



CHAPTER 3

Women, Business and the Law 2.0: Trends Emerging from Data Analysis of New Measurements

Introduction

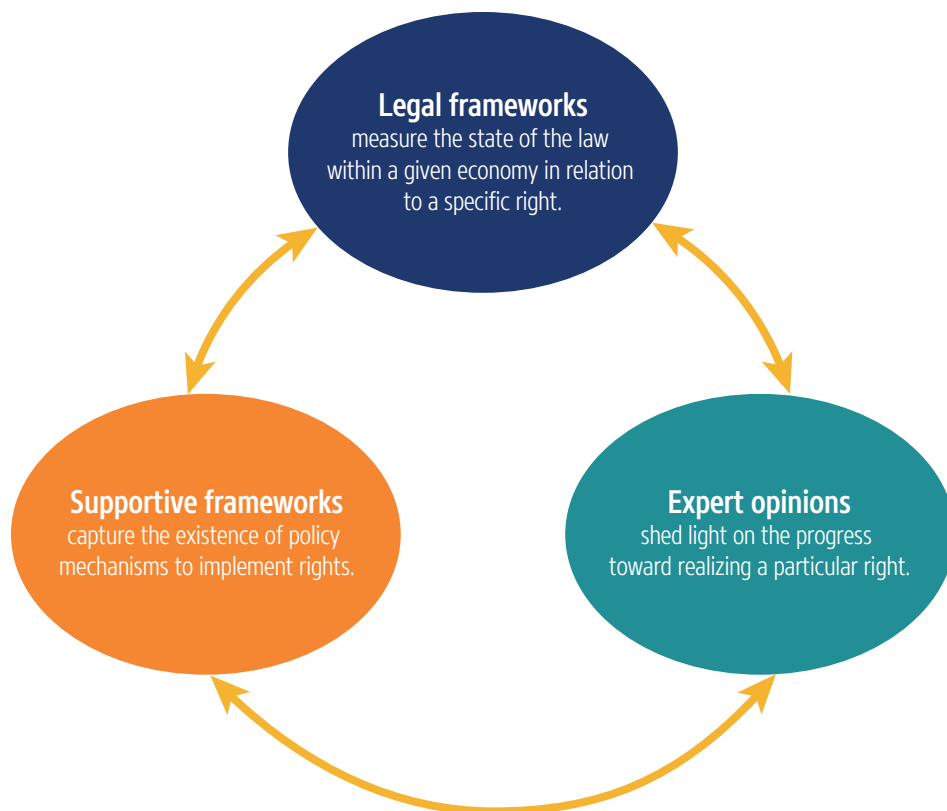
When societies make the most of all people's abilities and rectify the misallocation of talent and skills, they can achieve stronger and more inclusive growth. Central to this strategy is the role of women. Achieving full rights for women is possible only when the law treats men and women equally and is implemented effectively. Equal laws are strongly linked to higher female workforce participation, higher wages for women, a surge in women-owned businesses, greater representation in managerial roles, and an improved work-family balance (Christopherson et al. 2022; Doepke et al. 2023; Goldin 2023; Hyland, Djankov, and Goldberg 2020; Tertilt et al. 2022). Enabling women's full participation in the economy means benefiting from the contribution of half of the population by means of a more diverse and abundant workforce, more jobs, and more businesses (Badel and Goyal 2023; Ostry et al. 2018; Santos and Klasen 2021; Stotsky 2006).

The time to harness the economic power of half of humanity has never been more pressing. Empowering women in all aspects of life and investing in gender equality are essential for economic resilience and economic growth (Bjerde and Gill 2024). For more than a decade, *Women, Business and the Law* has analyzed the laws and regulations that affect women's economic opportunity. However, laws alone are not enough to improve gender equality. Their implementation and enforcement are critical to the full realization of women's rights.

Women, Business and the Law 2.0 opens a new frontier for measuring women's rights and provides an encompassing picture on women's economic opportunities. It presents new data and analysis of (1) the laws affecting women's economic participation, (2) the frameworks supporting the implementation of those laws, and (3) the opinions of experts on the outcome of laws for women (figure 3.1). In doing so, it offers a more complete picture of the enabling environment for women's economic participation. The three pillars reinforce each other. For instance, laws can promote the creation of supportive frameworks. At the same time, supportive frameworks can encourage the formalization of laws. Moreover, perceptions of women's rights can drive change but also can be influenced by the state of legal and supportive frameworks. These pillars are mutually necessary and critical to achieving women's rights. To delve deeper into the methodology, visit the data notes section on the *Women, Business and the Law* website, <http://wbl.worldbank.org>.

The following sections analyze the data collected across the three indexes and their interaction with each other. Together, these three indexes can inform policy dialogue and research to accelerate progress toward achieving equality of opportunity and creating a stronger, more dynamic, and resilient world.

FIGURE 3.1 | THE NEW WOMEN, BUSINESS AND THE LAW 2.0 APPROACH GOES BEYOND LAWS



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

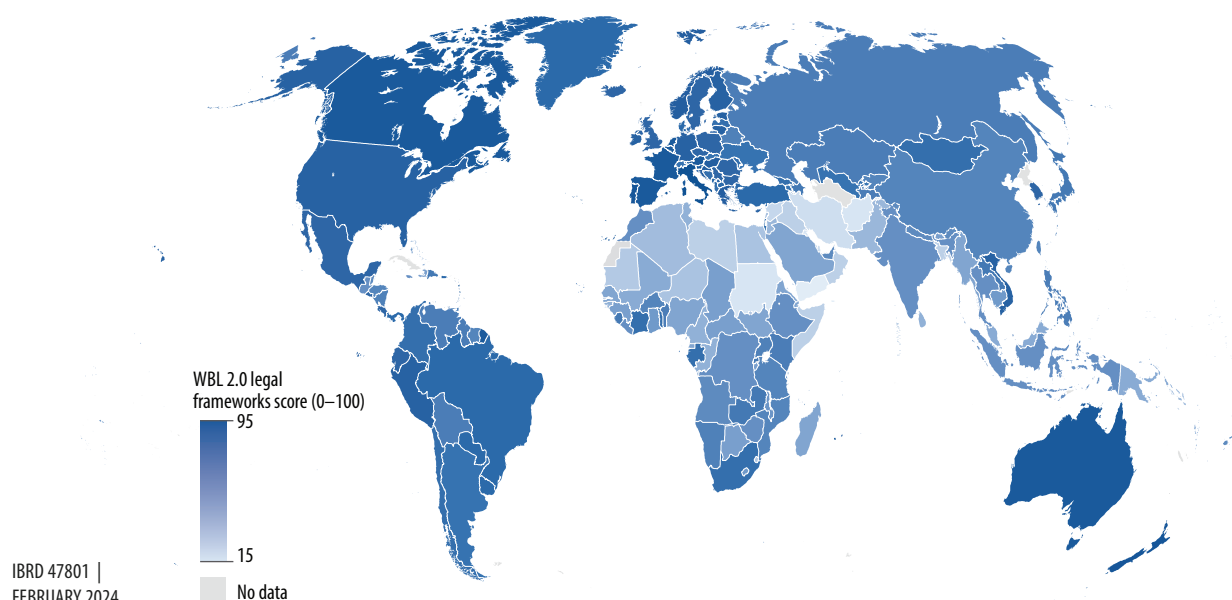
Women, Business and the Law 2.0 legal frameworks index

Worldwide, 3.9 billion women—half of humanity—face legal barriers affecting their economic participation. The *Women, Business and the Law 2.0* legal frameworks index, which sets a new frontier in measuring women’s rights, reports a global average score of 64.2 out of 100, indicating a significant gap in legal gender equality. Remarkably, none of the 190 economies scores 100, highlighting the persistent legal gaps across the globe. Among the Organisation for Economic Co-operation and Development (OECD) high-income economies, 11 score 90 or above, with Italy leading at 95. Two economies—New Zealand and Portugal—score 92.5 out of 100, while Australia, Austria, Belgium, Canada, France, the Netherlands, Slovenia, and Spain each score 90 (map 3.1).

Thirty-seven economies grant women less than half of the legal rights of men, affecting half a billion women. Of these economies, 15 are in the Middle East and North Africa, 10 are in Sub-Saharan Africa, 8 are in East Asia and Pacific, and 4 are in South Asia.

