

APPENDIX A



Data Notes

Women, Business and the Law measures the laws affecting women’s economic inclusion, the frameworks supporting implementation of those laws, and the opinions of experts on how those laws operate in practice. In doing so, it uses three indexes: a legal frameworks index, a supportive frameworks index, and an expert opinions index.

This edition of *Women, Business and the Law* presents two versions of the legal index: *Women, Business and the Law* 1.0 to update data with reforms implemented from October 2, 2022, to October 1, 2023, and *Women, Business and the Law* 2.0, a new index that includes two additional indicators—Safety and Childcare—as well as new and revised questions under the original *Women, Business and the Law* indicators.

The 1.0 and 2.0 legal indexes are based on analysis of the domestic laws and regulations that affect women’s economic opportunities. Answers to the questions in these indexes are based only on codified law. Customary law is not considered unless it has been codified. When the answers differ according to the legal system (for example, in mixed legal systems in which 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 supranational rules and limits the legal capacity of women.

The *Women, Business and the Law* 2.0 supportive frameworks index is based on an analysis of instruments designed to support the implementation of laws, such as national policies, plans, programs, services, budgets, procedures, inspections, and sanctions for noncompliance with quality standards. These instruments are considered only when they are in place and operational.

The *Women, Business and the Law* 2.0 expert opinions index is based on experts’ responses to scale questions focusing on key outcomes in the topic areas assessed by *Women, Business and the Law*. Each question asks for the respondent’s opinion on the extent to which these key outcomes are being realized in practice in a particular economy.

Answers are standardized and made comparable across all economies (box A.1).

BOX A.1 ASSUMPTIONS USED 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 a cisgender, heterosexual woman 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; and
- Is not a member of a union unless membership is mandatory. Membership is considered mandatory when collective bargaining agreements cover more than 50 percent of the workforce in the food retail sector and when they apply to individuals who were not party to the original collective bargaining agreement.

For the questions on child marriage, it is assumed that

- The girl is under 18 years of age.

For the questions on sexual harassment in education, it is assumed that

- The woman is a student over 18 years attending high school or an institute of higher education.

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

- The woman gave birth to her first child without complications on October 1, 2023, and her child is in good health. Answers will therefore correspond to legislation in force as of October 1, 2023, even if the law provides for changes over time.
- Both parents have been working long enough to accrue any maternity, paternity, and parental benefits.
- If maternity benefit systems are not mandatory or were not operational as of October 1, 2023, they are not measured.

For the questions on childcare services, it is assumed that

- The woman is married.

For the questions on inheritance rights, it is assumed that

- The deceased has not left a will, and so the rules of intestate succession apply.
- In determining the inheritance rights of spouses, male and female surviving spouses do not have any living children.

(Box continues next page)

BOX A.1 ASSUMPTIONS USED TO ENSURE COMPARABILITY (continued)**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 childcare. If the period covered by a pension credit is conditioned on the age of the child, the period until the child reaches age one is counted.
- If transitional provisions gradually change the retirement age, the answers reflect the retirement age as of October 1, 2023, even if the law provides for changes over time.
- If a mandatory contributory pension system applicable to the private sector and a noncontributory universal pension system coexist, the answers correspond to the rules applicable to the mandatory contributory pension system.
- If pension systems are not mandatory or were not operational as of October 1, 2023, they are not measured.

Strengths and limitations of the *Women, Business and the Law* methodology

To construct its three indexes, *Women, Business and the Law* relies on feedback from more than 2,400 respondents with expertise in family, labor, and criminal law, including lawyers, judges, academics, and members of civil society organizations working locally on gender issues. In addition to filling out written questionnaires, respondents provide references to relevant legislation and national policies, plans and programs, services, budgets, and procedures. To verify answers to legal index questions, the *Women, Business and the Law* team collects the texts of laws and regulations and verifies questionnaire responses for accuracy. Responses are validated against codified sources of national law, including constitutions, codes, laws, statutes, rules, regulations, and procedures in areas such as violence against women, labor, social security, civil procedure, marriage and family, childcare, inheritance, nationality, and land. Responses to supportive frameworks index questions are validated against official information provided on government websites and in national budgets, policies, and plans. Expert opinion responses are reported “as is” for those economies where the team was able to obtain a sufficient number of responses. The data reflect legislation and supportive frameworks in force as of October 1, 2023.

The data collection and coding process, including the process to receive data updates from governments, is further detailed in the *Women, Business and the Law Manual and Guide*, which describes the entire production process for the *Women, Business and the Law* reports. The *Manual and Guide* aims to depict, consolidate, and codify rules and protocols in a comprehensive way for the purpose of shielding the team from undue influence and presenting the available resources to report and address any such instances. It aims to ensure the transparency, quality, and integrity of data and research. The *Manual and Guide* is available at <https://wbl.worldbank.org/en/aboutus>.

The *Women, Business and the Law* methodology has both strengths and limitations (table A.1). Because the indicators are binary, they may not reflect the nuances or details of some of the policies measured. Indicators are also based on standardized assumptions to ensure comparability across economies. For example, an assumption used for questions on maternity leave is that the woman in question has 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, policies, budgets, and services 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 or more difficult access to justice and services. *Women, Business and the Law* does not capture such restrictions unless they are also found in the main business city. Finally, where personal law prescribes different rights and obligations for different groups of women, the data focus on the most populous group. Thus, the study may not capture restrictions applying only to minority populations.

Although it ensures comparability of the data, the use of standardized assumptions has a limited ability to reflect the full diversity of women’s experiences. *Women, Business and the Law* recognizes that the laws it measures do not apply to all women in the same way. Women face intersectional forms of discrimination based not only on gender and sex, but also on sexuality, race, gender identity, religion, family status, ethnicity, nationality, disability, and many other grounds. *Women, Business and the Law* therefore encourages readers to interpret the data in conjunction with other research.

Women, Business and the Law focuses on the ways in which the official legal and regulatory environment—and the frameworks supporting their implementation—regulates how women can work or operate their own businesses. Although attention centers on the formal economy—that is, on jobs that provide social protection and other entitlements through formal arrangements—some of the indicators are relevant to women working in the informal sector. Indeed, the data captured by *Women, Business and the Law* can be relevant for women regardless of their official employment status.

TABLE A.1 METHODOLOGICAL STRENGTHS AND LIMITATIONS OF THE <i>WOMEN, BUSINESS AND THE LAW</i> INDEXES		
Feature	Strength	Limitation
Use of standardized assumptions	Data are comparable across economies, and the methodology is transparent.	The scope of data is smaller; only regulatory reforms in the areas measured can be tracked systematically.
Coverage of largest business city only	Data collection is manageable, and data are comparable.	In federal economies, data may be less representative where laws differ across locations.
Focus on the most populous group	Data are comparable across economies where parallel legal systems prescribe different rights for different groups of women.	Restrictions that apply to minority populations may not be captured.
Emphasis on the formal sector	Attention remains centered on the formal economy, where regulations are most relevant.	The reality faced by women in the informal sector, which may be a significant population in some economies, is not fully reflected.
Focus on laws (legal frameworks index)	Indicators are 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.
Reliance on expert respondents	The data reflect the knowledge of those with most experience in the areas measured.	Data are less able to capture variations in experiences among individuals.

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

For example, laws affecting women’s agency and mobility, ability to own or inherit property, or protections against violence apply to women in both formal and informal employment. Legal protections affecting the workplace also serve as a foundation for economic inclusion and offer incentives for women to enter and remain in the labor force. Laws affecting a woman’s mobility and agency within a household directly affect her ability to start and operate a registered business. Laws regulating childcare services affect a woman’s ability to balance work and care responsibilities. Although many women in low- and middle-income economies work informally, this project defines some of the features of the legal framework that enable women to transition from the informal to the formal sector.

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 are able to get an education or build their skills, equalizing laws affecting entrepreneurship and employment could mean little. Other factors, such as infrastructure, also may affect the ability and desire of women to work. In addition, social and cultural norms may prevent women from running a business or working outside the home. Within this overall picture, *Women, Business and the Law* recognizes the limitations of its assumptions. Even though such assumptions may come at the expense of specificity, they also ensure data comparability across economies.

