pregnant. A score of 0 is assigned if divorce is not legally allowed, if there are procedural or evidentiary differences for women, or if only men can initiate divorce proceedings.
- **Whether a woman has the same rights to remarry as a man.** A score of 1 is assigned if women and men have an equal right to remarry. A score of 0 is assigned if provisions limit a woman’s right to remarry, such as 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. Women are more likely to return to work if the law mandates maternity leave.⁶ This indicator has five components that measure

- **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% 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. The scoring rule for this question was updated this year to include both paid paternity leave and paid parental leave that is specifically for fathers as an individual entitlement, through a fathers’ quota or a “use-it-or-lose-it” policy.
- **Whether there is paid parental leave.** A score of 1 is assigned if both parents are legally entitled to some form of full-time paid parental leave, either shared between mother and father or as an individual entitlement that each can take regardless of the other. 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 termination of 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 or for a limited period of the pregnancy or when their pregnancy results in illness or disability.

Collective bargaining agreements are considered when they cover more than 50 percent of the workforce in the food retail sector and they apply to individuals who were not party to the original collective bargaining agreement.



Entrepreneurship

The Entrepreneurship indicator measures constraints on women starting and running a business. Having access to bank accounts is strongly correlated with women's labor supply.² This indicator has four components that measure

- **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 men and women when conducting financial transactions, or entrepreneurial activities or receiving financial assistance. 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 upon 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 limited legal capacity to sign a contract or needs the signature, consent, or permission of her husband to legally bind herself.
- **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 to register a business. This includes 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 stating that 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. Improving property and inheritance rights is positively associated with female earnings and employment.³ This indicator has five components that measure

- **Whether men and women have equal ownership rights to immovable property.** A score of 1 is assigned if no legal restriction related to property is applied to women or men based on gender. A score of 0 is assigned if legal restrictions on property ownership are applied based on gender, or if there are gender differences in the legal treatment of spousal property, such as granting the husband administrative control of marital property. This includes instances in which legal systems are supported by custom and judicial precedent.

- **Whether sons and daughters have equal rights to inherit assets from their parents.** A score of 1 is assigned if there are no differences in the rules of intestate succession for transfer of property from parents to children. A score of 0 is assigned if there are gender-based differences in the recognition of children as heirs to property.
- **Whether female and male surviving spouses have equal rights to inherit assets.** A score of 1 is assigned if surviving spouses of either gender 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 spouses equal administrative authority over assets during marriage.** A score of 1 is assigned if spouses retain administrative power over those assets each brought to the marriage or acquired during 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 for major transactions, such as selling or pledging the property as collateral, spousal consent is required, 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 all property, including any separate property of the wife.
- **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 nonmonetized contribution from a stay-at-home spouse. A score of 1 is assigned if there is an explicit legal recognition of such contributions and the law provides for equal or equitable division of the property or the transfer of a lump sum to the stay-at-home spouse 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, because these regimes implicitly recognize nonmonetary contributions at the time of property division and benefit both spouses regardless of who purchased the property or holds title to it. A score of 0 is assigned if the default marital property regime is not full or partial community, or deferred full or partial 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. Early retirement can widen the potential gender gap in pension levels and increase women's risk of poverty in old age.⁹ This indicator has four components that measure

- **Whether the ages at which men and women can retire with full pension benefits are equal.** 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 national law on pension benefits.
- **Whether the ages at which men and women can retire with partial pension benefits are equal.** Partial pension benefits refer to a reduced or proportional minimum old-age pension payable to workers who did not accumulate enough work experience or contributions 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 national law on pension benefits.

- **Whether the mandatory retirement ages for men and women are equal.** 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 child care are taken into account 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 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 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 child care, or if there is no mandatory contributory pension scheme(s) for private sector workers and no noncontributory universal social pension. The scoring rule for this question was updated this year to include noncontributory universal social pension schemes as implicitly accounting for periods of child care in pension benefits when they are mandatory and not means-tested. It also was updated to examine legislation on maternity, paternity and parental leave that addresses pension benefits in addition to pension laws.