The *Women, Business and the Law 2.0* legal frameworks index reveals large differences in scores among and within regions. OECD high-income economies lead, with an average score of 84.9. They are followed by Europe and Central Asia and Latin America and the Caribbean, with average scores of 77.0 and 69.1, respectively. The East

MAP 3.1 | WOMEN HAVE LESS THAN TWO-THIRDS OF THE LEGAL RIGHTS OF MEN UNDER THE NEW INDEX



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

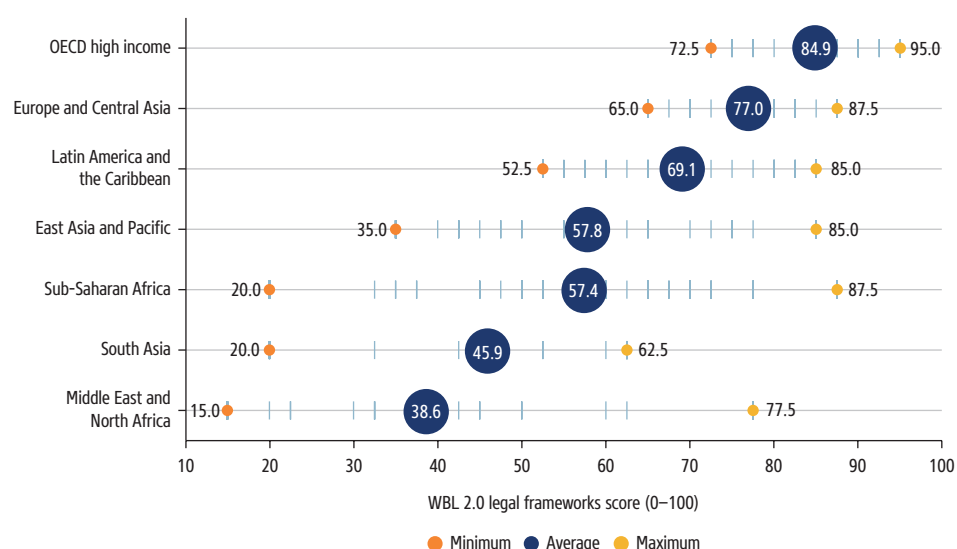
Note: WBL = *Women, Business and the Law*.

Asia and Pacific and Sub-Saharan Africa regions have average scores of 57.8 and 57.4, respectively. South Asian economies score slightly lower, at 45.9, while the Middle East and North Africa region has the lowest average score, at 38.6. Notably, the disparity within regions is most significant in Sub-Saharan Africa and the Middle East and North Africa, where the gap between the highest- and lowest-scoring economies surpasses 60 points (figure 3.2).

Although the high-income economies perform better on average, their performance within this income group is inconsistent. High-income economies lead, with an average score of 75.4. They are followed closely by the upper-middle-income economies, which have an average score of 66.8—a difference of fewer than 10 points from their high-income counterparts. By contrast, lower-middle- and low-income economies register lower average scores of 55.8 and 50.6, respectively. Notably, the gap in scores between the highest- and lowest-scoring economies is most pronounced in the group of high-income economies, reaching a substantial 75 points. Upper-middle-income economies exhibit a similar trend, with a disparity of nearly 73 points (figure 3.3). These gaps underscore a substantial variation in legal gender equality across economies at similar levels of economic development.

FIGURE 3.2 | SUB-SAHARAN AFRICA AND THE MIDDLE EAST AND NORTH AFRICA HAVE THE LARGEST GAPS IN WBL 2.0 LEGAL FRAMEWORKS SCORES, EXCEEDING 60 POINTS

Dispersion of average WBL 2.0 legal frameworks scores, by region

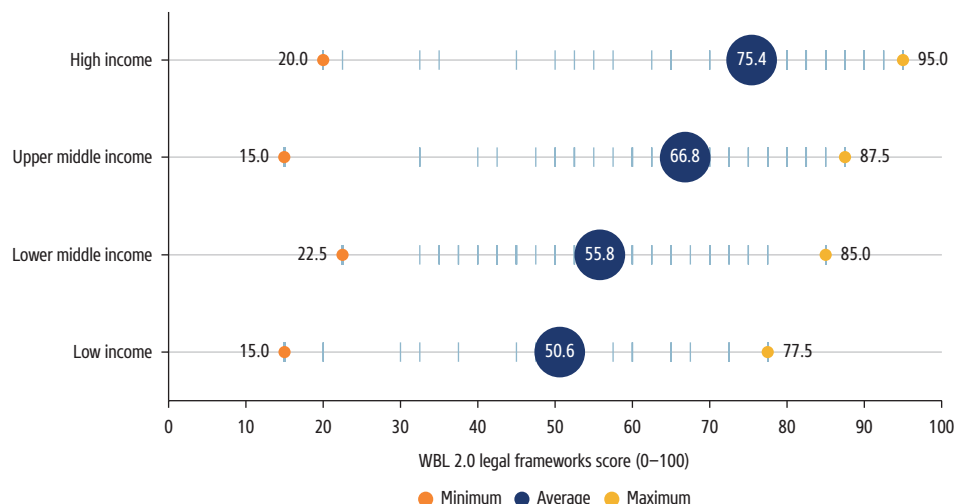


Source: *Women, Business and the Law 2024* database.

Note: Each vertical line represents the score of an economy in its respective region. Each blue circle indicates the average score for a region. The minimum and maximum scores within each region are specified. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

FIGURE 3.3 | GAPS IN WBL 2.0 LEGAL FRAMEWORKS SCORES EXCEED 60 POINTS ACROSS ALL INCOME GROUPS

Dispersion of average WBL 2.0 legal frameworks scores, by income group



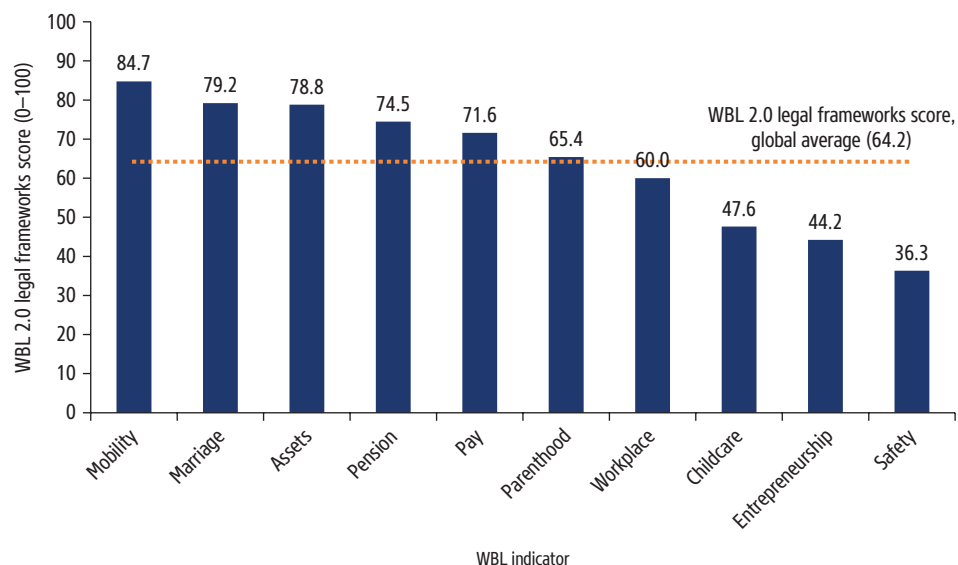
Source: *Women, Business and the Law 2024* database.

Note: Each vertical line represents the score of an economy in its respective income group. Each blue circle indicates the average score for an income group. The minimum and maximum scores within each group are specified. República Bolivariana de Venezuela is excluded from the income group analysis because it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. WBL = *Women, Business and the Law*.

Most economies can improve their laws governing Safety, Entrepreneurship, and Childcare

The *Women, Business and the Law 2.0* legal frameworks index sets a new standard for gauging the status of women's rights globally. The differences between the legal frameworks scores and the *Women, Business and the Law 1.0* legal scores are due to three factors: the introduction of two new indicators (Childcare and Safety), the addition of new questions or the removal of some within existing indicators (Mobility, Workplace, Marriage, Entrepreneurship, and Assets), and methodological refinements in some existing indicators (Mobility, Workplace, Parenthood, and Entrepreneurship) to have four questions for each of the 10 indicators.¹

Across the 10 indicators, Safety, Entrepreneurship, and Childcare have the largest room for improvement (figure 3.4). Childcare and Safety directly affect women's ability to participate in work and public life. The Entrepreneurship indicator, which has two new areas of measurement—gender-sensitive criteria in public procurement laws and whether laws establish quotas to increase women's presence on corporate boards—exhibits a score below 50 and below the average score of the other indicators. This lack of legal protection leaves women vulnerable to discriminatory hiring practices and with few viable options for work-life balance, ultimately impeding their ability to enter and remain in the workforce and negatively affecting their overall labor market outcomes.

FIGURE 3.4 | SAFETY, ENTREPRENEURSHIP, AND CHILDCARE INDICATORS HAVE THE LARGEST LEGAL GAPS

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

Note: WBL = *Women, Business and the Law*.