Women, Business and the Law 1.0 indicators and questions

The *Women, Business and the Law* 1.0 index consists of 35 data points scored across eight indicators composed of four or five binary questions. Each indicator represents a different phase of a woman’s life (table A.2). Indicator-level scores are obtained by calculating the unweighted average of responses to the questions in 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.



Mobility

The Mobility indicator measures constraints on a woman’s agency and freedom of movement. This indicator has four components that measure the following:

- **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 legal restrictions on a woman choosing where to live, if the husband chooses the marital home or has more weight in determining where the family will live, or if a woman’s domicile automatically follows that of her husband.
- **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 alone domestically. A score of 0 is also assigned if a woman must justify her reasons for leaving the home or if leaving the home without a valid reason is considered disobedience with legal consequences, such as loss of right to maintenance.

TABLE A.2		WOMEN, BUSINESS AND THE LAW 1.0 INDICATORS AND QUESTIONS	
Indicator	Questions		
Mobility	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Does the law mandate equal remuneration for work of equal value? 2. Can a woman work at night in the same way as a man? 3. Can a woman work in a job deemed dangerous in the same way as a man? 4. Can a woman work in an industrial job in the same way as a man? 		
Marriage	<ol style="list-style-type: none"> 1. Is the law free of legal provisions that require 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	<ol style="list-style-type: none"> 1. Is paid leave of at least 14 weeks available to mothers? 2. Does the government administer 100 percent 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	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Do women and men have equal ownership rights to immovable property? 2. Do sons and daughters have equal rights to inherit assets from their parents? 3. Do male and female 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	<ol style="list-style-type: none"> 1. Is the age at which women and men can retire with full pension benefits the same? 2. Is the age at which women and men can retire with partial pension benefits the same? 3. Is the mandatory retirement age for women and men the same? 4. Are periods of absence due to childcare accounted for in pension benefits? 		

Source: *Women, Business and the Law 2024* database.

Note: The index scores 35 data points across eight indicators composed of four or five binary questions, with each indicator representing a different phase of a woman's life. Indicator-level scores are obtained by calculating the unweighted average of responses to the questions within that indicator and scaling the result to 100. For each question, "yes" = 1 and "no" = 0. Overall scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score.

- **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 gender differences in passport application procedures or passport laws. 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 passport application procedures or forms require a woman to provide details about her husband, father, or other relative or guardian or additional documents such as a marriage certificate and if the same is not required of 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 wishes her to do so.



Workplace

The Workplace indicator analyzes laws affecting a woman's decision to enter the labor market, including a woman's legal capacity and ability to work, as well as protections in the workplace against discrimination and sexual harassment. This indicator has four components that assess the following:

- **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 get a job or pursue a trade or profession. A score of 0 is assigned if a husband can prevent his wife from working or if permission or additional documentation is required for a woman to work that is not required for a man. A score of 0 is also assigned if a woman's work is considered a form of disobedience with legal consequences, such as loss of maintenance.
- **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 sex or 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 prohibits it in only 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 and has no provisions prohibiting it or providing 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 criminal code provides for reparation or 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 victim. 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. 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.



The Pay indicator measures laws affecting occupational segregation and the gender wage gap. This indicator has four components that assess the following:

- **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.
- **Whether a woman can work at night in the same way as a man.** A score of 1 is assigned if a woman who is not pregnant and not nursing can work at night in the same way as a man. A score of 1 is also assigned when restrictions on a woman’s ability to work at night do not apply to the food retail sector, a woman’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 a woman, including one with children over the age of one, from working at night or limits the hours that she can work at night. A score of 0 is also assigned if the law gives the relevant authority the power to restrict or prohibit a woman’s ability to work at night, regardless of any decisions issued by that authority.
- **Whether a woman can work in a job deemed dangerous in the same way as a man.** A score of 1 is assigned if no laws prohibit or restrict a woman who is not pregnant and not nursing 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 a woman’s ability to work in jobs deemed hazardous, arduous, or morally inappropriate. A score of 0 is also assigned if the law gives the relevant authority the power to determine whether particular jobs are too hazardous, arduous, or morally inappropriate for a woman but not for a man, regardless of any decisions issued by that authority.
- **Whether a woman can work in an industrial job in the same way as a man.** A score of 1 is assigned if a woman who is not pregnant and not nursing can work in the mining, construction, manufacturing, energy, water, agriculture, and transportation industries in the same way as a man. A score of 0 is assigned if the law prohibits a woman from working in any of these industries. A score of 0 is also assigned

if a woman's employment in the relevant industries is restricted in any way, such as by prohibiting her from working at night in "industrial undertakings" or by giving the relevant authority the power to prohibit or restrict her ability to work in certain jobs or industries, regardless of any decisions issued by that authority.

Marriage

The Marriage indicator measures legal constraints related to marriage and divorce. This indicator has five components that measure the following:

- **Whether the law is free of any provisions that require 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 any provision stating that a married woman must obey her husband or if disobeying her husband has legal ramifications for a married woman, such as loss of her right to 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 being "head of household" or "head of family." A score of 0 is assigned if the law designates the husband as "head of household" or stipulates that he 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 accessing services. Gender differences under tax law are not measured by this question.
- **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 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 woman 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 to obtain a judgment of divorce is equal for a woman and a man or if there are additional protections for a woman, such as prohibiting a husband from initiating divorce proceedings while his wife is pregnant. A score of 0 is assigned if there are procedural or evidentiary differences for a woman, if only a man can initiate divorce proceedings, or if divorce is not legally allowed.
- **Whether a woman has the same rights to remarry as a man.** A score of 1 is assigned if a woman and a man have equal rights to remarry. A score of 0 is assigned if the law limits a woman's right to remarry, such as by 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. This indicator has five components that measure the following:

- **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 percent 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.
- **Whether there is paid parental leave.** A score of 1 is assigned if parents are legally entitled to some form of full-time paid parental leave, either shared between mother and father (at least two weeks) or as an individual entitlement that each can take regardless of the other (at least one week each). A score of 1 is also assigned if the duration of paid maternity leave and paid paternity leave is the same. 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 terminating 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, for a limited period of the pregnancy, or when pregnancy results in illness or disability.



Entrepreneurship

The Entrepreneurship indicator measures constraints on the ability of a woman to start and run a business. This indicator has four components that measure the following:

- **Whether the law prohibits discrimination in access to credit based on gender.** A score of 1 is assigned if the law explicitly prohibits discrimination by creditors based on gender or prescribes equal access for both men and women when conducting financial transactions or entrepreneurial activities. 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 on 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 a limited legal capacity to sign a contract or needs the signature, consent, or permission of her husband or guardian to do so.
- **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, including 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 by stating that only 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, including instances in which legal systems are supported by customary law and judicial precedent. This indicator has five components that measure the following:

- **Whether men and women have equal ownership rights to immovable property.** A score of 1 is assigned if there are no restrictions on a woman's legal capacity and rights to immovable property. A score of 0 is assigned if a woman's rights to own or administer property are legally restricted. A score of 0 is also assigned if there are gender differences in the legal treatment of spousal property, such as granting the husband administrative control of marital property.
- **Whether sons and daughters have equal rights to inherit assets from their parents.** A score of 1 is assigned if sons and daughters have the same rights to inherit assets from their parents. A score of 0 is assigned if there are gender-based differences in the recognition of children as heirs to property.
- **Whether male and female surviving spouses have equal rights to inherit assets.** A score of 1 is assigned if surviving spouses of either gender with no living children 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 male and female spouses equal administrative authority over assets during marriage.** A score of 1 is assigned if spouses retain administrative power over the assets each brought to the marriage or acquired during the 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 spousal consent is required for major

transactions, such as selling or pledging the property as collateral, 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 marital property, including any separate property of the wife, or if the husband's word prevails in case of disagreement.

- **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 contribution from a spouse that does not directly generate income. A score of 1 is assigned if there is an explicit legal recognition of nonmonetary contributions and the law provides for equal or equitable division of property or the transfer of a lump sum 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 of property because these regimes implicitly recognize nonmonetary contributions at the time of property division and benefit both spouses regardless of who purchased property or holds title to it. A score of 0 is assigned if the default marital property regime is not a form of 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. This indicator has four components that measure the following:

- **Whether the age at which men and women can retire with full pension benefits is the same.** 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 mandatory pension scheme implemented for private sector workers.
- **Whether the age at which men and women can retire with partial pension benefits is the same.** "Partial pension benefits" refers to a reduced or proportional minimum old-age pension payable to workers who have not accumulated enough work experience or periods of contribution 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 mandatory pension scheme implemented for private sector workers.
- **Whether the mandatory retirement age for men and women is the same.** 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 childcare are accounted for 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 gap

in contributions 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 childcare or if there is no mandatory contributory pension scheme for private sector workers and no noncontributory universal social pension.