More detailed data on each economy are provided on the project website. The team welcomes feedback on the methodology and construction of this set of indicators. We look forward to improving its coverage and scope. Comments can be offered by contacting the *Women, Business and the Law* team at wbl@worldbank.org.

Notes

1. Htun, Jensenius, and Nelson-Núñez 2019.
2. McLaughlin, Uggen, and Blackstone 2017; Zabalza and Tzannatos 1985.
3. Ogloblin 1999, 2005; Zveglic and Rodgers 2003.
4. Goldin and Olivetti 2013; Gonzales et al. 2015.
5. Berger and Waldfogel 2004.
6. Berger and Waldfogel 2004.
7. Field et al. 2016; Ladd 1982.
8. Heath and Tan 2018; Peterman 2011.
9. Chłóń-Domińczak 2017.

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SUMMARIES OF REFORMS

In the two-year period from June 2, 2017, to September 1, 2019, *Women, Business and the Law* recorded 62 reforms aimed at improving gender equality in employment and entrepreneurial activity in 40 economies. During the same time, three economies implemented four reforms widening the legal gender gap.

✓ Reform increasing gender parity

✗ Reform decreasing gender parity

Argentina

✓ Pension

Argentina equalized the mandatory retirement age (70 years) for women and men.

Armenia

✓ Marriage

Armenia enacted legislation protecting women from domestic violence.

Bahrain

✓ Workplace

Bahrain improved the protection of women at work by adopting legislation and criminal penalties for sexual harassment.

✓ Marriage

Bahrain began allowing women to be head of household.

Barbados

✓ Workplace

Barbados improved the protection of women at work by enacting legislation and civil remedies for sexual harassment.

Bosnia and Herzegovina

✗ Pension

Bosnia and Herzegovina adopted a new law that allows women and men to retire with partial benefits at ages 56 and 61, respectively. The ages are set to equalize in 2026.

Burkina Faso

✓ Marriage

Burkina Faso enacted legislation protecting women from domestic violence.

Canada

✓ Parenthood

Canada introduced a new parental leave sharing benefit that reserves 35 days of paid parental leave for the father.

Congo, Dem. Rep.

✓ Parenthood

The Democratic Republic of Congo introduced social insurance maternity benefits. Maternity leave is now paid by the government instead of the employer.

✓ Pension

The Democratic Republic of Congo equalized the retirement age (60 years) for women and men and established pension credits for periods of child care.

Côte d'Ivoire

✓ Assets

Côte d'Ivoire granted spouses equal rights to immovable property and equal administrative authority over assets during marriage.

Cyprus

✓ Parenthood

Cyprus introduced 10 days of paid paternity leave.

Czech Republic

✓ Parenthood

The Czech Republic introduced five days of paid paternity leave.

Djibouti

✓ Workplace

Djibouti introduced legislation and criminal penalties for sexual harassment in employment.

✓ Marriage

Djibouti enacted legislation protecting women from domestic violence.

Eswatini

✓ Marriage

Eswatini enacted legislation protecting women from domestic violence.

Fiji

✓ Parenthood

Fiji introduced five days of paid paternity leave. It also increased the duration of paid maternity leave from 84 to 98 days.

Georgia

✓ Workplace

Georgia improved the protection of women at work by introducing civil remedies for victims of sexual harassment.

✓ Entrepreneurship

Georgia made access to credit easier for women by prohibiting gender-based discrimination in access to financial services.

Germany

✓ Pay

Germany introduced new legislation that mandates equal remuneration for work of equal value.

Grenada

✓ Mobility

Grenada made international travel easier for women by allowing them to apply for a passport in the same way as men, with no need for additional documentation.

India

✓ Pay

The state of Maharashtra eliminated restrictions on women's ability to work in jobs deemed dangerous.