Gaps are significant when it comes to protecting women from gender-based violence. The newly introduced Safety indicator scores the lowest among the 10 indicators, with a global average of only 36.3 out of 100 (figure 3.4). More than 95 percent of the economies evaluated have not yet implemented adequate legal provisions to guarantee the comprehensive safety of more than 3 billion women and girls. The most urgent gaps identified across economies at varying income levels relate to the lack of legislation criminalizing femicide, the gender-related murder of women. Only 29 economies worldwide have enacted such laws. Furthermore, 98 economies have no comprehensive sexual harassment legislation that includes criminal penalties or civil remedies, particularly in key areas such as the workplace, educational institutions, public spaces, or cyberspace. The issue also extends to child marriage laws; 139 economies lack legislation that addresses critical aspects such as setting the legal age of marriage at 18, making child marriage voidable, and imposing penalties. As for laws that provide protection against all forms of domestic violence—including physical, sexual, psychological, and financial abuse as well as marital rape—and laws that offer criminal penalties or protection orders, significant legal gaps have yet to be addressed in 86 economies across all income groups.

The world is not even halfway to empowering women entrepreneurs through the law, according to the new *Women, Business and the Law 2.0* measurement. The Entrepreneurship indicator is the second-lowest-scoring indicator, with a score of just 44.2. Newly added questions assess how women can be legally empowered to become successful entrepreneurs. Empowering women will bring about changes in

decision-making and can accelerate development (Duflo 2012). Entrepreneurship now also evaluates the presence of gender quotas on corporate boards and assesses whether laws account for gender-responsive public procurement. Of the 190 economies analyzed, 138 have yet to establish legal provisions in both areas. Putting in place the relevant provisions could help to mitigate the potential risk of financial challenges for women entrepreneurs and thus overall private sector development. According to the data, all but eight economies—Cameroon, Chad, Equatorial Guinea, Eswatini, Guinea-Bissau, Kenya, Niger, and Suriname—have removed barriers to a woman’s ability to open a bank account, register a business, and sign a contract. However, a woman can still have difficulty obtaining credit, stemming largely from the lack of legal provisions preventing gender discrimination in access to credit. Currently, global progress in this area is only halfway toward achieving full equality, and 96 economies still do not expressly prohibit discrimination in access to credit.

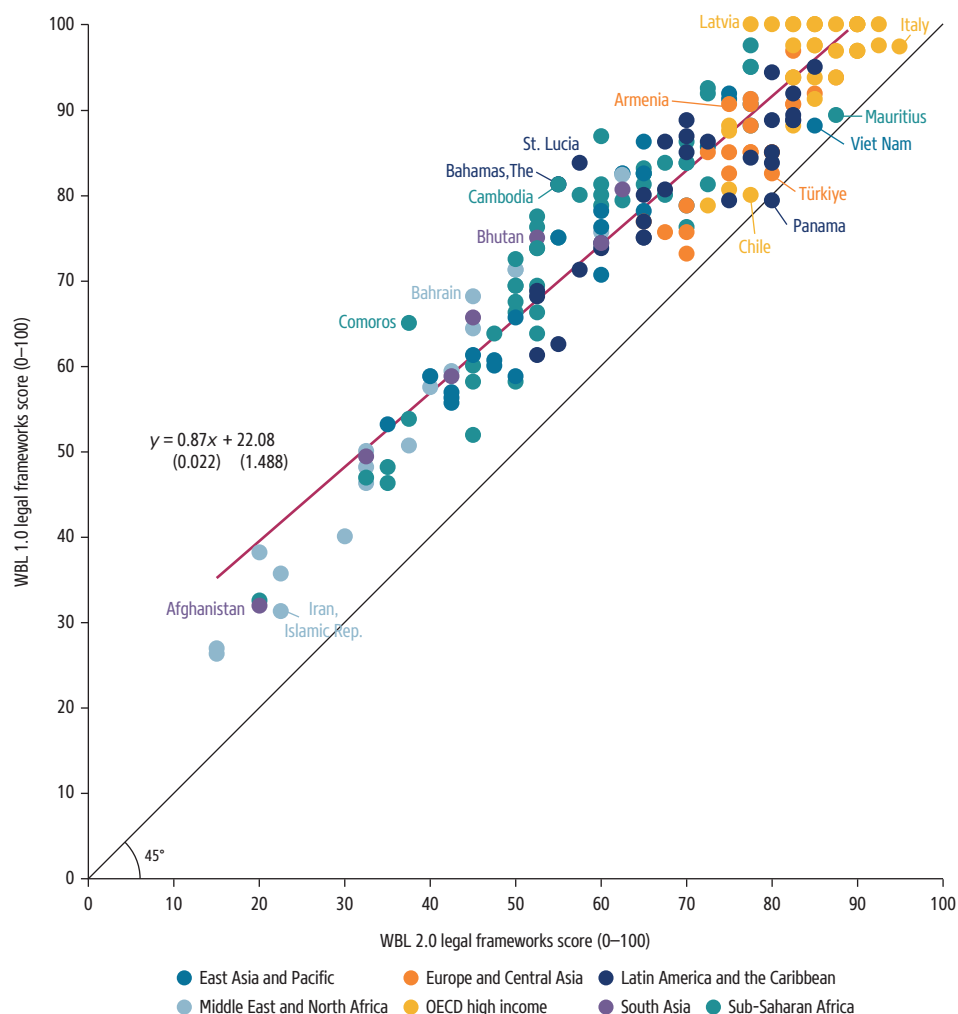
Economies have a long way to go in supporting parents by ensuring that childcare services are available, affordable, and of high quality. The Childcare indicator scores 47.6 out of 100. Alarming, 90 out of the 190 examined economies score 25 or less, leaving nearly 1.6 billion women with severely limited or no access to childcare services, including in terms of availability, public financial support, and quality. Most of these women reside in low- and lower-middle-income economies, where regulatory gaps are especially evident in supporting the childcare costs of families or nonstate providers as well as in setting minimum quality standards for childcare.

Women, Business and the Law 2.0 reveals lower legal scores globally than those from Women, Business and the Law 1.0

A comparison of the average scores from the *Women, Business and the Law 1.0* legal index and the new *Women, Business and the Law 2.0* legal frameworks index reveals some interesting results (annex 3A).² All economies but Panama have a lower score under *Women, Business and the Law 2.0*, with scores dropping by about 14 points on average, although there is a significant correlation between the two indexes (figure 3.5).³ The *Women, Business and the Law 2.0* legal frameworks index is lower, on average, because the frontier for measuring women’s legal rights was moved. The lower score is explained by the inclusion of the Safety and Childcare indicators and the revamping of previous indicators, such as the inclusion of new questions in the Mobility, Workplace, Entrepreneurship, and Assets indicators that were not previously measured (see chapter 2). For example, the average legal score for the Entrepreneurship indicator, which has been modified significantly to incorporate new questions on gender-sensitive procurement provisions and gender quotas for corporate boards, is now lower by more than 40 points under *Women, Business and the Law 2.0* (44.2) compared to *Women, Business and the Law 1.0* (85.7). The Parenthood indicator stands out as the only indicator with higher scores as a result of the methodological refinement in measuring paternal leave, now scoring 65.4 compared with 58.1 under the 1.0 legal index (see chapter 2).

The regional pattern of legal inequality depicted in the 2.0 legal frameworks index remains the same as in the 1.0 legal index. The regions that score the lowest in the 1.0 legal index also score the lowest in the 2.0 legal frameworks index, with an overall

FIGURE 3.5 | ECONOMIES WITH HIGH SCORES ON THE WBL 1.0 LEGAL INDEX CONTINUE TO HAVE HIGH SCORES ON THE WBL 2.0 LEGAL INDEX

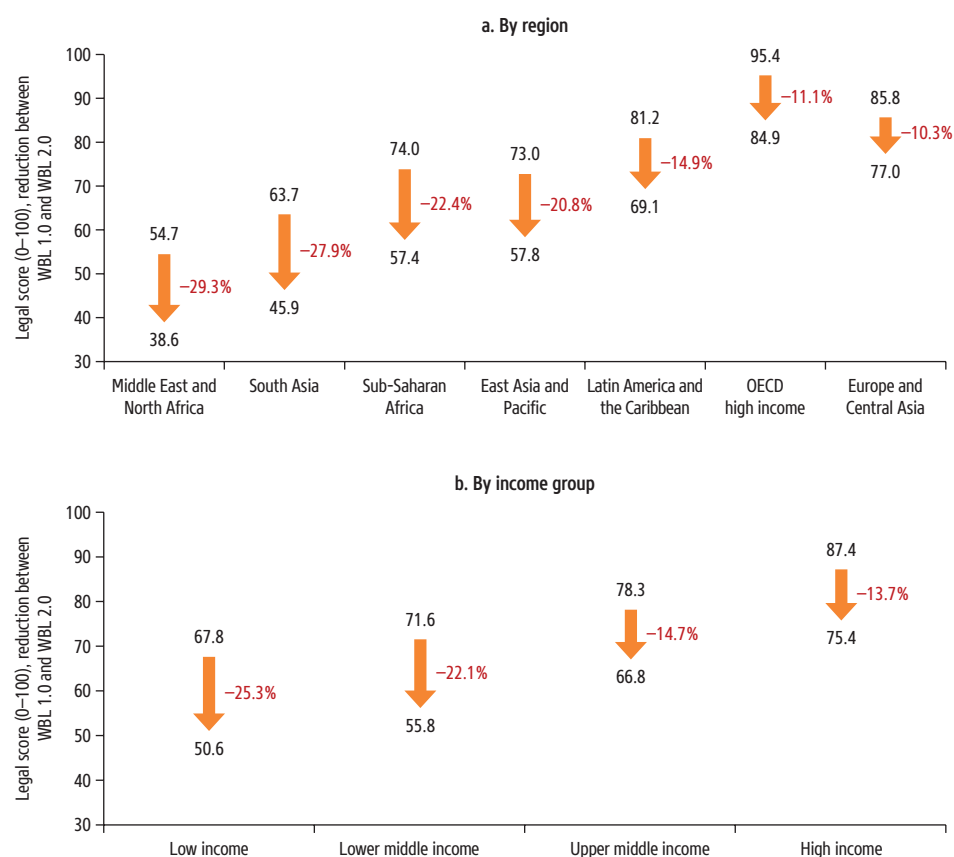


Source: *Women, Business and the Law 2024* database.