Women, Business and the Law 1.0 reforms and data updates

Each year, *Women, Business and the Law* indicators capture changes in domestic laws and regulations that affect women's economic opportunities. Summaries of such changes are listed in annex 1A, thereby acknowledging the legal reform efforts undertaken by governments during the period reviewed. Any legislative or regulatory change that positively affects the score assigned to a given economy on any question under the eight indicators is classified as a reform; when the change affects the score negatively, it is classified as a negative change. No negative changes were recorded as of October 1, 2023.

For questions that refer to legal rights, the change must be mandatory, meaning that women can enforce their rights in court or sanctions can be leveled by a regulatory body such as a central bank, employment tribunal, national human rights commission, or other enforcement body, including the police. For questions that refer to benefits, such as maternity, parental, or pension benefits, women must be able to obtain the benefit as of the cutoff date of the report. Policies, guidelines, model rules, principles, and recommendations are excluded, as are ratified international conventions when they have not been incorporated into domestic law. Reforms affecting the *Women, Business and the Law 1.0* indicators include, but are not limited to, amendments to or the introduction of a new constitution, labor law, family or personal status law, penal code, or administrative procedures.

Data on all economies are reviewed by local respondents and verified by the *Women, Business and the Law* team annually. This review can lead to corrections of data on the basis of new information obtained, clarifications of answers, or consistency checks. To provide a comparable time series for research, the data set is back-calculated to adjust for any revisions in data stemming from corrections.

Governments can submit queries on the data and provide the *Women, Business and the Law* team with new information. The submissions and the team's response are available on the project website at <https://wbl.worldbank.org>.

More detailed data on each economy included in this report also appear on the project website at <https://wbl.worldbank.org>.

Women, Business and the Law 2.0 legal frameworks index

The *Women, Business and the Law 2.0* legal frameworks index consists of 40 data points that are scored across 10 indicators, each composed of four binary questions. Each indicator represents a different phase or aspect of a woman's life (table A.3). Indicator-level scores are obtained by calculating the unweighted average of responses

TABLE A.3		WOMEN, BUSINESS AND THE LAW 2.0 LEGAL FRAMEWORKS INDICATORS AND QUESTIONS	
Indicator	Questions		
Safety	<ol style="list-style-type: none"> 1. Does the law address child marriage? 2. Does the law address sexual harassment? 3. Does the law address domestic violence? 4. Does the law address femicide? 		
Mobility	<ol style="list-style-type: none"> 1. Can a woman choose where to live in the same way as a man? 2. Can a woman travel internationally in the same way as a man? 3. Can a woman travel outside her home in the same way as a man? 4. Do a woman and a man have equal rights to confer citizenship on their spouses and their children? 		
Workplace	<ol style="list-style-type: none"> 1. Can a woman get a job in the same way as a man? 2. Does the law explicitly prohibit discrimination in recruitment based on marital status, parental status, and age? 3. Does the law prohibit discrimination in employment based on gender? 4. Does the law allow employees to request flexible work? 		
Pay	<ol style="list-style-type: none"> 1. Does the law mandate equal remuneration for work of equal value? 2. Can a woman work at night in the same way as a man? 3. Can a woman work in a job deemed dangerous in the same way as a man? 4. Can a woman work in an industrial job in the same way as a man? 		
Marriage	<ol style="list-style-type: none"> 1. Is the law free of legal provisions that require a married woman to obey her husband? 2. Can a woman be “head of household” or “head of family” in the same way as a man? 3. Can a woman obtain a judgment of divorce in the same way as a man? 4. Does a woman have the same rights to remarry as a man? 		
Parenthood	<ol style="list-style-type: none"> 1. Is paid leave of at least 14 weeks available to mothers? 2. Are leave benefits for mothers paid solely by the government? 3. Is paid leave available to fathers? 4. Is dismissal of pregnant workers prohibited? 		
Childcare	<ol style="list-style-type: none"> 1. Does the law establish the provision of center-based childcare services? 2. Does the law establish any form of support for families for childcare services? 3. Does the law establish any form of support for nonstate childcare providers? 4. Does the law establish quality standards for center-based childcare services? 		
Entrepreneurship	<ol style="list-style-type: none"> 1. Can a woman undertake entrepreneurial activities in the same way as a man? 2. Does the law prohibit discrimination in access to credit based on gender? 3. Does the law prescribe a gender quota on corporate boards? 4. Does the law include gender-sensitive procurement provisions for public procurement processes? 		
Assets	<ol style="list-style-type: none"> 1. Do a woman and a man have equal administrative power and ownership rights to immovable property, including land? 2. Do sons and daughters have equal rights to inherit assets? 3. Do male and female surviving spouses have equal rights to inherit assets? 4. Does the law provide for the valuation of nonmonetary contributions? 		
Pension	<ol style="list-style-type: none"> 1. Are the ages at which a woman and a man can retire with full pension benefits the same? 2. Are the ages at which a woman and a man can retire with partial pension benefits the same? 3. Is the mandatory retirement age for a woman and a man the same? 4. Are periods of absence due to childcare accounted for in pension benefits? 		

Source: *Women, Business and the Law 2024* database.

to 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.



Safety

The Safety legal frameworks indicator analyzes laws addressing violence against women. This indicator has four components that measure the following:

- **Whether the law addresses child marriage.** A score of 1 is assigned if (1) the legal age of marriage—the age at which girls and boys are free to marry without parental or an authority’s consent—is at least 18 for both girls and boys; (2) the law does not provide for exceptions to the legal age of marriage based on parental consent; (3) marriage in violation of the age requirements is void or voidable; and (4) the law establishes penalties for anyone who allows, registers, or celebrates marriages in violation of the age requirements or for any party to the marriage who is over the legal age and knowingly enters into such a marriage. A score of 0 is assigned if the legal age of marriage is lower than 18. A score of 0 is also assigned if the law allows marriage below the legal age with parental consent. Furthermore, a score of 0 is assigned if the law does not provide that marriage in violation of the age requirements is void or voidable and does not establish penalties for celebrating or authorizing marriage in violation of the age requirements.
- **Whether the law addresses sexual harassment.** A score of 1 is assigned if the law addresses at least two of the following forms of harassment: (1) sexual harassment in employment—including providing criminal penalties or civil remedies for such conduct; (2) sexual harassment in education establishments against students over the age of 18—including providing criminal penalties or civil remedies for such conduct; (3) sexual harassment in public places, in the public life or sphere, or in transportation—including providing criminal penalties or civil remedies for such conduct—that is not limited to the relationship between the service provider and the user; (4) cyber-harassment or cyber-stalking—that is, any act directed at assisting in or committing any form of violence such as abusive comments, threats, sexual harassment, harassment, or stalking perpetrated through the internet or other electronic means, including applications—that is not limited to the relationship between the provider and the user and includes criminal penalties or civil remedies. A score of 0 is assigned if the law does not address any of the above forms of harassment or addresses only one.
- **Whether the law addresses domestic violence.** A score of 1 is assigned if the law addresses physical, sexual, psychological, and economic domestic violence, includes criminal sanctions, or provides for protection orders for domestic violence and addresses marital rape. A score of 0 is assigned if the law does not address domestic violence, if the domestic violence law does not address all forms of domestic violence (physical, sexual, psychological, and economic violence), if the domestic violence law does not provide for sanctions or protection orders, or if only a specific category of woman or family member is protected. A score of 0 is also assigned if the law does not explicitly criminalize marital rape or entitle a wife to file a criminal complaint of rape against her husband. 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 the law addresses femicide.** A score of 1 is assigned if the law criminalizes femicide—that is, the intentional killing of a woman with a gender-related motivation. A score of 1 is also assigned if the law provides for aggravated penalties for the murder of a woman. A score of 0 is assigned if there is no law criminalizing femicide or establishing aggravated penalties for the murder of a woman.

