

**TABLE 1 INDICATORS AND QUESTIONS**

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

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

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

## What Is Measured and Why?

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

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

Finally, each *Women, Business and the Law* indicator is supported by the international legal framework on women’s human rights as set out in the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).

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

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

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

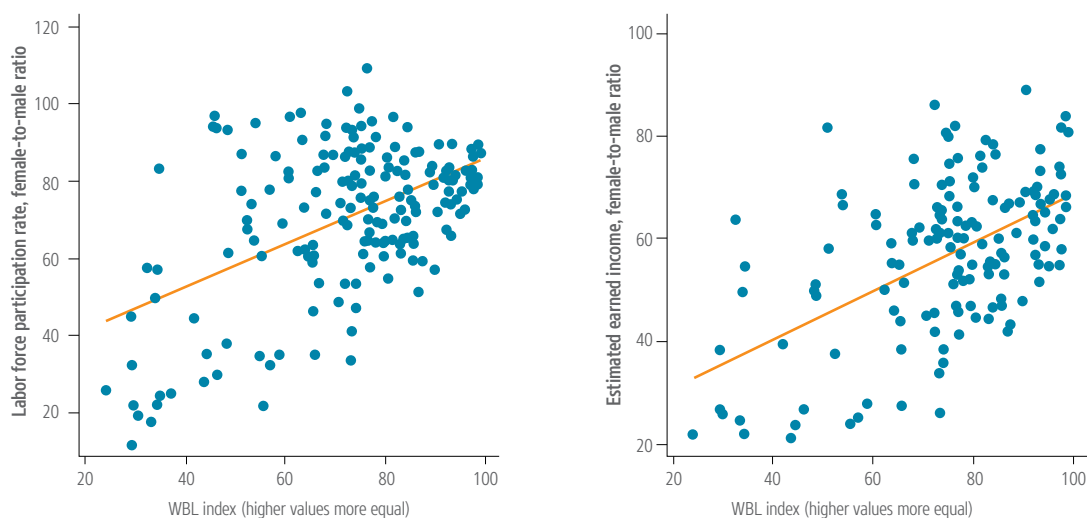
Questions on sexual harassment under the Starting a Job indicator, divorce and domestic violence questions under the Getting Married indicator and childcare credits under the Getting a Pension indicator are supported by international treaty law that has been supplemented by the United Nations Declaration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

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

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

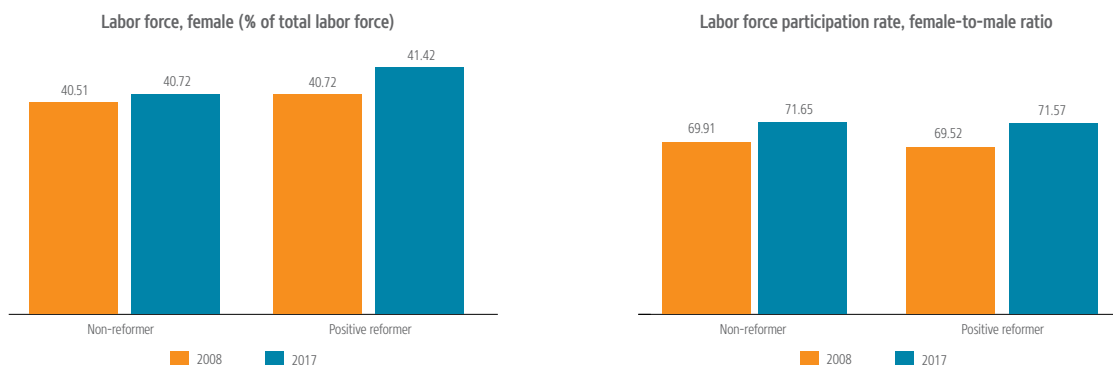
But reforming towards legal gender equality may encourage more women to work. The data show that for reforming economies, female labor force participation as a percentage of the total labor force went up by 0.70 percentage points, while for non-reforming economies, it only went up by 0.21 percentage