Note: The figure depicts a correlation between the *Women, Business and the Law* 1.0 and 2.0 legal scores. Each point represents a single economy within a region. A fitted regression line (red) is also included. The regression coefficient is statistically significant at the 1 percent level. The relationship remains positive and statistically significant after controlling for income per capita in the latest available year after 2020. This statistical relationship should not be interpreted as causal. A 45-degree line is included for ease of comparability. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

difference between the two measures of 20 percentage points or more. These regions are the Middle East and North Africa, South Asia, Sub-Saharan Africa, and East Asia and Pacific (figure 3.6, panel a). The average legal score of Latin America and the Caribbean is lower by 14.9 percentage points, while the average legal score of Europe and Central Asia as well as the OECD high-income economies is slightly more than 10 percentage points lower under the 2.0 legal index.

FIGURE 3.6 | SCORES ACROSS REGIONS AND INCOME GROUPS ARE LOWER ON THE WBL 2.0 LEGAL INDEX THAN ON THE WBL 1.0 LEGAL INDEX



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

Note: The arrows indicate the overall percentage point reduction from the *Women, Business and the Law* 1.0 legal index score (top score) to the 2.0 legal index score (bottom score). República Bolivariana de Venezuela is excluded from the income group analysis because it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. Regions and income groups are sorted by percentage point reduction, from highest to lowest. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

Low- and lower-middle-income economies, which historically have had the lowest scores under the 1.0 legal index, also have significantly lower scores under the 2.0 legal frameworks index, compared with economies at other income levels. Notably, the 2.0 legal frameworks scores for these income groups are now more than 20 percentage points lower than their 1.0 legal scores. By contrast, the difference for upper-middle- and high-income economies is less pronounced, with a reduction of the legal score of 14.7 and 13.7 percentage points between legal index 1.0 and legal frameworks index 2.0, respectively (figure 3.6, panel b).

***Women, Business and the Law 2.0* supportive frameworks index**

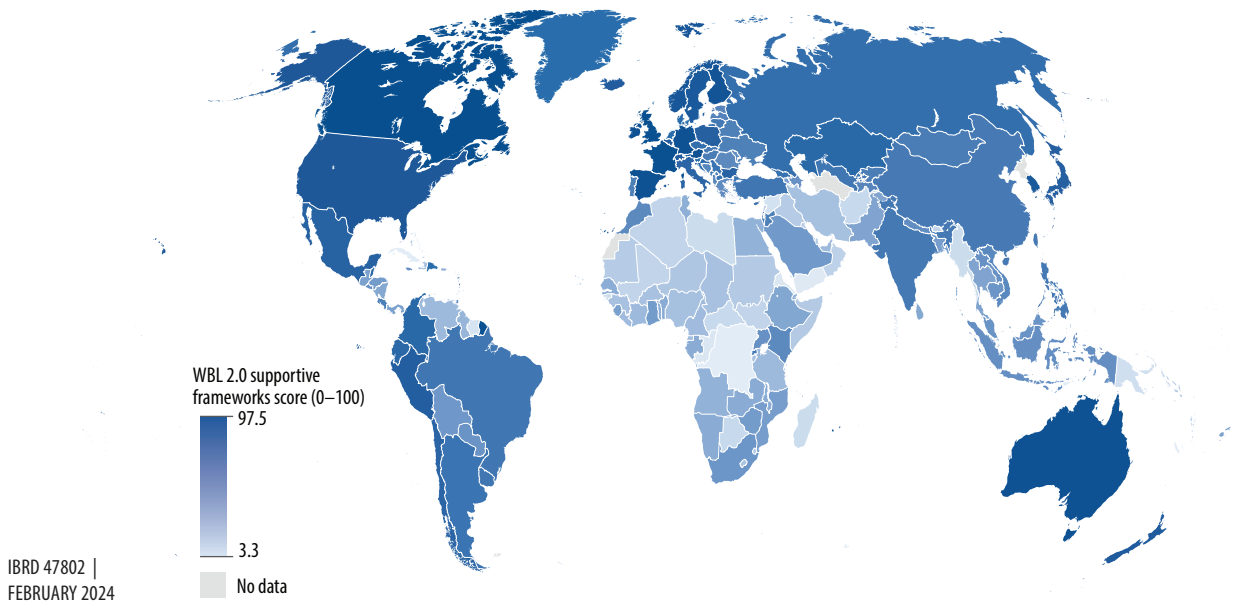
Enacting gender-equal laws is merely the first step toward securing women's rights. Equally essential are supportive frameworks to ensure that these laws uphold the rights they aim to protect. For effective implementation, certain policies, structures, procedures, and institutions must be in place. The *Women, Business and the Law 2.0* supportive frameworks index encompasses a variety of measures under each of the 10 indicators, including programs for women's economic empowerment, sex-disaggregated data to assess women's needs and progress, gender-sensitive budgeting, gender-sensitive procedures within the legal, administrative, and judicial systems, policies designed to support women's economic empowerment, and accessible and affordable services for women. These measures can be understood as mechanisms for turning legal provisions into tangible, empowering realities that enable women to strive as employees and entrepreneurs. In the absence of supportive frameworks, even the most progressive laws remain empty promises. *Women, Business and the Law 2.0* measures the presence of frameworks that support the implementation of laws. This attempt assesses the efforts that governments make to create a more enabling environment for women's economic participation. However, although this measure provides a proxy for necessary actions, it is neither exhaustive nor sufficient for the implementation of laws.

As described in chapter 2, *Women, Business and the Law 2.0*'s supportive frameworks index includes 30 questions that are scored across 10 indicators. The supportive frameworks indicators mirror the same 10 indicators introduced under the legal frameworks index, allowing for a comprehensive comparison. Each indicator contains between two and four questions. Based on publicly available information or official documentation, each economy is given a binary answer (yes or no) to each supportive frameworks question. Following the established methodology of the *Women, Business and the Law 2.0* legal frameworks index, questions are then aggregated across the 10 indicators. To facilitate data analysis, an overall supportive frameworks score is calculated by taking the simple average of the 10 indicator scores, with 100 being the highest possible score. This score indicates each economy's share of the supportive frameworks adopted.

Globally, less than two-fifths of supportive frameworks measured by *Women, Business and the Law 2.0* are currently in place. Among the 190 economies, the average supportive frameworks score is 39.5 out of 100 (map 3.2). Every economy has substantial room for improvement in adopting and establishing frameworks supporting implementation of the law. Moreover, 123 economies do not have even 50 percent of the supportive frameworks, measured by the new index, in place to help women to realize their rights in practice, affecting approximately 1.5 billion women worldwide.

The OECD high-income and Europe and Central Asia regions perform comparatively better, with average scores higher than the global average of 39.5. The OECD high-income region has the highest average score of 68.1 and six of the highest-scoring economies: Canada (97.5), France (87.5), the United Kingdom (87.5), Austria (82.5), Germany (82.5), and Spain (82.5). All other regions, except for Europe and Central Asia (51.3), have supportive frameworks scores below the global average (figure 3.7). The lowest-performing regions are the Middle East and North Africa (24.9) and Sub-Saharan Africa (24.5).

MAP 3.2 | GLOBALLY, TWO-FIFTHS OF SUPPORTIVE FRAMEWORKS ARE IN PLACE TO IMPLEMENT GENDER-EQUAL LAWS



Source: Women, Business and the Law 2024 database.