Mobility

The Mobility legal frameworks indicator measures constraints on a woman's agency and freedom of movement. This indicator has four components that measure the following:

- **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 legal restrictions on a woman choosing where to live, if the husband chooses the marital home or has more weight in determining where the family will live, or if a woman's domicile automatically follows that of her husband.
- **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 alone domestically. A score of 0 is also assigned if a woman must justify her reasons for leaving the home or if leaving the home without a valid reason is considered disobedience with legal consequences, such as loss of right to maintenance.
- **Whether a woman can travel internationally 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 1 is further assigned if there are no legal restrictions on a woman applying for a passport. 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 further assigned if the law requires a married woman to accompany her husband out of the country if he wishes her to do so. A score of 0 is assigned if an adult woman is added to the passport of her husband or 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 law requires a woman to provide details about her husband, father, or other relative or guardian or if she needs to submit additional documents such as a marriage certificate that are not required of a man.
- **Whether a woman can confer nationality in the same way as a man.** A score of 1 is assigned if there are no legal or procedural differences between women and men in conferring nationality on their children and spouses. A score of 1 is also assigned if there is no legal difference in the treatment of a foreign wife and a foreign husband. A score of 0 is assigned if the law restricts the capacity of a woman to confer nationality on her foreign spouse or her children or provides different rules for women and men. A score of 0 is also assigned if a woman cannot freely access documents required for children to acquire her nationality.



Workplace

The Workplace legal frameworks indicator analyzes laws affecting a woman's decisions to enter and remain in the labor market, including a woman's legal capacity and ability to work. This indicator has four components that measure the following:

- **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 get a job or pursue a trade or profession. A score of 0 is assigned if a husband can prevent his wife from working 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 explicitly prohibits discrimination in recruitment based on marital status, parental status, or age.** A score of 1 is assigned if the law specifically prohibits employers from discriminating based on marital status, parental status, and age during pre-employment (that is, recruitment and hiring). A score of 0 is assigned if no law specifically prohibits employers from discriminating based on marital status, parental status, and age during pre-employment. A score of 0 is also assigned if the law prohibits discrimination in recruitment in only one of the aspects analyzed or if the prohibition of discrimination is not applicable to pre-employment practices.
- **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 prohibits it in only one aspect of employment, such as pay or dismissal.
- **Whether the law allows employees to request flexible work.** A score of 1 is assigned if the law grants employees the option of requesting flexible work arrangements, either through flexible time or through remote work. A score of 0 is assigned if the law does not contemplate such options for employees. A score of 0 is also assigned if the option to request flexible work arrangements is conditional on certain characteristics such as parental status, disabilities, or age of children.



Pay

The Pay legal frameworks indicator measures laws affecting occupational segregation and the gender wage gap. This indicator has four components that measure the following:

- **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.

- **Whether a woman can work at night in the same way as a man.** A score of 1 is assigned if a woman who is not pregnant and not nursing can work at night in the same way as a man. A score of 1 is also assigned if restrictions on a woman’s ability to work at night do not apply to the food retail sector, a woman’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 a woman, including one with children over the age of one, from working at night or limits the hours she can work at night. A score of 0 is also assigned if the law gives the relevant authority the power to restrict or prohibit a woman’s ability to work at night, regardless of the content of any decisions issued by that authority.
- **Whether a woman can work in a job deemed dangerous in the same way as a man.** A score of 1 is assigned if no laws prohibit or restrict a woman who is not pregnant and not nursing 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 a woman’s ability to work in jobs deemed hazardous, arduous, or morally inappropriate. A score of 0 is also assigned if the relevant authority can determine whether particular jobs are too hazardous, arduous, or morally inappropriate for a woman but not for a man, regardless of the content of any decisions issued by that authority.
- **Whether a woman can work in an industrial job in the same way as a man.** A score of 1 is assigned if a woman who is not pregnant and not nursing can work in the mining, construction, manufacturing, energy, water, agriculture, and transportation industries in the same way as a man. A score of 0 is assigned if the law prohibits a woman from working in any of these industries. A score of 0 is also assigned if a woman’s employment in the relevant industries is restricted in any way, such as by prohibiting her from working at night in “industrial undertakings” or by giving the relevant authority the power to prohibit or restrict her ability to work in certain jobs or industries, regardless of the content of any decisions issued by that authority.



Marriage

The Marriage legal frameworks indicator measures legal constraints related to marriage and divorce. This indicator has four components that measure the following:

- **Whether the law is free of any provisions that require 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 any provision stating that a married woman must obey her husband or if disobeying the husband has legal ramifications for a married woman, such as loss of her right to 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 being “head of household” or “head of family.” A score of 0 is assigned if the law designates the husband as “head of household” or stipulates that he 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 accessing services. Gender differences under tax law are not measured by this question.

- **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 to obtain a judgment of divorce is equal for a woman and a man or if there are additional protections for a woman, such as prohibiting a husband from initiating divorce proceedings while his wife is pregnant. A score of 0 is assigned if there are procedural or evidentiary differences for a woman, if only a man can initiate divorce proceedings, or if divorce is not legally allowed.
- **Whether a woman has the same rights to remarry as a man.** A score of 1 is assigned if a woman and a man have equal rights to remarry. A score of 0 is assigned if the law limits a woman's right to remarry, such as by 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 legal frameworks indicator examines laws affecting women's work during and after pregnancy. This indicator has four components that measure the following:

- **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 leave benefits for mothers are paid solely by the government.** A score of 1 is assigned if leave benefits are paid 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.
- **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 terminating 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, for a limited period of the pregnancy, or when pregnancy results in illness or disability.



Childcare

The Childcare legal frameworks indicator analyzes laws governing center-based childcare services, the availability of support through public finance for families and nonstate childcare providers, and the quality of childcare services. This indicator has four components that measure the following:

- **Whether the law establishes the provision of center-based childcare services.** A score of 1 is assigned if the law establishes the provision of childcare services for children ages 0–2 years (including 2 years and 11 months) in center-based settings (nurseries, day cares, creches, or formal preschools) by at least one of the following: (1) government, (2) private centers, or (3) employers. A direct legal mandate is not conditional on the number of female employees. A score of 0 is assigned if the law does not establish any provision of center-based childcare services. A score of 0 is also assigned if the law establishes childcare provision solely through a direct government mandate for employers, contingent on the number of female employees.
- **Whether the law establishes support for families for childcare services.** A score of 1 is assigned if the law establishes at least one of the following two forms of support for one or both parents specifically for childcare services in public or private center-based settings: (1) financial support from the government in the form of subsidies, allowances, one-time grants, reimbursements, vouchers, or fee reduction or exemption that can be unconditional or conditional on income, number of children, or the work status of parents or (2) direct tax benefits in the form of credits, deductions, or exemptions in personal income taxation. A score of 1 is also assigned if the law establishes free and universal childcare services, with a legally guaranteed spot in a childcare facility for every child without any conditions. A score of 1 is assigned if financial support targeting parents is not paid directly to parents, but instead is paid to a childcare provider in favor of each child admitted based on a per child cost. Furthermore, a score of 1 is assigned if expenses incurred by parents for childcare services are tax-deductible. A score of 0 is assigned if the law does not establish any form of support for families specifically for using childcare services, either financial or tax-related support. A score of 0 is also assigned if the law establishes that the government may provide support without specifying entitlement conditions. Furthermore, a score of 0 is assigned if parents receive government support that is not specifically designated for using childcare services outside the home environment, including maternity, parental, child benefits, and childcare grants.
- **Whether the law establishes support for nonstate childcare providers.** A score of 1 is assigned if the law establishes at least one of the following types of government support either for private childcare centers (for-profit or not-for-profit) or employers providing or supporting childcare services to their employees (on-site or off-site): (1) financial support in the form of operational or start-up grants, subsidies, allowances, vouchers, or reimbursements or (2) direct tax benefits in the form of

credits, deductions, or exemptions in corporate income taxation. A score of 1 is also assigned if the government supports public-private partnerships to encourage better provision of childcare services. Furthermore, a score of 1 is assigned if nonstate childcare providers receive support from the government only if they meet certain ordinary requirements such as the number of enrolled children or the center's location. A score of 1 is also assigned if nonstate childcare providers can claim tax benefits on property used for childcare services, including land. Moreover, a score of 1 is assigned if nonstate childcare providers are entitled to presumptive tax regimes with special provisions, such as simplified calculation, flat or reduced tax rates, or eased compliance. A score of 0 is assigned if the law does not establish any form of support for nonstate childcare providers, either financial or tax-related support. Furthermore, a score of 0 is assigned if the law establishes that the government may provide support without specifying entitlement conditions. A score of 0 is also assigned if nonstate childcare providers are entitled to value added tax deductions, credits, or exemptions that can be claimed for purchases necessary for childcare services. And a score of 0 is assigned if there are tax benefits with no explicit reference to childcare services.