Italy

✓ Pension

Italy equalized the age (67 years) at which men and women can retire with full pension benefits.

Jordan

✓ Pay

Jordan lifted restrictions on women's ability to work at night. It also enacted legislation that mandates equal remuneration for work of equal value.

✓ Parenthood

Jordan introduced three days of paid paternity leave.

Liberia

✓ Marriage

Liberia enacted legislation protecting women from domestic violence.

Mali

✓ Workplace

Mali enacted legislation that prohibits discrimination in employment based on gender.

✓ Pay

Mali enacted legislation that mandates equal remuneration for work of equal value.

Moldova

✓ Pay

Moldova lifted restrictions on women's ability to hold jobs deemed dangerous. It also eliminated restrictions on women's ability to work in certain industries. Such restrictions are now limited to women who are pregnant, nursing, or postpartum.

✗ Pension

Moldova introduced mandatory retirement ages that differ for women and men. Employers may now terminate the contracts of women at age 58 and 6 months and of men at age 63. The ages are set to equalize in 2028.

Morocco

✓ Marriage

Morocco enacted legislation protecting women from domestic violence.

Nepal

✓ Workplace

Nepal enacted new legislation that prohibits discrimination in employment based on gender.

✓ Pay

Nepal lifted restrictions on women's ability to work at night and mandated equal remuneration for work of equal value.

✓ Parenthood

Nepal introduced 15 days of paid paternity leave.

✓ Pension

Nepal adopted its first old-age pension system that allows both men and women to retire with full pension benefits at age 60. The pension system does not mandate the age at which women and men can retire with partial pension benefits.

Niger**✓ Pay**

Niger removed restrictions on women's employment in mining, construction, and manufacturing. Women can now work in these industries in the same way as men.

Pakistan**✓ Parenthood**

Pakistan increased the duration of paid maternity leave from 84 to 112 days.

Philippines**✓ Parenthood**

The Philippines extended the duration of paid maternity leave from 60 to 105 days.

São Tomé and Príncipe**✓ Pay**

São Tomé and Príncipe lifted restrictions on women's ability to work at night, in mining, and in jobs deemed dangerous.

✓ Parenthood

São Tomé and Príncipe prohibited the dismissal of pregnant workers.

Saudi Arabia**✓ Mobility**

Saudi Arabia made going places easier for women by removing restrictions on obtaining a passport and traveling abroad. New legal amendments also equalized a woman's right to choose where to live and leave the marital home.

✓ Workplace

Saudi Arabia enacted legislation and criminal penalties for sexual harassment in employment. It also prohibited gender discrimination in employment.

✓ Marriage

Saudi Arabia began allowing women to be head of household and removed the legal obligation for a married woman to obey her husband.

✓ Parenthood

Saudi Arabia prohibited the dismissal of pregnant workers.

✓ Entrepreneurship

Saudi Arabia made access to credit easier for women by prohibiting gender-based discrimination in financial services.

✓ Pension

Saudi Arabia equalized the age (60 years) at which men and women can retire with full pension benefits. It also mandated a retirement age of 60 years for both women and men.

Slovenia

✓ Pension

Slovenia equalized the age (60 years) at which women and men can retire with partial pension benefits.

South Sudan

✓ Workplace

South Sudan prohibited gender discrimination in employment. It also adopted civil remedies for sexual harassment in employment.

✓ Pay

South Sudan lifted restrictions on women's ability to work at night, underground, underwater, and in jobs deemed dangerous. It also mandated equal remuneration for work of equal value.

✓ Parenthood

South Sudan introduced 10 days of paid paternity leave.

Sri Lanka

✓ Parenthood

Sri Lanka extended the duration of paid maternity leave from 59 to 118 days.

Thailand

✓ Pay

Thailand introduced new legislation that mandates equal remuneration for men and women who perform work of equal value.

Timor-Leste

✓ Pension

Timor-Leste explicitly accounted for periods of absence due to child care in pension benefits.