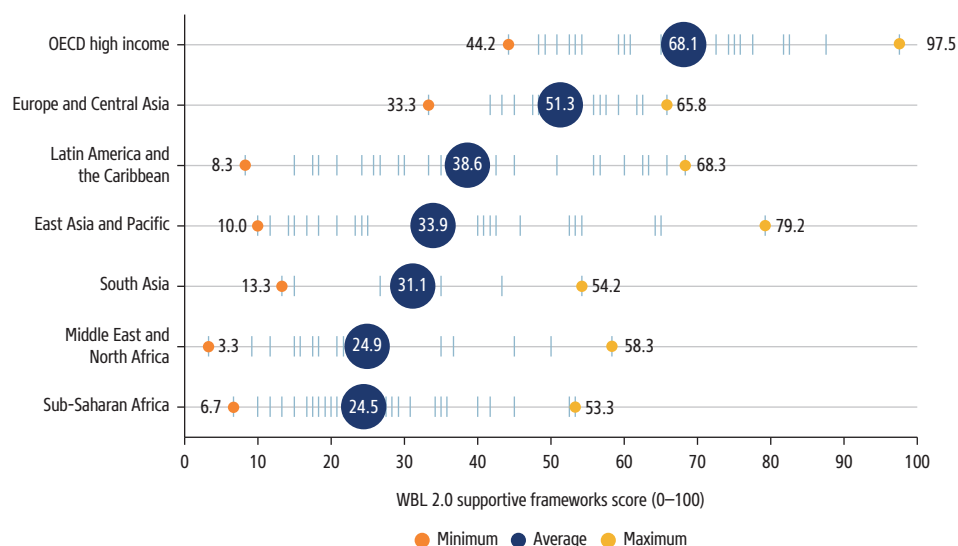
Note: WBL = Women, Business and the Law.

Overall, the spread of supportive frameworks in place is very broad within all regions, with a difference of at least 32 points. The largest within-region difference is in East Asia and Pacific (69.2-point difference between the highest- and lowest-scoring economies), and the lowest spread is in Europe and Central Asia (32.5). Therefore, within regions, the adoption of supportive frameworks displays notable variations, revealing at times very large differences in governments' commitment or readiness to put in place measures that enforce women's rights in practice.

The state of supportive frameworks also varies among and within income groups. The absence of supportive frameworks is not unique to lower-income economies. The variation of implementation measures in place is also large between high-income economies, where the lowest-scoring economy, Oman, has a score of only 15.8 (figure 3.8). Surprisingly, the six highest-scoring high-income economies—Canada, France, the United Kingdom, Austria, Germany, and Spain—have the most room for improvement in their supportive frameworks on Safety, compared to the other indicators. While many things in this area have changed for the better, women continue to face sexual harassment or gender-based violence that can have a lifelong ripple effect on their ability to thrive economically. Enacting comprehensive measures, both in law and in practice, is key to giving survivors a pathway to justice and to ensuring that women do not lose their earning and leadership potential. Hence, across the entire income spectrum, laws are not yet adequately accompanied by comprehensive supportive frameworks that help to translate laws into tangible rights for women.

FIGURE 3.7 | THE LOWEST SCORES FOR SUPPORTIVE FRAMEWORKS ARE IN SUB-SAHARAN AFRICA, FOLLOWED BY THE MIDDLE EAST AND NORTH AFRICA

Dispersion of Women, Business and the Law supportive frameworks scores, by region

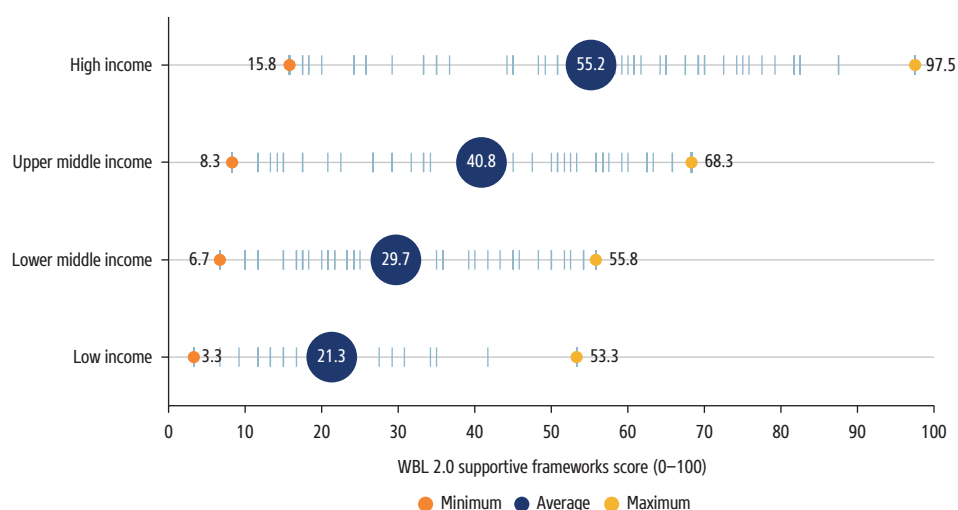


Source: *Women, Business and the Law 2024* database.

Note: Each vertical line represents the score of an economy in its respective region. Each blue circle indicates the average score for a region. The minimum and maximum scores within each region are specified. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

FIGURE 3.8 | THE ADOPTION OF SUPPORTIVE FRAMEWORKS VARIES MOST IN HIGH-INCOME ECONOMIES

Dispersion of Women, Business and the Law supportive frameworks scores, by income group



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

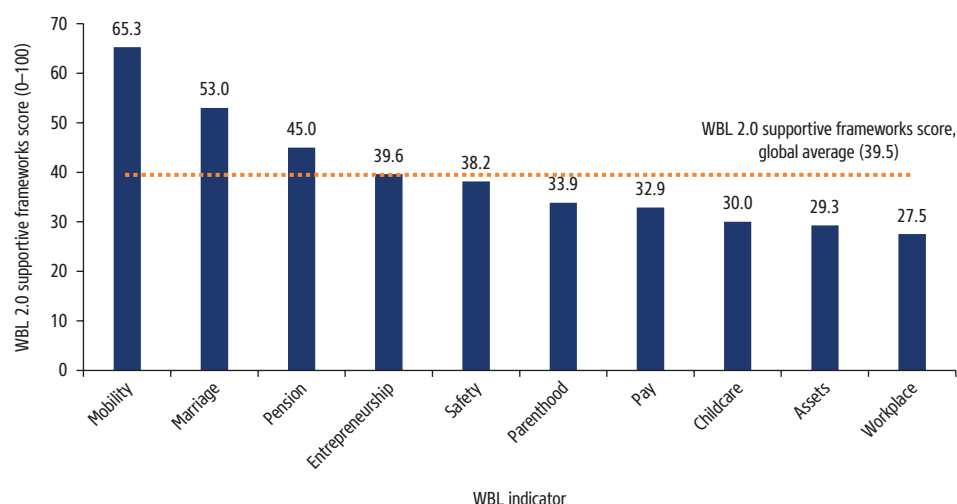
Note: Each vertical line represents the score of an economy in its respective income group. Each blue circle indicates the average score for an income group. The minimum and maximum scores within each group are specified. República Bolivariana de Venezuela is excluded from the income group analysis because it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. WBL = *Women, Business and the Law*.

Supportive frameworks for most indicators are lagging, especially those supporting the implementation of laws related to the Workplace and Assets indicators

Among the 10 indicators, Mobility has the highest supportive frameworks score, with 65.3 out of 100, and Workplace has the lowest score, 27.5 (figure 3.9). The scores of four supportive frameworks indicators—Mobility, Marriage, Pensions, and Entrepreneurship—are just above the global average, while the remaining six are lagging. Although the Mobility, Marriage, Pensions, and Entrepreneurship indicators appear relatively advanced in terms of supportive frameworks, this finding should not be taken as purely good news. For example, the average Entrepreneurship supportive frameworks score is just 39.6, clearly indicating shortcomings in the availability of supportive frameworks for female entrepreneurs. This score suggests that only about 40 percent of the supportive frameworks measured are currently in place to ensure the advancement of gender equality in entrepreneurship. Globally, 123 economies lack comprehensive sex-disaggregated data on business activities and entrepreneurship. High-quality gender data, however, can provide an evidence base for creating policies and interventions that reduce inequalities and enhance development for all (World Bank 2023). Likewise, economies still have room for improvement in closing the skills gap with entrepreneurship training and coaching for female entrepreneurs. This gender gap represents a missed opportunity for economic growth. Clearly, stronger policy interventions are needed to prioritize and achieve economic empowerment for all women and to prevent the misallocation of talent.

The lowest score is in the Workplace indicator. Only 21 economies have comprehensive supportive frameworks in the three areas measured. Among low-income economies, implementing mechanisms in Workplace are rare. Only The Gambia, Rwanda, and Sudan have in place some of the three measures monitored.

FIGURE 3.9 | GLOBALLY, THE MOST SUPPORTIVE FRAMEWORKS ARE IN PLACE FOR MOBILITY AND THE FEWEST FOR WORKPLACE



Source: Women, Business and the Law 2024 database.

Note: WBL = Women, Business and the Law.

The second-lowest-scoring supportive frameworks indicator is the Assets indicator, in which only five economies achieve a perfect score of 100: Cambodia; Canada; Rwanda; Taiwan, China; and Türkiye. Rwanda, for instance, stands out for its National Gender Statistics Report, which provides sex-disaggregated data in 12 fields, including landownership.