- Whether the law establishes quality standards for center-based childcare services.** A score of 1 is assigned if the law mandates quality requirements for public or private center-based childcare, covering three parameters: (1) structural quality, which includes either requirements for an educator/caregiver-to-child ratio or a maximum group size, not the size of the entire childcare facility; (2) workforce quality, which includes requirements specifying a minimum level of specialized education or professional training for educators or main caregivers; and (3) quality assurance mechanisms in the form of either mandatory regular inspections (by means of physical visits) by authorized bodies or mandatory regular reporting by childcare centers, with regularity being specified. A score of 0 is assigned if there are no laws mandating quality standards for the provision of center-based childcare services. A score of 0 is also assigned if the law mandates only one or two of the three covered quality parameters, but not all three. Furthermore, a score of 0 is assigned if the law recommends but does not require compliance with the three quality parameters.



Entrepreneurship

The Entrepreneurship legal frameworks indicator measures constraints on the ability of women to establish and run a business. This indicator has four components that measure the following:

- 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 women and men when conducting financial transactions or entrepreneurial activities. 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 undertake entrepreneurial activities in the same way as a man.** A score of 1 is assigned if women and men have the same legal rights to sign legally binding contracts, register a business, and open a bank account. A score of 0

is assigned if a woman has limited legal capacity, including situations in which she needs her husband's or guardian's permission, signature, or consent to sign a contract, register a business, or open a bank account. A score of 0 is also assigned if any of these activities requires a woman to provide additional information, permission, or documentation not required of a man. A score of 0 is also assigned if only a married woman who is separately employed from her husband may sign legally binding contracts, register a business, and open a bank account in her own name.

- **Whether the law prescribes a quota for women on corporate boards.** A score of 1 is assigned if the law mandates a specific numerical or percentage-based quota for the inclusion of women on corporate boards of private sector enterprises or publicly listed companies. A score of 0 is assigned if the law does not mandate a specific numerical or percentage-based quota for the inclusion of women on the corporate boards of private sector enterprises. A score of 0 is also assigned if the law only outlines voluntary targets for female representation on boards, emphasizes the importance of diversity at the board level, or requires diversity reporting. A score of 0 is also assigned if private sector initiatives that are not legally binding prescribe a quota.
- **Whether the law includes gender-sensitive criteria in the public procurement process.** A score of 1 is assigned if the law mandates gender-sensitive criteria in the public procurement process. A score of 1 is also assigned if the relevant laws either explicitly establish measures that benefit women in the award process, such as exclusion grounds, selection criteria, award criteria, or tie-breaker provisions, or, more broadly, seek to promote gender-responsive business practices. A score of 0 is assigned if the law does not mandate any gender-sensitive criteria in the public procurement process. A score of 0 is also assigned if measures related to the promotion of socially responsible public procurement are included in the relevant laws without specifically mentioning gender or women.

Assets

The Assets legal frameworks indicator examines gender differences in property and inheritance law, including instances in which legal systems are supported by customary law and judicial precedent. This indicator has four components that measure the following:

- **Whether women and men have equal administrative power and ownership rights to immovable property, including land.** A score of 1 is assigned if spouses retain administrative authority and ownership rights over immovable property, including land. Property includes any property that each spouse brought to or acquired during marriage and its accrued value without the need for spousal consent. A score of 1 is also assigned if spouses administer their separate property, but spousal consent is required for major transactions, such as selling or pledging the property as collateral, 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 authority over marital property, including any separate property—including land—possessed by the wife or if the husband's word prevails in case of disagreement. A score of 0 is also assigned if a woman's rights to own or administer property, including land, are legally restricted in any way.

- **Whether sons and daughters have equal rights to inherit assets from their parents.** A score of 1 is assigned if sons and daughters have the same rights to inherit assets from their parents. A score of 0 is assigned if there are gender-based differences in the recognition of children as heirs to property.
- **Whether male and female surviving spouses have equal rights to inherit assets.** A score of 1 is assigned if surviving spouses of either gender with no living children 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 provides for the valuation of nonmonetary contributions.** Nonmonetary contributions include caring for minor children, taking care of the family home, or any other contribution from a spouse that does not directly generate income. A score of 1 is assigned if there is an explicit legal recognition of nonmonetary contributions, and the law provides for equal or equitable division of property or the transfer of a lump sum 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 of property because these regimes implicitly recognize nonmonetary contributions at the time of property division and benefit both spouses regardless of who purchased property or holds title to it. A score of 0 is assigned if the default marital property regime is not a form of 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 legal frameworks indicator assesses laws affecting the size of a woman's pension. This indicator has four components that measure the following:

- **Whether the age at which women and men can retire with full pension benefits is the same.** A score of 1 is assigned if the statutory age at which women and men 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 mandatory pension scheme implemented for private sector workers.
- **Whether the age at which women and men can retire with partial pension benefits is the same.** “Partial pension benefits” refers to a reduced or proportional minimum old-age pension payable to workers who have not accumulated enough work experience or periods of contribution 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 women and men can retire and receive partial pension benefits either is the same or is not mandated. A score of 0 is assigned if the age at which women and men can retire and receive partial pension benefits is different or if no mandatory pension scheme is implemented for private sector workers.
- **Whether the mandatory retirement age for women and men is the same.** A score of 1 is assigned if the legally established age at which women and men must retire is the same or if there is no mandatory retirement age. A score of 0 is assigned if the age at which women and men must retire is different.
- **Whether periods of absence from work due to childcare are accounted for in pension benefits.** A score of 1 is assigned if pension contributions are paid or credited

during maternity or parental leave or if 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 with no means test attached. A score of 0 is assigned if there are no compensating pension arrangements for periods of childcare or if there is no mandatory contributory pension scheme for private sector workers and no noncontributory universal social pension.

Women, Business and the Law 2.0 supportive frameworks index

The *Women, Business and the Law 2.0* supportive frameworks index consists of 30 data points that are scored across 10 indicators composed of two to four binary questions. Each indicator represents a different phase or aspect of a woman's life (table A.4). Indicator-level scores are obtained by calculating the unweighted average of responses to 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.



Safety

The Safety supportive frameworks indicator examines the existence of comprehensive mechanisms in support of the implementation of laws on child marriage, sexual harassment, domestic violence, and femicide. This indicator has four components that measure the following:

- Whether the government has developed comprehensive mechanisms to address violence against women.** Mechanisms are (1) action plans or policies on child marriage; (2) guidelines on sexual harassment in employment; (3) action plans or policies on sexual harassment in public places; (4) health, psychological, and legal aid services for female survivors of gender-based violence; and (5) training on violence against women for judicial and police personnel. A score of 1 is assigned if at least two of the four following mechanisms are in place and operational: (1) a government-developed action plan or policy on child marriage, a national plan or policy on violence against women addressing child marriage prevention or response that is in effect in 2023, or both; (2) guidelines, model protocols, or codes of conduct on sexual harassment in employment developed by the government for adoption by private sector employers, an action plan or a policy addressing sexual harassment in public places that is in effect in 2023, or both; (3) at least two of the following services for female survivors of gender-based violence, when provided or funded by the government and operational in practice: health care services, psychological support, and legal aid; (4) mandatory, periodic training provided or funded by the government for judicial or police personnel on femicide or violence against women. A score of 0 is assigned if the government has not developed any of these mechanisms for the female survivors of gender-based violence or has developed only one of them.

