LAWS AFFECT WOMEN THROUGHOUT THEIR WORKING LIVES

- Mobility
- Workplace
- Pay
- Marriage
- Parenthood
- Entrepreneurship
- Assets
- Pension
I. Why does Entrepreneurship matter for women’s economic empowerment?

II. What does the indicator measure?

III. What are the main findings in WBL 2020 and how can they be used to increase women’s opportunities to start a business?

IV. Where are Entrepreneurship reforms happening?
ENTREPRENEURSHIP

1. Access finance
2. Sign a contract
3. Register a business
4. Open a bank account
Why does Entrepreneurship matter for working women?

- Accessing finance
- Signing contracts
- Having a bank account
- Registering a business

Unlock economic potential
ENTREPRENEURSHIP

1. Access finance
2. Sign a contract
3. Register a business
4. Open a bank account
CAMEROON

“I have never been able to get a loan from the local banks, whereas other entrepreneurs, mostly men, are very successful. This difficulty has, at times, led me to lose construction sites.”

Elizabeth Nangah Ngallé
Why do women face barriers when accessing finance?

Gender gaps in access to credit

$1.7 trillion

Source: https://www.ifc.org/wps/wcm/connect/Industry_EXT_Content/IFC_External_Corporate_Site/Financial-Institutions/Priorities/Banking_on_Women/
Does the law prohibit discrimination in access to credit based on gender?


The law had a favorable impact on women’s ability to obtain mortgage funds.

(Ladd 1982)
Does the law prohibit discrimination in access to credit based on gender?

MALTA

The Equality for Men and Women Act, 2003, Sec. 6

No bank or financial institution or insurance company shall discriminate against any person in the grant of any facility in respect of the establishment, equipment or in the launching or extension of any business.

ZAMBIA

Gender Equity and Equality Act, 2015, Secs. 14(1)(d) & 37 (1)(d)

Both sexes shall have equal access and rights to credit, capital, mortgages, security and training. A person who provides goods, services or facilities shall not discriminate against a woman by imposing terms, conditions or practices that perpetuate the disadvantage of a woman which are based on past discrimination or exclusion with respect to access to financial services or resources.
Does the law prohibit discrimination in access to credit based on gender?

115 economies

There is no legislation prohibiting gender discrimination in access to credit.
ENTREPRENEURSHIP

1. Access finance
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Can a woman sign a contract in the same way as a man?
Can a woman sign a contract in the same way as a man?

**Coverture & Marital Power**

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**CHAPTER 75.**

An Act to consolidate and amend the Acts relating to the Property of Married Women.

**ACT NO. 9 OF 2006**

Legal Capacity of Married Persons Act 2006:

An Act to provide for the removal of minority status of married women and to provide for incidental matters.

Enacted by the Parliament of Lesotho
Can a woman sign a contract in the same way as a man?

2 economies

A woman cannot sign a contract in the same way as a man.
ENTREPRENEURSHIP

1. Access finance
2. Sign a contract
3. Register a business
4. Open a bank account
Can a woman register a business in the same way as a man?

No

- No legal capacity
- Permission/signature required
- Additional information/documentation
Can a woman register a business in the same way as a man?

DEMOCRATIC REPUBLIC OF THE CONGO

Law No. 16/008 of July 15, 2016 modifying the Family Code
Can a woman register a business in the same way as a man?

A woman cannot register a business in the same way as a man.
ENTREPRENEURSHIP

1. Access finance
2. Sign a contract
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4. Open a bank account
Can a woman open a bank account in the same way as a man?

Having access to bank accounts has a positive causal impact on women’s labor supply in India.

(Field et al. 2016)
Can a woman open a bank account in the same way as a man?

**Cameroon**

Ordonance No. 81/02 on Civil Status, Art. 75:

When pursuing a profession separate from that of her husband, a wife can open a bank account in her own name to deposit or withdraw from it the funds that are at her free disposal.

**Benin**

Law No. 2002-07 on Persons and the Family, Art. 175:

Either spouse can open without the consent of the other any deposit or securities account in their own name.
Can a woman open a bank account in the same way as a man?

A woman cannot open a bank account in the same way as a man.
50 YEARS OF WOMEN’S RIGHTS

WBA Index

- Mobility
- Assets
- Entrepreneurship
- Marriage
- Workplace
- Pension
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- Parenthood

50 years ago, which of the following actions was not accessible to women in any of the economies covered by WBL?
50 years ago, which of the following actions was not accessible to women in any of the economies covered by WBL?

Does the law prohibit discrimination in access to credit based on gender?

75 reforms since 1970
THANK YOU!

Women, Business and the Law

Women, Business and the Law (WBL) measures gender inequality in the law. The dataset identifies barriers to women's economic participation and encourages the reform of discriminatory laws. Read more