Tunisia

✓ Workplace

Tunisia improved the protection of women at work by adopting legislation and criminal penalties for sexual harassment.

✓ Marriage

Tunisia implemented legislation protecting women from domestic violence.

Uganda

✓ Mobility

Uganda made international travel easier for women by allowing them to apply for a passport in the same way as men, with no need to provide additional information.

United Arab Emirates

✓ Mobility

The United Arab Emirates made international travel easier for women by allowing a married woman to apply for a passport without the written consent of her husband.

✓ Workplace

The United Arab Emirates improved the protection of women at work by prohibiting discrimination based on gender in employment. It also adopted legislation and criminal penalties for sexual harassment in employment.

✓ Pay

The United Arab Emirates lifted restrictions on women's ability to work at night and in jobs deemed dangerous. It also eliminated restrictions on women's employment in agriculture and in the mining, manufacturing, and energy industries.

✓ Marriage

The United Arab Emirates began allowing women to be head of household and adopted legislation protecting women from domestic violence.

✓ Parenthood

The United Arab Emirates prohibited the dismissal of pregnant workers.

United States

✓ Parenthood

New York State introduced paid family leave that currently entitles each parent to 70 days of leave for the birth of a child. It will gradually increase to 84 days. Parents receive paid parental leave benefits through their employer's insurance carriers.

Uruguay

✓ Pay

Uruguay introduced legislation that mandates equal remuneration for men and women who perform work of equal value.

West Bank and Gaza

✗ Parenthood

West Bank and Gaza reversed a previous reform that introduced the 2016 Social Security Law. Now employers are solely liable for paying maternity benefits.

✗ Pension

West Bank and Gaza reversed a previous reform that introduced the 2016 Social Security Law. There is no longer a pension system for the private sector.

Zambia

✓ Parenthood

Zambia extended the duration of paid maternity leave from 84 to 98 days.












ECONOMY DATA










Indicators capture legal differences between men and women in the following areas:

Economy	MOBILITY	WORKPLACE	PAY	MARRIAGE	PARENTHOOD	ENTREPRENEURSHIP	ASSETS	PENSION	WBL 2020 SCORE
Afghanistan	50	75	0	20	20	75	40	25	38.1
Albania	100	100	100	100	80	100	100	50	91.3
Algeria	75	75	50	60	60	75	40	25	57.5
Angola	100	50	50	100	60	100	100	25	73.1
Antigua and Barbuda	75	50	75	100	0	75	80	75	66.3
Argentina	100	75	50	100	60	75	100	50	76.3
Armenia	100	50	75	100	60	75	100	100	82.5
Australia	100	100	100	100	100	100	100	75	96.9
Austria	100	100	100	100	80	100	100	75	94.4
Azerbaijan	100	100	0	100	80	100	100	50	78.8
Bahamas, The	100	100	75	80	20	75	100	100	81.3
Bahrain	50	75	0	40	40	75	40	50	46.3
Bangladesh	100	50	25	60	20	75	40	25	49.4
Barbados	75	75	50	100	40	75	100	100	76.9
Belarus	100	50	50	100	80	75	100	50	75.6
Belgium	100	100	100	100	100	100	100	100	100.0
Belize	75	75	50	100	60	75	100	100	79.4
Benin	50	100	50	80	60	75	80	100	74.4
Bhutan	100	100	100	80	40	50	80	25	71.9
Bolivia	100	75	50	100	60	100	100	75	82.5
Bosnia and Herzegovina	100	100	50	100	80	100	100	50	85.0
Botswana	75	25	75	100	0	75	60	100	63.8
Brazil	100	100	75	100	80	75	100	25	81.9
Brunei Darussalam	50	25	75	40	0	75	60	100	53.1
Bulgaria	100	100	100	100	100	100	100	25	90.6
Burkina Faso	75	100	25	80	80	75	100	100	79.4
Burundi	100	100	75	60	40	75	60	75	73.1
Cabo Verde	100	100	75	100	40	100	100	75	86.3
Cambodia	100	100	75	80	20	100	100	25	75.0
Cameroon	50	50	25	40	80	50	60	100	56.9
Canada	100	100	100	100	100	100	100	100	100.0
Central African Republic	75	75	25	80	40	75	100	100	71.3










Source: Women, Business and the Law database.