TABLE A.4	
WOMEN, BUSINESS AND THE LAW 2.0 SUPPORTIVE FRAMEWORKS INDICATORS AND QUESTIONS	
Indicator	Questions
Safety	<ol style="list-style-type: none"> 1. Has the government developed comprehensive mechanisms to address violence against women? 2. Are special procedures in place for cases of sexual harassment? 3. Is a government entity responsible for monitoring and implementing national services, plans, and programs addressing violence against women? 4. Is an annual budgetary allocation devoted to violence against women risk mitigation, prevention, and response programs?
Mobility	<ol style="list-style-type: none"> 1. Are passport application processes the same for a woman and a man? 2. Are the application processes for official identity documents the same for a woman and a man? 3. Does a current policy or plan explicitly consider the specific mobility needs of women in public transportation?
Workplace	<ol style="list-style-type: none"> 1. Does a specialized body receive complaints about gender discrimination in employment? 2. Has the government published guidelines on nondiscrimination based on gender in recruitment? 3. Has the government published guidelines on flexible work arrangements?
Pay	<ol style="list-style-type: none"> 1. Are pay transparency measures or enforcement mechanisms in place to address the pay gap? 2. Have sex-disaggregated data on employment in different industries or sectors been published?
Marriage	<ol style="list-style-type: none"> 1. Is there a fast-track process or procedure for family law disputes? 2. Are there specialized family courts? 3. Is legal aid available for family law disputes?
Parenthood	<ol style="list-style-type: none"> 1. Is it possible to apply for maternity benefits using a single government application process? 2. Are incentives in place to encourage fathers to take paternity leave upon the birth of a child? 3. Have sex-disaggregated data on unpaid care work been published?
Childcare	<ol style="list-style-type: none"> 1. Is there a publicly available registry or database of childcare providers? 2. Is there a clearly outlined application procedure to request financial support from the government for childcare services by parents? 3. Is there a clearly outlined application procedure to request financial support from the government for childcare services by nonstate childcare providers? 4. Has the government published any reports on quality of childcare services?
Entrepreneurship	<ol style="list-style-type: none"> 1. Have sex-disaggregated data on business activities, entrepreneurship, or women-owned businesses been published? 2. Are there government-led programs supporting female entrepreneurs providing access to finance and training, coaching, or business development? 3. Does a current national government plan or strategy focus on women's access to financial services?
Assets	<ol style="list-style-type: none"> 1. Are mechanisms or incentives in place to encourage women to register immovable property (including joint titling)? 2. Are awareness measures in place to improve women's access to information about marital and inheritance rights? 3. Have anonymized sex-disaggregated data on property ownership been published?
Pension	<ol style="list-style-type: none"> 1. Are incentives in place to increase women's retirement benefits? 2. Is a procedure in place for pension beneficiaries to challenge the decisions of the competent authority regarding their benefits?

Source: *Women, Business and the Law 2024* database.

- **Whether special procedures are in place for cases of sexual harassment in employment, sexual harassment in education, and cyber-harassment.** A score of 1 is assigned if at least two of the following are in place and operational: (1) special or modified rules of procedure (including reversal of the burden of proof) for cases of sexual harassment in employment; (2) special or modified rules of procedure (including reversal of the burden of proof) for cases of sexual harassment in education; (3) special or modified rules of procedure (including reversal of the burden of proof) for cases of cyber-harassment or protection orders for cases of cyber-harassment, such as ordering the removal of online material. A score of 0 is assigned if no such procedures exist or if only one of the procedures listed exists.
- **Whether a government entity is responsible for monitoring national services, plans, and programs addressing violence against women.** A score of 1 is assigned if a specific government mechanism or agency oversees the implementation of legislation and policies on violence against women through reporting mechanisms, sex-disaggregated data collection, information gathering, and analysis about survivors' access to justice and services as well as the impacts of laws and policies. A score of 0 is assigned if no such entity exists. A score of 0 is also assigned if an entity is in place, such as a ministry or committee with a broad gender mandate, but is not in charge of monitoring the implementation of services, plans, or programs addressing violence against women.
- **Whether an annual budgetary allocation is devoted to violence against women risk mitigation, prevention, and response programs.** A score of 1 is assigned if the government budget for 2023 specifically allocates funding for programs, activities, or services addressing violence against women, including to nongovernmental organizations (NGOs). A score of 1 is also assigned if the government has created an entity within its structure specifically to address or deal with issues of violence against women and to provide the female survivors of gender-based violence with services.



The Mobility supportive frameworks indicator measures bureaucratic barriers that constrain a woman's agency and freedom of movement in practice, as well as whether women's specific mobility needs are considered in public transportation policies and plans. This indicator has three components that measure the following:

- **Whether there are differences in passport application processes for women and men.** A score of 1 is assigned if there are no distinctions between women and men in the application forms or procedural requirements for obtaining a passport. A score of 0 is assigned if an adult woman either is included on her husband's passport application or must obtain the authorization or signature of her husband, father, or another relative or guardian to initiate a passport application. A score of 0 is also assigned if procedures or forms require a woman to provide details about her husband, father, or another relative or guardian or if she is required to submit additional documents, such as a marriage certificate, not mandated for a man.
- **Whether the application processes for official identity documents are the same for women and men.** A score of 1 is assigned if application processes for official

identity documents are uniform for both women and men. A score of 0 is assigned if an adult woman is appended to her husband's identity document application or if the authorization or signature of her husband, father, or another relative or guardian is required to initiate the application for official identity documents. A score of 0 is also assigned if procedures or forms require a woman to furnish details about her husband, father, or another relative or guardian or if she is required to submit supplementary documents, such as a marriage certificate, not mandated for a man.

- **Whether women's mobility needs are explicitly considered in public transportation policies or plans.** A score of 1 is assigned if there is an active policy or plan, at either the national or main business city level, that explicitly considers the mobility needs of women within the framework of public transportation. A score of 0 is assigned if no such policy or plan is currently applicable or enforced. A score of 0 is also assigned when a policy or plan exists but exclusively addresses issues of sexual harassment or violence against women without addressing other facets of women's mobility. A score of 0 is also assigned if a policy or plan exists but lacks specific objectives or components dedicated to addressing women's mobility needs.



Workplace

The Workplace supportive frameworks indicator measures key policy instruments and practices that support the implementation of laws affecting women's decisions to enter and stay in the labor force. This indicator has three components that measure the following:

- **Whether a specialized body receives complaints about gender discrimination in employment.** A score of 1 is assigned if a specialized independent body has a mandate to receive complaints related to discrimination in employment by public and private actors based on gender. A score of 0 is assigned if such a body does not exist, is not operational, or does not have a mandate to receive complaints related to discrimination in employment based on gender. A score of 0 is also assigned if the specialized body does not receive complaints about gender discrimination in employment by public and private actors.
- **Whether the government has published guidelines on nondiscrimination based on gender in recruitment.** A score of 1 is assigned if a public entity has issued guidelines or other documents containing information about nondiscrimination in recruitment based on gender. A score of 0 is assigned if there is no evidence that a public entity has issued such guidelines or other documents. A score of 0 is also assigned if such guidelines or documents do not cover discrimination in recruitment based on gender.
- **Whether the government has published guidelines on flexible work arrangements.** A score of 1 is assigned if a public entity has issued guidelines or other documents providing private sector employers with information about the availability of flexible work arrangements. A score of 0 is assigned if there is no evidence that a public entity has issued such guidelines or other documents.



The Pay supportive frameworks indicator measures the existence of certain practices, guidelines, and other policy instruments that affect a woman's pay, such as pay transparency measures and enforcement mechanisms, and the availability of statistical data on women's employment in certain industries. This indicator has two components that measure the following:

- **Whether pay transparency or enforcement mechanisms are in place to address the pay gap.** A score of 1 is assigned if pay transparency measures or enforcement mechanisms have been introduced to address the gender pay gap. A score of 0 is assigned if transparency measures or enforcement mechanisms have not been introduced. A score of 0 is also assigned if pay transparency measures or enforcement mechanisms are not mandatory.
- **Whether sex-disaggregated data on employment in different industries or sectors have been published regularly or over the last three years (2020–23).** A score of 1 is assigned if a public entity or national statistical office has collected and published data on employment disaggregated by gender for at least four different industries or sectors such as mining, construction, manufacturing, energy, water, agriculture, and transportation since January 1, 2020. A score of 0 is assigned if there is no evidence that the public entity or national statistical office publishes such data. A score of 0 is also assigned if data are available for only three or fewer industries or sectors, if data were published only before the last three years, or if data were published only by nongovernmental or intergovernmental actors.