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



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

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

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

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

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

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

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

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

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

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

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

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

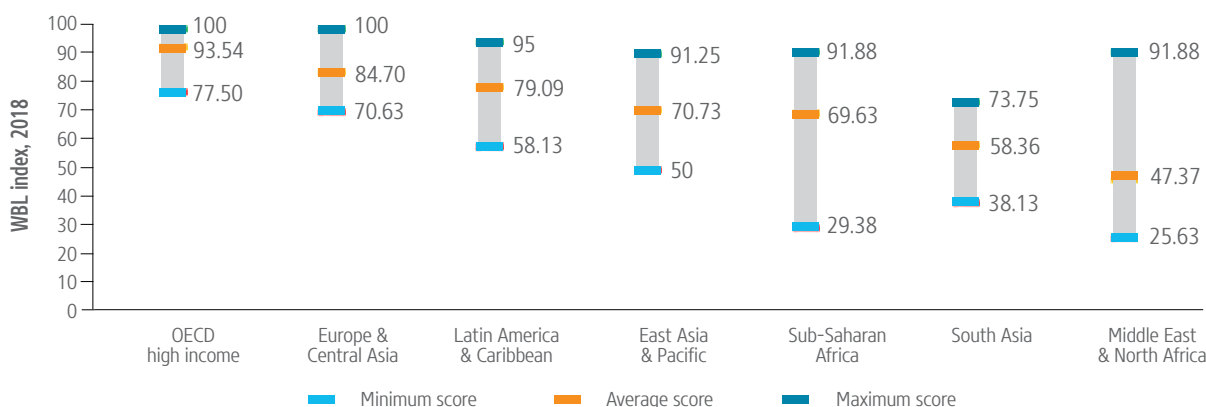
TABLE 2

## WOMEN, BUSINESS AND THE LAW INDEX SCORES

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

Source: Women, Business and the Law database.

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



Source: Women, Business and the Law database.

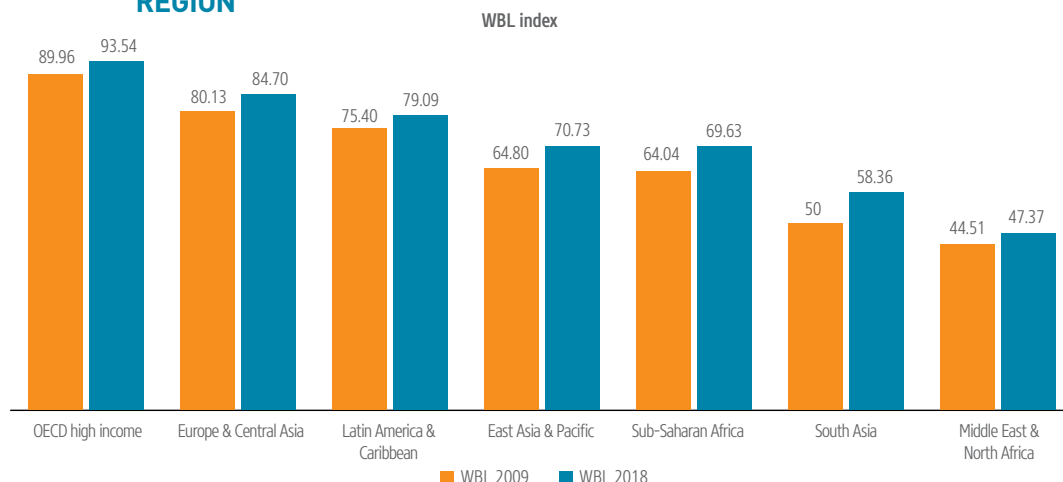
## How Have Laws Evolved Over the Past Decade?

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

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

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

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



Source: Women, Business and the Law database.