Economy	 MOBILITY	 WORKPLACE	 PAY	 MARRIAGE	 PARENTHOOD	 ENTREPRENEURSHIP	 ASSETS	 PENSION	 WBL 2020 SCORE
Chad	75	75	50	60	60	50	60	100	66.3
Chile	100	75	75	60	100	75	60	75	77.5
China	100	100	25	100	80	75	100	25	75.6
Colombia	100	100	50	100	80	75	100	50	81.9
Comoros	75	75	100	40	40	75	40	25	58.8
Congo, Dem. Rep.	100	100	50	40	80	100	60	100	78.8
Congo, Rep.	50	25	25	40	20	75	60	75	46.3
Costa Rica	100	100	25	100	40	75	100	100	80.0
Côte d'Ivoire	100	100	50	60	80	75	100	100	83.1
Croatia	100	100	100	100	100	100	100	50	93.8
Cyprus	75	100	75	100	80	100	100	100	91.3
Czech Republic	100	100	100	100	100	100	100	50	93.8
Denmark	100	100	100	100	100	100	100	100	100.0
Djibouti	100	100	50	20	60	100	40	75	68.1
Dominica	75	25	50	100	0	75	100	75	62.5
Dominican Republic	100	100	75	80	60	100	100	75	86.3
Ecuador	100	100	100	100	40	75	100	100	89.4
Egypt, Arab Rep.	50	75	0	0	20	75	40	100	45.0
El Salvador	100	100	75	80	80	100	100	75	88.8
Equatorial Guinea	75	25	100	20	60	0	60	75	51.9
Eritrea	100	100	75	60	20	75	100	25	69.4
Estonia	100	100	100	80	100	100	100	100	97.5
Eswatini	100	25	50	40	20	0	60	75	46.3
Ethiopia	100	100	25	80	20	75	100	75	71.9
Fiji	75	100	50	100	60	75	100	75	79.4
Finland	100	100	100	100	80	100	100	100	97.5
France	100	100	100	100	100	100	100	100	100.0
Gabon	50	75	25	20	80	50	60	100	57.5
Gambia, The	100	50	75	100	60	75	60	75	74.4
Georgia	100	100	75	100	60	100	100	50	85.6
Germany	100	100	100	100	80	100	100	100	97.5
Ghana	100	100	50	100	20	75	80	75	75.0
Greece	100	100	100	100	80	100	100	100	97.5
Grenada	100	50	100	100	20	75	100	100	80.6
Guatemala	100	25	50	80	60	75	100	75	70.6
Guinea	75	75	50	20	40	100	60	100	65.0
Guinea-Bissau	75	25	0	60	20	25	60	75	42.5
Guyana	75	100	100	80	40	100	100	100	86.9
Haiti	50	50	100	40	20	75	80	75	61.3
Honduras	100	100	50	80	20	100	100	50	75.0










Source: Women, Business and the Law database.