Mind the gap: Laws are not consistently accompanied by supportive frameworks

Across all regions, the difference between the legal and supportive frameworks average scores is most pronounced in Sub-Saharan Africa (32.9 points) and Latin America and the Caribbean (30.5 points) (figure 3.10, panel a). In these regions, although economies largely uphold women's legal rights, they struggle to have the means to translate legal promises fully into practice. Notably, even in OECD high-income economies, where the *Women, Business and the Law 2.0* legal frameworks score is relatively high, supportive frameworks are not equally established, as indicated by a gap of 16.8 points.

Surprisingly, the gaps between the legal and the supportive frameworks indexes are rather uniform across income groups (figure 3.10, panel b). The largest gap is observed in low-income economies (29.3), and the smallest gap is observed in high-income economies (20.3). Thus, economies at all income levels face challenges when translating their legal promises into action.

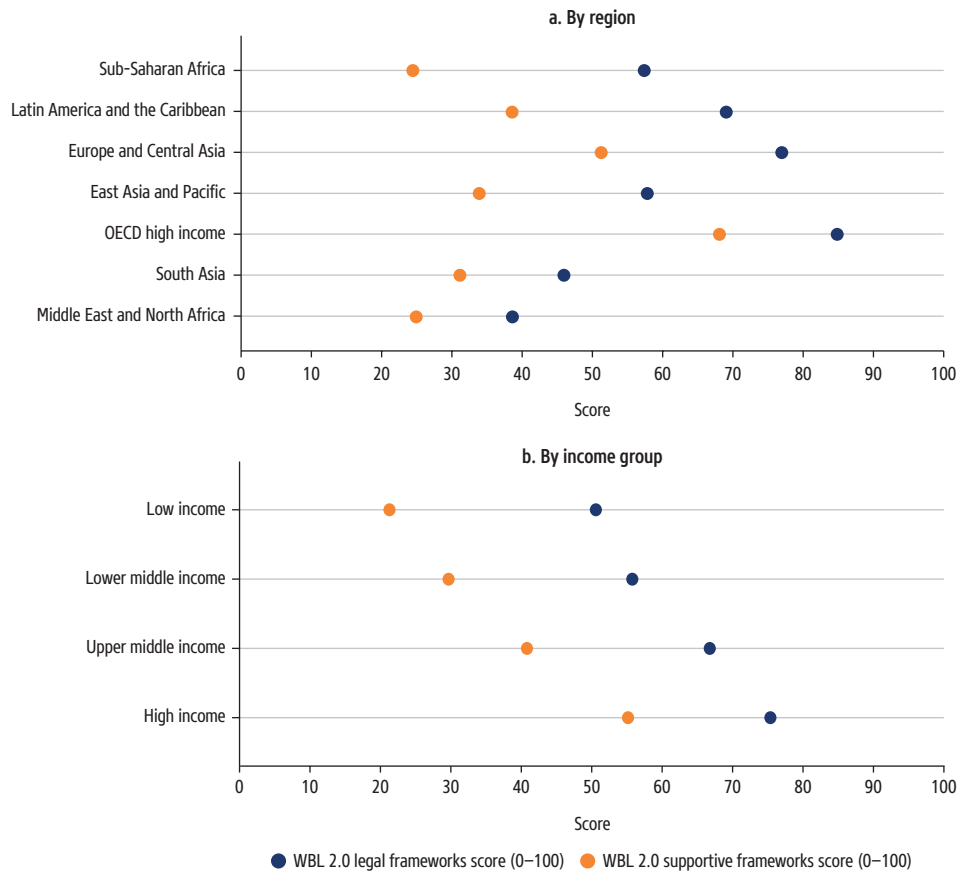
Regardless of their economic standing, economies encounter hurdles in bridging the gap between legislation and effective implementation, emphasizing the complexity and shared nature of the obstacles that must be overcome to advance women's rights globally. Although low-income economies may encounter barriers rooted in limited state capacity, resources, or infrastructure as well as gender norms, higher-income economies may face hurdles related to entrenched societal norms, complex legal structures, and, perhaps, a lack of prioritization for gender-equality measures. For both groups, effectively translating legal promises into action requires a concerted effort by all stakeholders. The universal nature of the struggle to bridge the implementation gap emphasizes the need for tailored strategies that consider the unique context of each economy.

The gap between legal and supportive frameworks scores is found across almost all of the 10 areas measured by *Women, Business and the Law 2.0*, yet to varying degrees (figure 3.11). The difference between the *Women, Business and the Law 2.0* legal and supportive frameworks scores remains large, particularly in the areas of Assets, Pay, Workplace, and Parenthood, where economies seemingly face greater challenges in adopting supportive frameworks. In Assets, the difference between the *Women, Business and the Law 2.0* legal and supportive frameworks scores is greatest, at 50 points.

In the context of asset ownership, bridging the gap between existing legal provisions and their effective implementation is crucial. Asset ownership plays a pivotal role in promoting economic independence, financial security, and overall empowerment for women (Behr et al. 2023; Deininger and Ali 2022; Gaddis, Lahoti, and Swaminathan 2022; O'Sullivan 2017). Despite the importance of property rights for women's economic empowerment, only about 58 percent of economies have incentives in place to ensure that women are encouraged to register their property either jointly or solely. Joint or

FIGURE 3.10 | ALL REGIONS AND INCOME GROUPS LACK THE SUPPORTIVE FRAMEWORKS NEEDED TO PROTECT WOMEN'S RIGHTS

Differences between Women, Business and the Law 2.0 legal and supportive frameworks scores

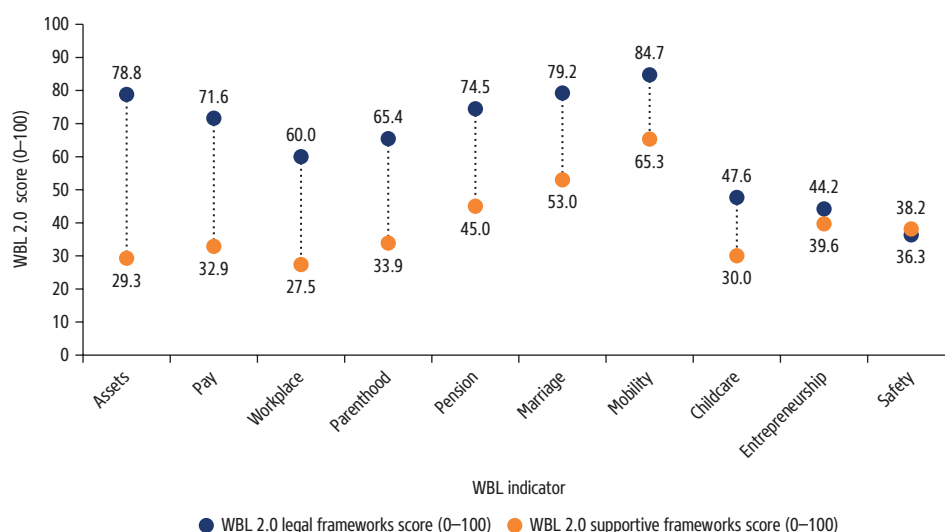


Source: *Women, Business and the Law 2024* database.

Note: Regions and income groups are sorted by the size of the gap, from highest to lowest. República Bolivariana de Venezuela is excluded from the income group analysis because it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

sole registration of property is associated with a plethora of beneficial development outcomes for both women and societies at large (Deininger and Goyal 2023; de la O Campos, Edouard, and Salvago 2023). Secure property rights are not merely a matter of economic prosperity and human development for future generations; they can also serve as a pathway to women's empowerment and agency (Jayachandran 2015). Sex-disaggregated data on property ownership are still scarce, with only about 15 percent of economies regularly publishing data on asset ownership. Without such data, it is impossible to enforce or fully understand the disparities and monitor progress in property ownership. Although legal provisions may exist to safeguard women's rights to assets, effective implementation is paramount to ensure that women can truly access and benefit from the ownership of assets in practice.

FIGURE 3.11 | FOR NEARLY ALL INDICATORS, THERE IS A SUBSTANTIAL GAP BETWEEN THE LEGAL AND SUPPORTIVE FRAMEWORKS SCORES



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

Note: Indicators are sorted by the size of the gap between the legal and the supportive frameworks scores, from highest to lowest. WBL = *Women, Business and the Law*.

The score on supportive frameworks in Pay is rather low, because 82 percent of economies do not have pay transparency measures in place to address the pay gap. Without clear data on pay structures and practices, economies find it challenging to identify and rectify instances of gender-based wage disparities. The lack of transparency likely perpetuates an environment in which unequal pay can persist unchecked, further exacerbated by insufficient mechanisms to enforce equitable remuneration (Reshi and Sudha 2023). This multifaceted challenge requires comprehensive strategies that not only advocate for transparency in pay practices, but also bolster enforcement mechanisms to address and rectify gender pay gaps, fostering a fair and equitable economic landscape for women.

