Women Business & the Law Advisory

- Operationalizes WBL findings into World Bank projects
- Founded in 2019
- Offers TA to client countries aiming to lower barriers to women’s economic participation as measured by WBL
• WBG annual publication

• Benchmarks 190 economies measuring discriminatory laws and regulations

• WBL 2020 global top reformers are:
  Saudi Arabia, the United Arab Emirates, Nepal, South Sudan, São Tomé and Príncipe, Bahrain, the Democratic Republic of Congo, Djibouti, Jordan, and Tunisia.

• Eight economies out of 190 have a perfect score:
  Belgium, Canada, Denmark, France, Iceland, Latvia, Luxembourg, and Sweden.
WBL ADVISORY SUPPORTS REFORMS AS MEASURED BY WBL – PROFESSIONAL LIFE CYCLE APPROACH

**WBL TOPICS COVER**

- Restrictions, protections and benefits
- Laws and regulations applicable to the private sector
- Where applicable, married women in comparison to married men
WITH GREATER EQUALITY OF OPPORTUNITY, MORE WOMEN WORK, AND WHERE THEY DO WORK THEY ARE PAID BETTER

Laws and policies can drive women’s economic inclusion
REFORMS SINCE 1970

1,517 reforms over 50 years
Average WBL score is 75.2
WBL TRIVIA

• How many economies do not have the equal pay for work of equal value principle?

• How many do not have legal protection against gender based discrimination in employment?

• How many restrict women’s ability to work in the same industries or occupy the same jobs as men?
TRIVIA ANSWERS

Number of economies with restrictions on women’s employment

- No equal pay for work of equal value: 102
- No protection from discrimination in employment: 36
- Industry/Job restrictions: 89
- Night work restrictions: 26
LEGAL GAPS RESTRICTING WOMEN’S ECONOMIC PARTICIPATION

Number of economies with legal restrictions

- Obedience requirements: 19
- Unequal head of household legislation: 30
- No domestic violence legislation: 35
- Unequal divorce rules: 48
- Mobility restrictions: 59
- Night work restrictions: 76
- No gender-employment discrimination prohibition: 36
- Industry restrictions: 74
- No prohibition of dismissal of pregnant workers: 38
- No sexual harassment in employment legislation: 50
- No 14-week paid maternity leave: 75
- No paid leave for fathers: 85
- Unequal retirement ages: 66
- No equal pay legislation: 102
- No equal access to credit legislation: 115

Countries affected:
- UAE
- Mauritania
- Jordan
- Senegal
- Saudi Arabia

Legend:
- Intra-household bargaining power
- Job market dropout rate
- Economic opportunities diversification
- Economic prospects

Economies under reform processes: Ewbl Women Business & the Law Advisory
Close to 70% of WBL Advisory portfolio is in SSA and MENA.
WBL REFORM ADVISORY: ENGAGEMENT MODEL

Identification
- Exploratory consultations to assess appetite for reform
- Identification of key counterpart(s) and proof of client interest

Diagnostic
- Initial country level diagnostic (WBL score cards and reform memorandum)
- Baseline data collection

Prioritization
- Presentation of findings and prioritization of areas for reform
- Establishment of action plan and timeline for implementation of reforms

Implementation
- Legal reviews and drafting
- Stakeholder sensitization to support enactment of legislation
- Reform dissemination and communication
- Reform validation

Lessons & results
- Lessons learned and case studies
- Peer to peer learning activities
- Outcome and impact measurement

Initial country level diagnostic (WBL score cards and reform memorandum)
- Baseline data collection

Lessons & results
- Lessons learned and case studies
- Peer to peer learning activities
- Outcome and impact measurement
WOMEN, BUSINESS AND THE LAW 2020
SCORECARD AND REFORM ACTION PLAN

The Women, Business and the Law (WBL) index is structured around the economic decisions women make as they go through different stages of their working lives. Thirty-five questions are scored across eight indicators. The index score for an economy is calculated as the unweighted average of all eight indicator scores on a scale of 0-100, with 100 representing the best overall score.

Brazil has an overall Women, Business and the Law score of 81.1 points, performing above the Latin America and the Caribbean (LAC) regional average of 79.2 points, and above the global average of 75.2 points (Figures 1 and 2).