Economy	 MOBILITY	 WORKPLACE	 PAY	 MARRIAGE	 PARENTHOOD	 ENTREPRENEURSHIP	 ASSETS	 PENSION	 WBL 2020 SCORE
Hong Kong SAR, China	100	100	75	100	40	100	100	100	89.4
Hungary	100	100	75	100	100	100	100	100	96.9
Iceland	100	100	100	100	100	100	100	100	100.0
India	100	100	25	100	40	75	80	75	74.4
Indonesia	100	50	75	40	40	75	60	75	64.4
Iran, Islamic Rep.	0	0	50	0	60	75	40	25	31.3
Iraq	25	100	50	0	20	75	40	50	45.0
Ireland	100	100	100	100	80	100	100	100	97.5
Israel	100	100	50	60	60	75	100	75	77.5
Italy	100	100	100	80	100	100	100	100	97.5
Jamaica	100	25	50	100	20	75	100	75	68.1
Japan	100	50	50	80	100	75	100	100	81.9
Jordan	0	0	75	20	40	75	40	75	40.6
Kazakhstan	100	50	50	100	80	75	100	25	72.5
Kenya	100	100	100	100	40	50	80	75	80.6
Kiribati	100	100	100	100	20	75	60	75	78.8
Korea, Rep.	100	100	25	100	80	75	100	100	85.0
Kosovo	100	100	100	100	60	100	100	75	91.9
Kuwait	50	0	0	20	0	75	40	75	32.5
Kyrgyz Republic	100	100	25	100	40	100	100	50	76.9
Lao PDR	100	100	75	100	80	100	100	50	88.1
Latvia	100	100	100	100	100	100	100	100	100.0
Lebanon	100	50	50	60	20	75	40	25	52.5
Lesotho	100	75	75	80	20	75	80	100	75.6
Liberia	100	100	100	100	40	75	80	75	83.8
Libya	75	50	75	20	40	75	40	25	50.0
Lithuania	100	100	100	100	100	100	100	50	93.8
Luxembourg	100	100	100	100	100	100	100	100	100.0
Madagascar	75	100	25	60	40	75	100	100	71.9
Malawi	50	100	100	100	20	75	100	100	80.6
Malaysia	50	50	50	40	0	75	60	75	50.0
Maldives	100	100	75	60	40	100	40	75	73.8
Mali	50	50	50	20	60	75	80	100	60.6
Malta	100	100	75	100	60	100	100	75	88.8
Marshall Islands	100	25	75	100	0	75	20	75	58.8
Mauritania	100	25	25	0	40	75	0	100	45.6
Mauritius	100	100	100	100	60	100	100	75	91.9
Mexico	100	100	75	60	60	100	100	75	83.8
Micronesia, Fed. Sts.	100	25	75	80	0	75	60	75	61.3

Source: Women, Business and the Law database.

Economy	 MOBILITY	 WORKPLACE	 PAY	 MARRIAGE	 PARENTHOOD	 ENTREPRENEURSHIP	 ASSETS	 PENSION	 WBL 2020 SCORE
Moldova	100	75	75	100	100	100	100	25	84.4
Mongolia	100	100	75	100	60	100	100	25	82.5
Montenegro	100	100	25	100	80	100	100	50	81.9
Morocco	100	100	50	60	80	100	40	75	75.6
Mozambique	100	100	50	80	60	75	100	50	76.9
Myanmar	75	25	50	80	60	75	80	25	58.8
Namibia	75	100	100	100	40	75	100	100	86.3
Nepal	100	100	100	80	20	75	40	75	73.8
Netherlands	100	100	100	100	80	100	100	100	97.5
New Zealand	100	100	75	100	80	100	100	100	94.4
Nicaragua	100	100	75	100	40	100	100	75	86.3
Niger	75	75	75	20	60	50	20	100	59.4
Nigeria	50	75	50	100	0	75	80	75	63.1
North Macedonia	100	100	50	100	80	100	100	50	85.0
Norway	100	100	100	100	100	75	100	100	96.9
Oman	0	100	25	20	0	75	40	50	38.8
Pakistan	75	75	25	60	20	50	40	50	49.4
Palau	100	25	75	100	0	75	20	75	58.8
Panama	100	100	50	80	80	75	100	50	79.4
Papua New Guinea	75	50	25	100	0	75	80	75	60.0
Paraguay	100	100	100	100	80	100	100	75	94.4
Peru	100	100	100	80	80	100	100	100	95.0
Philippines	75	100	100	60	80	100	60	75	81.3
Poland	100	100	100	100	100	100	100	50	93.8
Portugal	100	100	100	80	100	100	100	100	97.5
Puerto Rico	100	100	75	80	20	100	100	75	81.3
Qatar	25	0	50	20	0	75	40	50	32.5
Romania	100	100	100	100	100	100	100	25	90.6
Russian Federation	100	50	50	80	80	75	100	50	73.1
Rwanda	100	100	75	80	20	75	100	75	78.1
Samoa	75	100	75	100	40	75	100	75	80.0
San Marino	100	50	75	80	60	75	100	100	80.0
São Tomé and Príncipe	100	100	75	80	60	75	100	100	86.3
Saudi Arabia	100	100	25	60	40	100	40	100	70.6
Senegal	75	75	25	60	60	75	40	100	63.8
Serbia	100	100	100	100	100	100	100	50	93.8
Seychelles	75	50	75	100	80	75	80	75	76.3
Sierra Leone	100	25	50	100	0	75	80	75	63.1
Singapore	100	75	75	100	60	75	100	75	82.5
Slovak Republic	100	100	75	100	80	100	100	100	94.4