The Marriage supportive frameworks indicator evaluates government initiatives aimed at alleviating procedural constraints associated with family law disputes. This indicator has three components that measure the following:

- **Whether a fast-track process or procedure is in place for resolving family law disputes.** A score of 1 is assigned if there are a fast-track process, emergency rules, or special procedures, which include an expedited time line for family law disputes or at least two of the following claims: divorce, alimony, or child custody. A score of 1 is also assigned if there is a nonmandatory option for alternative dispute resolution, such as mediation and conciliation, for family disputes. A score of 0 is assigned if there are no fast-track process, emergency rules, or special procedures for handling family law disputes or claims of divorce, alimony, or child custody.
- **Whether there are specialized family courts.** A score of 1 is assigned if there are operational specialized family courts or chambers within courts dedicated to settling family law disputes or at least two of the following claims: divorce, alimony, and child custody. A score of 1 is also assigned if there are family law judges who receive specialized training to settle family law disputes. A score of 0 is assigned if there is no evidence of the existence of specialized family courts or chambers within courts dedicated to settling family law disputes or at least two of the following claims: divorce, alimony, and child custody. A score of 0 is also assigned if the specialized

family courts are religious courts or if they have a narrow focus that does not include disputes related to marriage, divorce, alimony, and child custody.

- **Whether legal aid is available for family law disputes.** A score of 1 is assigned if the government provides legal aid for resolving family law disputes either directly or by financially supporting an NGO, even if access is subject to certain income criteria. This legal assistance may include services such as legal advice or representation in family law matters spanning areas such as marriage, divorce, custody, and alimony disputes. A score of 0 is assigned if the government does not provide legal aid services or if such services are delivered exclusively by NGOs or private organizations, including cases in which the government merely coordinates access to legal aid without offering financial support. A score of 0 is also assigned if the government provides legal aid services but does not cover family law disputes.



Parenthood

The Parenthood supportive frameworks indicator measures the processes, incentives, and availability of data to gauge the effective implementation of laws pertaining to parents' ability to continue working after having children. This indicator has three components that measure the following:

- **Whether it is possible to apply for maternity benefits through a single government application process.** A score of 1 is assigned if a working woman can apply for maternity benefits through a single government process without the need for additional steps or the involvement of different government agencies. A score of 1 is also assigned if employers can apply for maternity benefits on behalf of beneficiaries. A score of 0 is assigned if official sources indicate the need for additional steps or if the application process involves engaging with different government entities. A score of 0 is also assigned if employers pay for maternity leave benefits or if no official sources provide information on the maternity benefits application process.
- **Whether incentives are in place to encourage fathers to take paternity leave upon the birth of a child.** "Incentives" include, but are not limited to, bonus or cash payments, higher payments, additional paid leave, higher wage replacement, job protection, or other payments and concessions. A score of 1 is assigned if there are incentives to promote fathers' uptake of paternity or parental leave. A score of 0 is assigned if there are no incentives to promote fathers' uptake of paternity or parental leave. A score of 0 is also assigned if fathers are not entitled to paid paternity or parental leave.
- **Whether sex-disaggregated data on unpaid care work have been published regularly or over the past three years (2020–23).** A score of 1 is assigned if a public entity or national statistical office has published sex-disaggregated data on the time spent on unpaid care work since January 1, 2020. A score of 0 is assigned if public entities have not published sex-disaggregated data on time spent on unpaid care work. A score of 0 is also assigned if a public entity has published sex-disaggregated data on time spent on unpaid care work before the last three years or if the information is not publicly accessible.



The Childcare supportive frameworks indicator examines the presence of mechanisms that support parents in making informed decisions about childcare, facilitate access to financial support for both parents and nonstate childcare providers, and ensure adherence to high-quality services, thereby promoting the overall well-being and development of young children. This indicator has four components that measure the following:

- **Whether a publicly available registry or database of childcare providers is in place.** A score of 1 is assigned if there is a registry, database, or list of available childcare providers published on official government websites or other official platforms, with details available about the name of the provider, location, and contact information. A score of 0 is assigned if there is no publicly available registry, database, or list of childcare providers. A score of 0 is also assigned if a list of childcare providers is available only on unofficial websites. Furthermore, a score of 0 is assigned if the official statistics are published on the number of childcare providers per region or municipality but with no details on the name, location, or contact information.
- **Whether a clearly outlined application procedure is in place for parents to request financial support from the government for childcare services.** A score of 1 is assigned if there is a law, guideline, or official government website that clearly outlines the application procedure for parents to request financial support for childcare services. A score of 1 is also assigned if childcare services are free and universal, meaning legally guaranteed to all children without any conditions. A score of 0 is assigned if there is no clearly outlined application procedure for parents to request financial assistance for the use of childcare services. A score of 0 is also assigned if there is no financial assistance available to parents for the use of childcare services. Furthermore, a score of 0 is assigned if only the entitlement conditions, including eligibility criteria, are specified, with no further details on the actual process of how to request financial support.
- **Whether a clearly outlined application procedure is in place for nonstate childcare providers to request financial support from the government.** A score of 1 is assigned if a law, guideline, or official government website clearly outlines the application procedure to request financial support applicable to either private childcare centers or employers for providing or supporting childcare services for their employees. A score of 0 is assigned if a clearly outlined application procedure is not in place for nonstate childcare providers to request financial support. A score of 0 is also assigned if financial support is not available to either private centers or employers. Furthermore, a score of 0 is assigned if only the entitlement conditions, including eligibility criteria, for nonstate childcare providers are specified, with no further details on the actual process of how to request financial support.
- **Whether the government has published any reports on the quality of childcare services within the last three years.** A score of 1 is assigned if the government has published reports since January 1, 2020, that include inspection reports or reports of a broad nature about childcare services, benchmarking the quality of center-based

childcare services around at least any of the following parameters: structural quality, infrastructure, workforce and management quality, and quality of learning environments. A score of 1 is also assigned if the reports outline whether childcare providers meet, underperform in, or exceed quality standards. Furthermore, a score of 1 is assigned if an open-data government information system or website with open data enables parents to access and search for quality (inspection) reports on childcare providers. A score of 0 is assigned if the government has not published any reports on the quality of childcare services since January 1, 2020. A score of 0 is also assigned if the reports contain only raw statistics on learning outcomes, enrollment rates, and number of childcare providers. Furthermore, a score of 0 is assigned if the reports rely on self-assessments by childcare centers.



Entrepreneurship

The Entrepreneurship supportive frameworks indicator measures government actions to support women's entrepreneurship in practice via the availability of sex-disaggregated data on business activities as well as government-led strategies and programs on women's entrepreneurship and access to financial services. This indicator has three components that measure the following:

- **Whether sex-disaggregated data on business activities and entrepreneurship have been published regularly or over the last three years (2020–23).** A score of 1 is assigned if a public institution such as the statistics office or a line ministry regularly publishes sex-disaggregated data on women's business activities and the number of women-owned businesses. A score of 1 is also assigned if a government-published document incorporates a summary analysis or description of sex-disaggregated data and has been published since January 1, 2020. A score of 0 is assigned if there is no evidence indicating regular publication of sex-disaggregated data on business activities by the government. A score of 0 is also assigned if sex-disaggregated data on business activities is published regularly by an NGO or international organization without government partnership.
- **Whether government-led programs are supporting female entrepreneurs.** A score of 1 is assigned if there is proof of an active government-led program that supports female entrepreneurs with the focus on providing access to finance and training, coaching, or business development. A score of 0 is assigned if there is no evidence of the existence of such a program or if the program is limited in scope.
- **Whether there is a valid national government plan or strategy with a focus on women's access to financial services.** A score of 1 is assigned if there is an active government-issued national financial inclusion strategy, plan, or policy that explicitly identifies women's financial inclusion or access to credit as a primary objective. A score of 1 is also assigned if women's financial inclusion is targeted within the broader strategies, plans, or policies currently in force. A score of 0 is assigned if there is no national financial inclusion strategy, plan, or policy or if there is a financial inclusion strategy but it does not prioritize women's financial inclusion as a main objective. A score of 0 is also assigned if there is only an unofficial financial inclusion strategy issued by an NGO.