Incentives for fathers to take paternity leave are somewhat limited across economies, and this lack of incentives is a reason for the large gap under the Parenthood indicator. This absence of encouragement for fathers to take parental leave can be attributed to various factors, such as cultural norms and societal expectations that place the burden of caregiving predominantly on mothers (Duffy, van Esch, and Yousef 2020; Goldin, Kerr, and Olivetti 2022). In turn, these norms and expectations can perpetuate a gendered division of parenting responsibilities, hindering the broader goal of achieving female labor force participation, work-life balance, and gender equality. To address this gap effectively, economies need not only to offer meaningful incentives for fathers to take paternity leave, but also to challenge and reshape societal norms surrounding parental roles.

Gaps between the *Women, Business and the Law 2.0* legal and supportive frameworks scores are relatively smaller in the areas of Childcare (17.6) and Entrepreneurship (4.6). In Safety, the supportive frameworks score (38.2) is similar

to the legal frameworks score (36.3). Nevertheless, this finding does not necessarily signal a favorable scenario. It highlights the urgent need for both comprehensive legal reforms and stronger supportive frameworks to enhance women's rights and opportunities in this specific domain in a meaningful way.

Women, Business and the Law 2.0 expert opinions index

Expert opinions surveys are a valuable tool for gaining insights into data-limited areas and understanding complex, hard-to-observe issues. These surveys are frequently used to approximate specific outcomes, particularly in situations where direct measurement is impractical or challenging. For instance, they are employed to assess democracy in the V-Dem index, human rights in the Human Rights Measurement Initiative, corruption in Transparency International's rankings, and justice in the World Justice Project, among other examples.

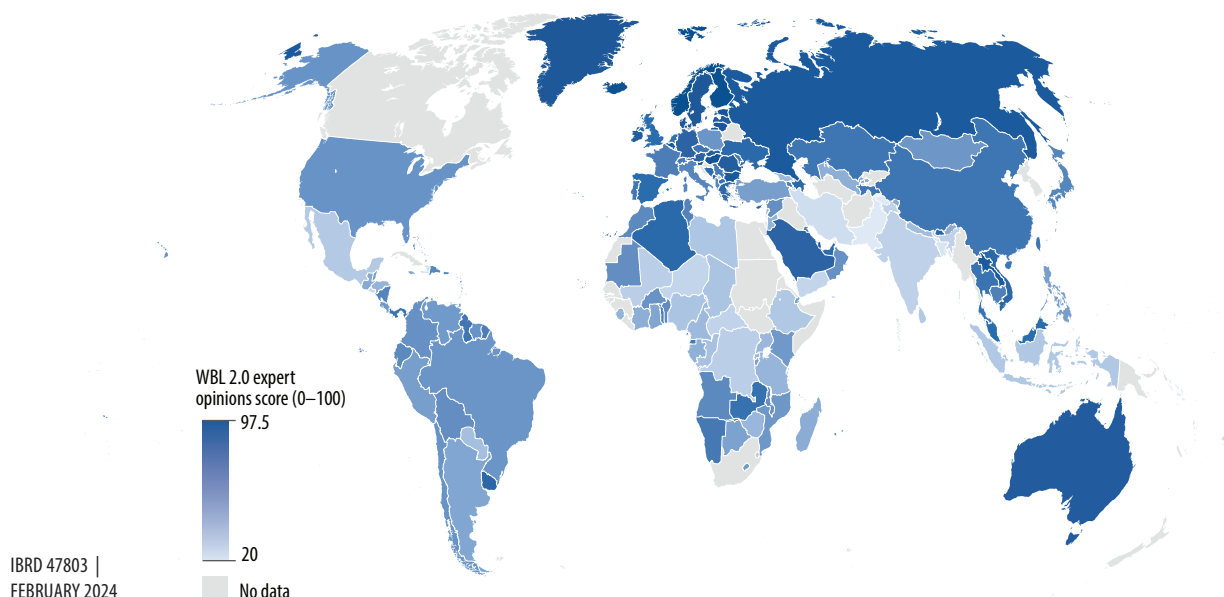
For *Women, Business and the Law*, expert opinions can serve as proxies for measuring the multifaceted and unobservable aspects of women's rights in practice. Expert opinions surveys offer a relatively quick and efficient way to gather insights from individuals with specialized knowledge, offering a viable alternative to conducting nationally representative surveys and collecting extensive primary data at the individual or household level. Additionally, these surveys provide a wide range of indicators, including those that are challenging to measure quantitatively, such as the quality of childcare. Most important, they facilitate timely updates on changes in women's rights in practice across different economies.

While expert opinions reflect the experiences and knowledge of individual experts, they are also susceptible to errors stemming from biases, heuristics, or incomplete information (Budge 2000; Steenbergen and Marks 2007). Social norms can also contribute to shaping the perceptions of experts and deviate from the real outcomes (Bursztyn et al. 2023). Anchoring the questions to account for cultural differences, relating opinions to the implementation of specific laws, and increasing the number and diversity of respondents can mitigate these issues (Dorussen, Lenz, and Blavoukos 2005; Maestas 2016; Maestas, Buttice, and Stone 2014).

Women, Business and the Law 2.0's expert opinions data provide subjective evaluations based on the experiences and knowledge of experts. This subjectivity is harnessed to approximate outcomes that might otherwise lack precise or standardized measures. Expert opinions offer a qualitative understanding in situations where direct measurement is impractical.

Expert opinions suggest that approximately two-thirds of women are perceived to enjoy generally the same rights as men (map 3.3). Across the sample of 164 economies, the expert opinions score is, on average, 65.7 out of 100. This perception-based assessment sheds light on the areas in which women's rights are most lacking in practice and where women's access to economic opportunities is still limited. However, it is important to acknowledge that expert opinions serve as a proxy and not as a direct measure of outcomes.

The perception of women's rights in practice varies both among and within regions (figure 3.12). Economies with average expert opinions scores exceeding the global average of 65.7 tend to be concentrated in the OECD high-income (82.9), Europe and

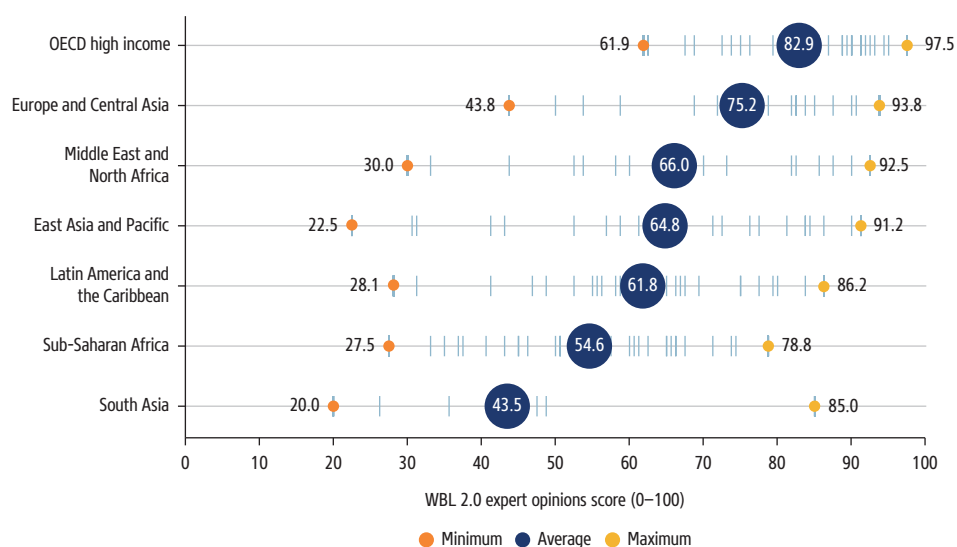
MAP 3.3 | EXPERTS' PERCEPTIONS: TWO-THIRDS OF WOMEN ENJOY RIGHTS EQUAL TO THOSE OF MEN

Source: Women, Business and the Law 2024 database.

Note: Expert opinions data are collected across all 190 economies; however, the expert opinions index is created for only 164 economies. Expert opinions scores are not available for 26 economies due to an insufficient number of responses. These economies are colored in gray indicating "no data." WBL = Women, Business and the Law.

FIGURE 3.12 | THE LARGEST RANGES IN EXPERT OPINIONS SCORES ARE WITHIN THE EAST ASIA AND PACIFIC AND SOUTH ASIA REGIONS

Dispersion of Women, Business and the Law expert opinions scores, by region



Source: Women, Business and the Law 2024 database.

Note: The sample size is restricted to the 164 economies for which expert opinions data are available. Each vertical line represents the score of an economy in its respective region. Each blue circle indicates the average score for a region. The minimum and maximum scores within each region are specified. OECD = Organisation for Economic Co-operation and Development; WBL = Women, Business and the Law.

FIGURE 3.13 | THERE IS A 31-POINT DIFFERENCE IN AVERAGE EXPERT OPINIONS SCORES ON WOMEN’S RIGHTS IN PRACTICE BETWEEN LOW- AND HIGH-INCOME GROUPS

Dispersion of Women, Business and the Law expert opinions scores, by income group



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

Note: The sample size is restricted to 163 economies. There are expert opinions data for 164, but República Bolivariana de Venezuela is excluded from income group analysis because it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. Each vertical line represents the expert opinions score of an economy in its respective income group. Each blue circle indicates the average score for the group. The minimum and maximum scores within each group are specified. WBL = *Women, Business and the Law*.