Source: Women, Business and the Law database.

Economy	 MOBILITY	 WORKPLACE	 PAY	 MARRIAGE	 PARENTHOOD	 ENTREPRENEURSHIP	 ASSETS	 PENSION	 WBL 2020 SCORE
Slovenia	100	100	75	100	100	100	100	75	93.8
Solomon Islands	75	25	25	100	0	75	80	75	56.9
Somalia	75	50	50	20	40	75	40	25	46.9
South Africa	100	100	100	100	80	100	100	25	88.1
South Sudan	100	100	100	80	40	75	40	25	70.0
Spain	100	100	100	100	80	100	100	100	97.5
Sri Lanka	100	75	25	100	40	75	80	50	68.1
St. Kitts and Nevis	100	25	50	100	40	75	80	100	71.3
St. Lucia	75	100	100	80	40	75	100	100	83.8
St. Vincent and the Grenadines	75	25	50	100	20	75	100	100	68.1
Sudan	0	0	0	0	20	75	40	100	29.4
Suriname	100	25	75	80	0	50	100	100	66.3
Sweden	100	100	100	100	100	100	100	100	100.0
Switzerland	100	100	100	100	60	75	100	50	85.6
Syrian Arab Republic	25	25	0	40	40	75	40	50	36.9
Taiwan, China	100	100	100	100	80	75	100	75	91.3
Tajikistan	100	50	50	100	80	100	100	50	78.8
Tanzania	100	100	100	80	60	75	60	100	84.4
Thailand	100	100	75	80	20	75	100	75	78.1
Timor-Leste	100	75	75	80	60	75	100	100	83.1
Togo	100	100	100	60	60	75	80	100	84.4
Tonga	100	25	75	100	0	75	20	75	58.8
Trinidad and Tobago	75	50	75	80	20	100	100	100	75.0
Tunisia	100	100	25	60	60	75	40	100	70.0
Turkey	100	100	75	80	80	75	100	50	82.5
Uganda	75	100	100	80	40	75	40	75	73.1
Ukraine	100	100	0	100	80	100	100	50	78.8
United Arab Emirates	25	75	75	40	20	75	40	100	56.3
United Kingdom	100	100	100	100	80	100	100	100	97.5
United States	100	100	75	100	80	100	100	75	91.3
Uruguay	100	100	75	80	80	75	100	100	88.8
Uzbekistan	100	50	50	80	60	75	100	25	67.5
Vanuatu	75	25	50	80	0	100	60	75	58.1
Venezuela, RB	100	100	75	100	80	75	100	50	85.0
Vietnam	100	100	50	100	80	100	100	0	78.8
West Bank and Gaza	25	25	0	20	0	75	40	25	26.3
Yemen, Rep.	25	25	25	0	0	75	40	25	26.9
Zambia	75	100	100	80	40	100	80	75	81.3
Zimbabwe	100	100	75	80	40	100	100	100	86.9

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