Assets

The Assets supportive frameworks indicator assesses government efforts to uphold women's rights to own and inherit immovable property, including land. This indicator comprises three components that gauge the following:

- **Whether mechanisms or incentives are in place to encourage women to register immovable property.** A score of 1 is assigned if policies or programs actively promote a woman's registration of property by either incentivizing joint titling or explicitly allowing joint titling of matrimonial property. A score of 1 is also assigned if a procedure is in place to request the reissuance of an ownership certificate under both spouses' names after marriage or if there are tax incentives or a reduction of fees and stamp duties if properties are registered under a woman's name or under both spouses' names. A score of 1 is also assigned if operational programs in the main business city are aimed at raising a woman's awareness of property registration. A score of 0 is assigned if no incentives or programs are in place to promote joint titling between spouses or if the registration form does not have space for a second name or if registration fees are the same or higher for joint titling. A score of 0 is also assigned if no registration system is in place.
- **Whether awareness measures are in place to improve a woman's access to information about marital and inheritance rights.** A score of 1 is assigned if detailed information on women's inheritance and marital rights is published on the government website in the language spoken by the majority on matters such as the necessary steps and documentation required for enforcement of the procedures and support services available. A score of 1 is also assigned if awareness measures are implemented by a public entity through learning activities, programs, or information materials. A score of 0 is assigned if little or no information is available on the government website about a woman's inheritance and marital rights. A score of 0 is also assigned if there is no evidence of government-led awareness activities to improve a woman's access to information about marital and inheritance rights.
- **Whether anonymized sex-disaggregated data on property ownership have been published regularly or over the last three years (2020–23).** A score of 1 is assigned if a public institution such as the statistics office or a line ministry regularly publishes sex-disaggregated data on property ownership. A score of 1 is also assigned if a publicly available document containing anonymized sex-disaggregated data on land or residential ownership has been published by a public entity since January 1, 2020. A score of 0 is assigned if there is no evidence that the government publishes sex-disaggregated data on property ownership or if such data are published only by a nongovernmental entity.



Pension

The Pension supportive frameworks indicator measures policy mechanisms aimed at reducing the pension gender gap. This indicator comprises two components that gauge the following:

- **Whether incentives are in place to increase a woman’s retirement benefits.** “Incentives” include tax breaks for voluntary savings, contributions that can be carried forward, a subsidy to join the pension scheme early, financial incentives for those with a low income, or other payments and concessions. A score of 1 is assigned if laws or policies provide incentives to increase a woman’s retirement benefits. A score of 0 is assigned if no laws or policies provide incentives to increase a woman’s retirement benefits. A score of 0 is also assigned if there is no mandatory pension system or if the system is not in force.
- **Whether a procedure is in place for pension beneficiaries to challenge the decisions of the competent authority regarding their benefits.** A score of 1 is assigned if there is a judicial or administrative procedure for pension beneficiaries to challenge the decisions of the competent authority about their benefits. A score of 0 is assigned if there is no judicial or administrative procedure for pension beneficiaries to challenge the decisions of the competent authority about their benefits. A score of 0 is also assigned if there is no mandatory pension system or if the system is not in force.

Women, Business and the Law 2.0 expert opinions index

The *Women, Business and the Law 2.0* expert opinions index is composed of 15 data points scored across 10 indicators measured with one to two scale questions. Each indicator represents a different phase or aspect of a woman’s life (table A.5). Each question asks the respondent’s opinion about the extent to which these key outcomes are being realized in practice in a particular economy. Response options fall on a five-point scale (0–4), where 0 indicates the absence of access to or availability of rights for

TABLE A.5		WOMEN, BUSINESS AND THE LAW 2.0 EXPERT OPINIONS INDICATORS AND QUESTIONS	
Indicator	Questions		
Safety	1. In practice, are women free from gender-based violence?		
Mobility	1. In practice, do women enjoy the same freedom of movement as men?		
Workplace	1. In practice, do women enjoy the same opportunities to enter the workplace as men? 2. In practice, do women enjoy the same opportunities to remain in the workplace as men?		
Pay	1. In practice, do women and men enjoy equal remuneration for work of equal value? 2. In practice, do women and men have equal access to high-paying jobs?		
Marriage	1. In practice, do women and men enjoy equal rights during marriage? 2. In practice, do women and men enjoy equal rights when getting a divorce?		
Parenthood	1. In practice, do women have access to paid leave for the birth of a child? 2. In practice, do men have access to paid leave for the birth of a child?		
Childcare	1. In practice, do women have access to affordable and quality childcare services?		
Entrepreneurship	1. In practice, do women enjoy the same opportunities to start and run a business as men? 2. In practice, do women and men have equal access to credit?		
Assets	1. In practice, do women and men enjoy equal rights to immovable property?		
Pension	1. In practice, do women and men enjoy equal pension benefits after retirement?		

Source: *Women, Business and the Law 2024* database.

almost all women in practice and 4 indicates the existence of access to or availability of rights for almost all women in practice. This format allows the scale to remain consistent across questions and economies whether a question is intended to measure the absence of a legal restriction, enforcement of a right, or provision of benefits.

The surveyed experts are also given an opportunity to explain their responses in an open-ended format. This space is provided for each indicator to collect information about the challenges and barriers that prevent women from fully enjoying their rights or the protections granted to them by law in each economy. Barriers include implementing frameworks, allocated resources, awareness, institutional capacity, lack of support or services, bureaucratic or administrative barriers, and social and cultural norms. Responses to these open-ended questions do not contribute to the calculation of the expert opinions index, but they will help to refine the scope of opinion questions going forward. All of the participants in the study are asked to respond to the full set of questions and are given the option to skip any question outside of their area of expertise. This nonmandatory framework for the questionnaire is aimed at mitigating the potential for survey response bias, specifically social desirability bias.

Expert opinions score and index

The expert opinions index score is calculated only for the economies from which an adequate number of completed questionnaires are received. The eligibility criteria for inclusion in the expert opinions index are (1) at least five expert responses to questions from economies whose adult population was more than 2 million in 2021 or (2) at least three expert responses to questions from economies with an adult population of less than 2 million in 2021. Based on the fulfillment of these criteria, the expert opinions index reflects responses from 164 economies.

The expert opinions index is created by aggregating individual responses to the 15 expert opinions questions in several steps.

Question score

First, for each expert opinions index question, the expert responses are aggregated into a question score at the economy level. The aggregated question score is equal to the median value of all responses given to that question in that economy.

Let the expert opinion response of Contributor c in Economy e for Question q be

$$EOR_{ceq} = \{0,1,2,3,4\}, \quad (\text{A.1})$$

where $c = \{1, \dots, n\}$; $e = \{1, \dots, 164\}$; and $q = \{1, \dots, 15\}$.

The score for Question q in Economy e is therefore

$$QScore_{qe} = \text{Median} (EOR_{1eq}, EOR_{2eq}, \dots, EOR_{neq}). \quad (\text{A.2})$$

The question scores are multiplied by 25 and scaled to 100, where 100 represents the highest possible score and 0 the lowest.

Indicator score

Next, the indicator scores are calculated for each of the 10 indicators. The indicator score is equal to the scaled question score for the indicators with one question (Safety, Mobility, Childcare, Assets, Pension), whereas the score for indicators with two questions (Workplace, Pay, Marriage, Parenthood, Entrepreneurship) is calculated as the simple average of the scaled question scores of the two included questions.

The indicator score for Indicator i in Economy e is IndScore_{ie} , where $i = \{1, \dots, 10\}$ so that $\text{IndScore}_{ie} = 25 * \text{QScore}_{qe}$ for Safety, Mobility, Childcare, Assets, Pension, and $\text{IndScore}_{ie} = \text{Average} (25 * \text{QScore}_{q1e}, 25 * \text{QScore}_{q2e})$ for Workplace, Pay, Marriage, Parenthood, and Entrepreneurship.

Expert opinions index at the economy level

Finally, the expert opinions index for each economy is calculated as the simple unweighted average of the 10 indicator scores.

The expert opinions index for Economy e is then

$$\text{EO Index}_e = \text{Average} (\text{IndScore}_{1e}, \dots, \text{IndScore}_{10e}). \quad (\text{A.3})$$