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

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

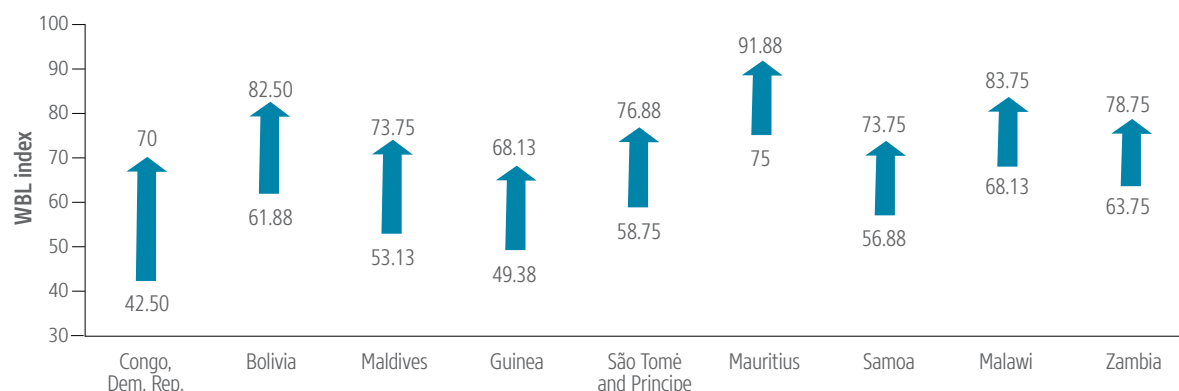
Other top reformers are Bolivia, Guinea, Malawi, Maldives, Mauritius, Samoa, São Tomé and Príncipe and Zambia.

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

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

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

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

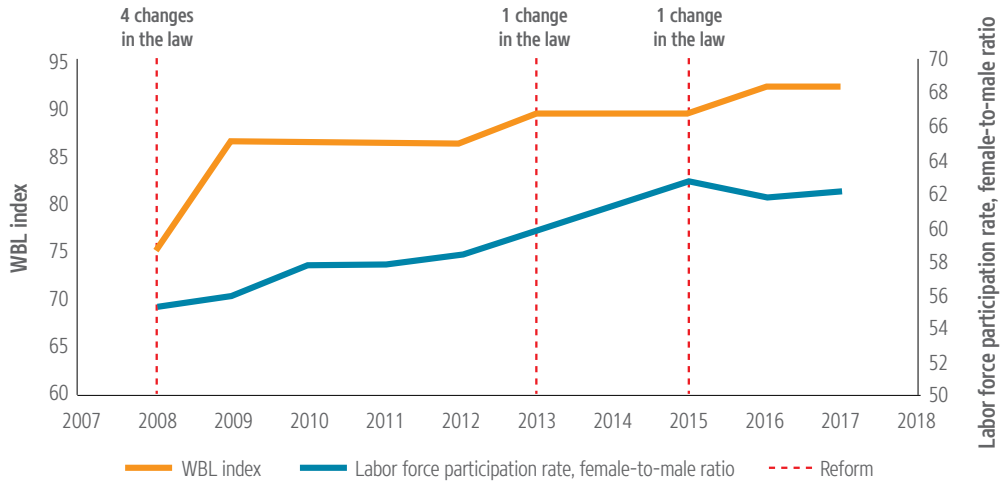


↑ Change in score between WBL 2009 and WBL 2018

Source: Women, Business and the Law database.

**FIGURE 8**

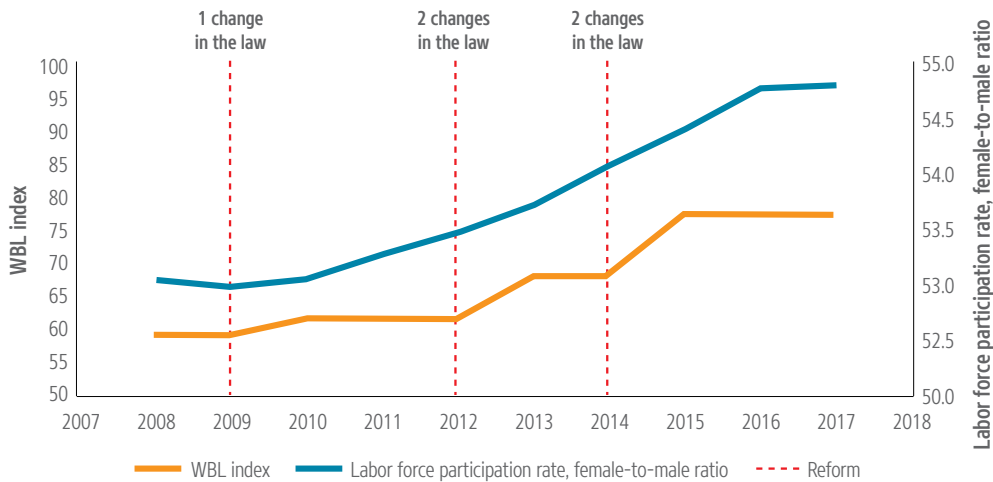
**MAURITIUS HAD SIX CHANGES IN THE LAW AND SAW AN INCREASE IN WOMEN WORKING RELATIVE TO MEN**