FIGURE 1: BRAZIL’S PERFORMANCE IN WOMEN, BUSINESS AND THE LAW 2020
PROGRAM SUPPORTS FULL RANGE OF WBG INSTRUMENTS

- **Lending** – Sierra Leone, Mauritania, Senegal, Egypt, Georgia, Chad
- **ASA** – We-Fi (Pakistan, Jordan), Suriname, Guyana
- **RAS** – Saudi Arabia, Kuwait
- **IFC AS** – UAE, Egypt, Tunisia, Palestine, Africa Regional (Togo, Gabon, Rwanda, Somalia)
SUCCESSFUL REFORM PROGRAMS

Recent reforms close gender gaps in formal economic rights

**Pakistan**
- Supported Pakistan in amending the Companies Bill, which equalized the business registration process for men and women.

**Saudi Arabia**
- Supported KSA in enacting historic measures introducing women’s freedom of travel and movement, head of household provisions, removing discrimination in employment, equalizing access to credit and the retirement age for men and women. 6 million Saudi women are benefiting.
RECENT SUCCESS: HISTORIC REFORMS IN SAUDI ARABIA

Saudi Arabia allows women to travel independently

© 2 August 2019

Share
Saudi Arabia Gives Women Travel Rights in Major Policy Shake up
RECENT SUCCESS: HISTORIC REFORMS IN SAUDI ARABIA

WBL Advisory was at the heart of the reforms.
# RECENT SUCCESS: HISTORIC REFORMS IN SAUDI ARABIA

<table>
<thead>
<tr>
<th>Country</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cameroon</td>
<td>56.88</td>
</tr>
<tr>
<td>Solomon Islands</td>
<td>56.88</td>
</tr>
<tr>
<td>Libya</td>
<td>56.25</td>
</tr>
<tr>
<td>Myanmar</td>
<td>56.25</td>
</tr>
<tr>
<td>Mali</td>
<td>54.38</td>
</tr>
<tr>
<td>Brunei Darussalam</td>
<td>53.13</td>
</tr>
<tr>
<td>Nepal</td>
<td>53.13</td>
</tr>
<tr>
<td>Niger</td>
<td>53.13</td>
</tr>
<tr>
<td>Egypt, Arab Rep.</td>
<td>50.63</td>
</tr>
<tr>
<td>Malaysia</td>
<td>50</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>49.38</td>
</tr>
<tr>
<td>West Bank and Gaza</td>
<td>46.88</td>
</tr>
<tr>
<td>Congo, Rep.</td>
<td>46.25</td>
</tr>
<tr>
<td>Pakistan</td>
<td>46.25</td>
</tr>
<tr>
<td>South Sudan</td>
<td>45.63</td>
</tr>
<tr>
<td>Oman</td>
<td>44.38</td>
</tr>
<tr>
<td>Iraq</td>
<td>41.88</td>
</tr>
<tr>
<td>Mauritania</td>
<td>41.88</td>
</tr>
<tr>
<td>Afghanistan</td>
<td>38.13</td>
</tr>
<tr>
<td>Bahrain</td>
<td>37.50</td>
</tr>
<tr>
<td>Guinea-Bissau</td>
<td>36.25</td>
</tr>
<tr>
<td>Jordan</td>
<td>35</td>
</tr>
<tr>
<td>Kuwait</td>
<td>35</td>
</tr>
<tr>
<td>Syrian Arab Republic</td>
<td>34.38</td>
</tr>
<tr>
<td>Qatar</td>
<td>32.50</td>
</tr>
<tr>
<td>Iran, Islamic Rep.</td>
<td>31.25</td>
</tr>
<tr>
<td>Sudan</td>
<td>29.38</td>
</tr>
<tr>
<td>United Arab Emirates</td>
<td>29.38</td>
</tr>
<tr>
<td>Saudi Arabia</td>
<td>25.63</td>
</tr>
</tbody>
</table>
**RECENT SUCCESS: HISTORIC REFORMS IN SAUDI ARABIA**