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

**FIGURE 9**

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



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



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

## Progress Across and Within Regions

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

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

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

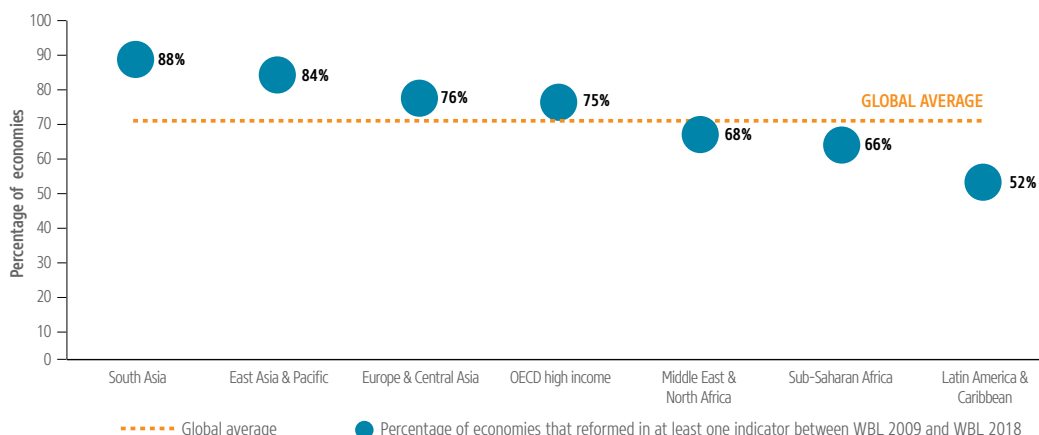
OECD high-income economies had 42 reforms, while economies in Latin America and the Caribbean had 39. Most reforms in both regions occurred in Having Children, but the reform patterns were different. In OECD high-income economies the reforms focused on introducing paid paternity and parental leave, while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

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

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

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

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

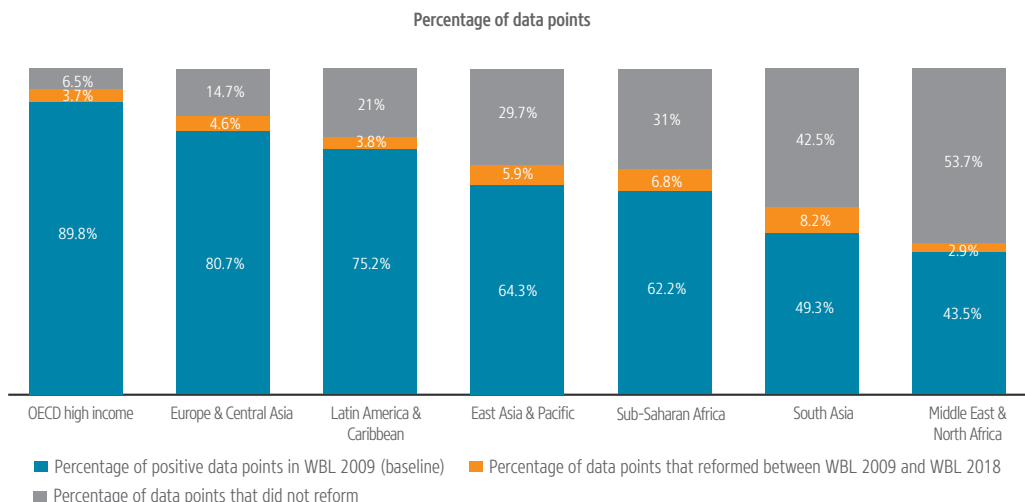


Source: *Women, Business and the Law* database.

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

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

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



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

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