**Royal Decree M. 134 of July 31, 2019** introduced breakthrough measures

<table>
<thead>
<tr>
<th>Equalizing</th>
<th>Prohibition</th>
</tr>
</thead>
</table>
| • Right to obtain passports  
• Head of household to be the father or the mother  
• Right to choose place of residency  
• Retirement ages for men and women | • Dismissal of pregnant women  
• Discrimination based on gender in access to credit  
• Discrimination based on gender in employment |

<table>
<thead>
<tr>
<th>Removal</th>
<th>Mandating</th>
</tr>
</thead>
</table>
| • Restrictions on travel outside the country  
• Restrictions on women’s ability to leave the house  
• Of obedience provision | • Pension care credits for maternity leave |

On November 11, 2018, Saudi Arabia passed an Anti-Harassment Law, **Royal Decree 96 and Ministerial Decree 63459**, which criminalize sexual harassment at the workplace.
• 5.5 million Saudi women over 21 years of age are benefiting from the reforms.
IMPLEMENTATION CHALLENGES

• Sensitive areas of reform
• Long legislative process
• Conservative voices opposing change (including in Parliament)
• Limited state capacity
• Legislative changes take time to show impact
<table>
<thead>
<tr>
<th>UNITED ARAB EMIRATES</th>
<th>PAKISTAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Introducing parental leave for employees in the private sector;</td>
<td>• Equalizing the process of obtaining passports for women and men;</td>
</tr>
<tr>
<td>• Mandating equal pay for work of equal value.</td>
<td>• Prohibiting gender-based discrimination in employment.</td>
</tr>
</tbody>
</table>

**Success factors**

**UNITED ARAB EMIRATES**

- Leveraging the UAE’s 2021 Vision which includes gender equality as a goal;
- The establishment of the Gender Balance Council which ensures the role of women in development;
- Strong reform champions and political will to empower women’s economic inclusion.

**PAKISTAN**

- Leveraging Pakistan’s 2025 Vision which includes women’s empowerment as one of its main pillars;
- Strong reform champions and political will to empower women’s economic inclusion;
- Strong support from the World Bank’s country office.
<table>
<thead>
<tr>
<th>Country</th>
<th>Ongoing Reforms</th>
<th>Success factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chad</td>
<td>• Prohibiting gender-based discrimination in access to credit</td>
<td>• Strong support from the DPO project team</td>
</tr>
<tr>
<td></td>
<td>• Removing industry-related restrictions to women’s employment in the formal labor market</td>
<td>• Connection to WBG priorities of reducing inequalities in private sector development</td>
</tr>
<tr>
<td>Senegal</td>
<td>• Prohibiting gender-based discrimination in access to credit</td>
<td>• Strong reform champions (Ministry of Gender and Justice) to reduce discrimination against women</td>
</tr>
<tr>
<td></td>
<td>• Removing industry-related restrictions to women’s employment in the formal labor market</td>
<td>• Strong support from the DPO project team and the World Bank’s country office.</td>
</tr>
</tbody>
</table>
ONGOING REFORMS

GABON

• Allowing women to be head of household and choosing where to live in the same way as men
• Adopting legislation specifically addressing domestic violence

Success factors

• Strong government reform champions (First Lady and Minister of Labor)
• Strong support from World Bank country office

TOGO

• Adopting legislation providing for the valuation of nonmonetary contributions in case of dissolution of marriage
• Adopting legislation stipulating that government administers 100% of maternity leave benefits

Success factors

• Strong & high-level government reform champions
• Strong prior reform record with DB work
MAURITANIA

- Adopting legislation against gender based violence penalizing domestic violence & sexual harassment in employment.
- Amending the anti-discrimination legislation to prohibit discrimination based on gender in access to credit.

Success factors
- Strong political will
- Continuous communication and exchange with the client
- Broad stakeholder engagement including reform opponents
- Inclusive/integrated communication and dissemination strategy
LESSONS LEARNED

• Benchmarking drives reform

• Women’s economic empowerment – top priority for clients and part of COVID response

• WBL reforms have a direct link to WBG twin goals of increasing shared prosperity and reducing inequality

• WBL reforms lend themselves well to DPO prior actions
THANK YOU

Contact: Iva Hamel ihamel@ific.org