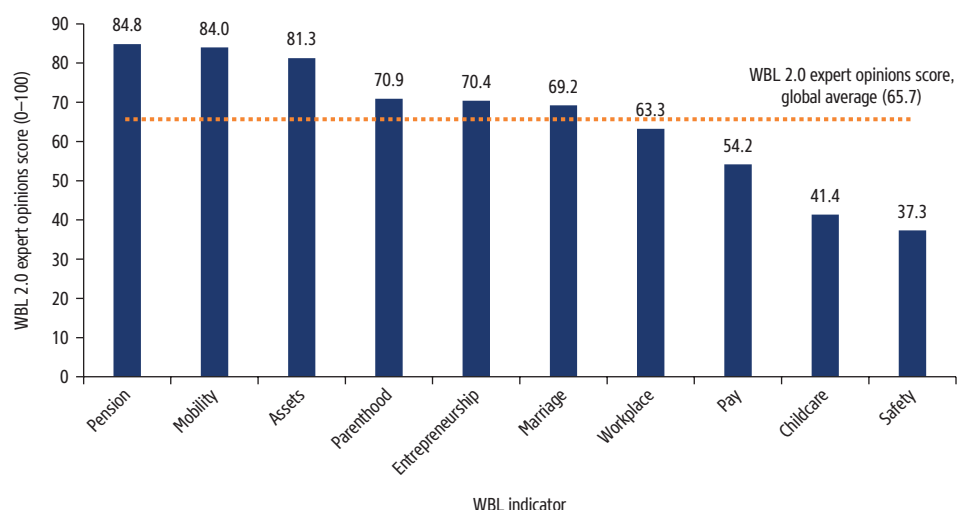
Central Asia (75.2), and Middle East and North Africa (66.0) regions. In these regions, experts tend to have a more positive outlook on women’s rights in practice than experts in other regions. Conversely, experts in East Asia and Pacific (64.8), Latin America and the Caribbean (61.8), Sub-Saharan Africa (54.6), and South Asia (43.5) regions have lower average scores, all falling below the global average on expert opinions. The highest expert opinions score is in Norway (97.5), and the lowest is in Pakistan (20). Expert opinions on women’s economic opportunities also differ within regions. Notably, South Asia and East Asia and Pacific exhibit significant within-region variation, with some experts asserting that women have only 20 percent of the rights available to men, while others perceive near-equal rights for women and men.

Variations also appear when economies’ income levels are considered. The lower-middle-income and upper-middle-income groups exhibit the widest dispersion of scores (figure 3.13). By contrast, the low- and high-income economies show the least. The highest average score is in the high-income group. Meanwhile, there is a difference of approximately 30 points between the average scores of the low- and high-income economies, highlighting the disparities in perceptions of women’s rights in practice.

Expert opinions of women’s rights in practice vary across the 10 indicators

Experts perceive women’s economic opportunities to be relatively more advanced in the areas of Pension (84.8), Mobility (84.0), and Assets (81.3) than in the other areas measured (figure 3.14). In these areas, experts are asked specifically to assess equal

FIGURE 3.14 | THE PENSION INDICATOR RECEIVES THE HIGHEST SCORE AND SAFETY THE LOWEST SCORE FROM THE EXPERTS



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

Note: The sample size is restricted to the 164 economies for which expert opinions data are available. WBL = *Women, Business and the Law*.

pension benefits post-retirement between men and women, women’s equal freedom of movement, and their equal rights to property in practice (see chapter 2 for the list of expert opinions questions). By contrast, according to experts, in the areas of Safety (37.3) and Childcare (41.4), women’s rights in practice lag the most.

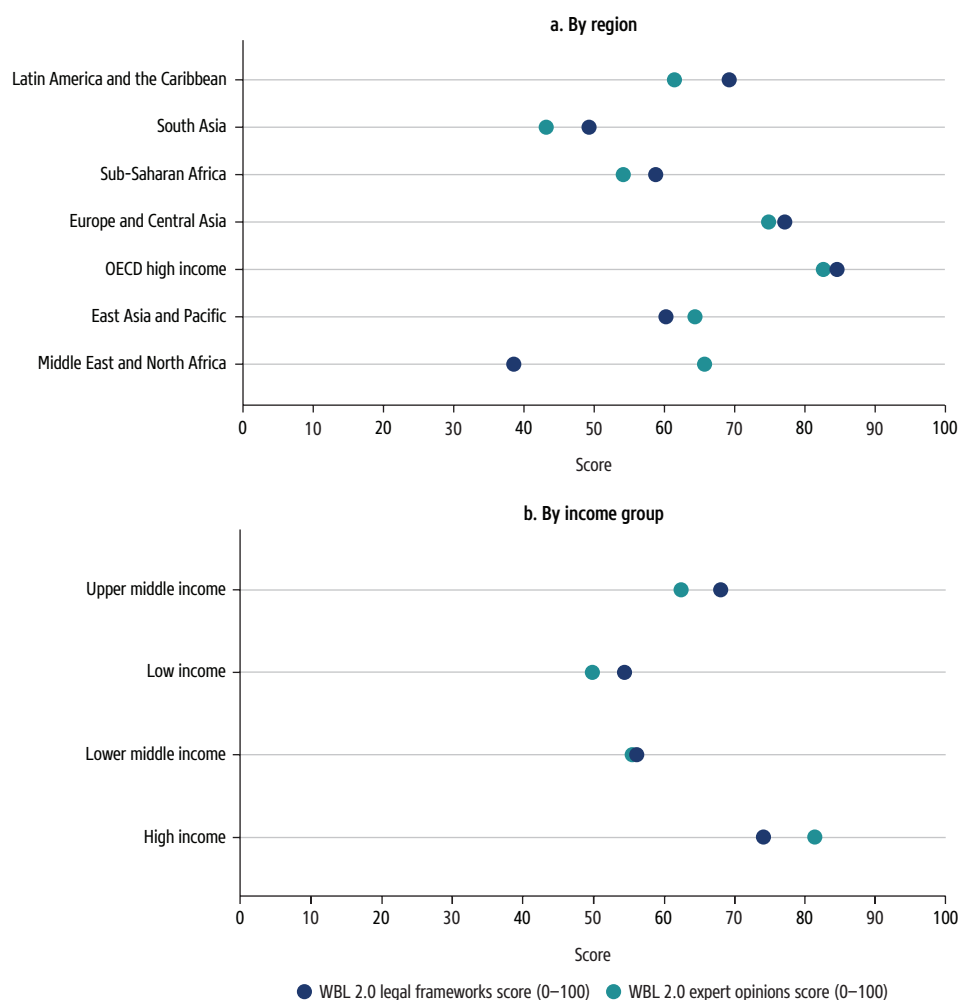
Experts perceive that women face hurdles after having children. Most experts perceive that “almost all women” have access to paid leave for the birth of a child, producing an average score of 70.9 for the Parenthood indicator (see chapter 2, table 2.4). However, only a minority of experts say that “almost all women” have access to affordable and quality childcare services, which is reflected in the Childcare indicator score being as low as 41.4. This wide gap between the reported accessibility of the two essential benefits needed for women to remain in the labor force after a child is born leads to a 29.5-point gap between the average scores of the Parenthood and Childcare indicators. This finding may suggest that, although childbearing has gained attention and support within the labor market, the equally critical subsequent need for childcare is perceived to remain inadequately addressed in practice. Regarding the Safety indicator, on average, experts think that fewer than half of women are free from gender-based violence, indicating the perception that gender-based violence is widespread across regions and income groups.

Women’s rights in practice are perceived to be close to economies’ legal provisions

Across all regions, experts perceive that legal frameworks are generally close to realizing a woman’s rights in practice. The average scores for expert opinions on women’s rights in practice closely follow the legal frameworks scores, except for the Middle East and

North Africa region. In this region, the gap is particularly pronounced, with a 27-point difference in which the score for expert opinions is significantly higher than the legal index score, suggesting a more favorable view of women's rights in practice than what legal frameworks alone indicate (figure 3.15, panel a). As for other regions, Latin America and the Caribbean, South Asia, Sub-Saharan Africa, Europe and Central Asia, and the OECD high-income economies have higher scores for legal frameworks than for expert opinions (figure 3.15). Notably, for East Asia and Pacific and the Middle East and North Africa, experts perceive that women have more rights than the legal frameworks suggest.

FIGURE 3.15 | EXPERTS IN THE MIDDLE EAST AND NORTH AFRICA, EAST ASIA AND PACIFIC, AND HIGH-INCOME ECONOMIES PERCEIVE MORE WOMEN'S RIGHTS IN PRACTICE THAN THE LEGAL FRAMEWORKS SUGGEST



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

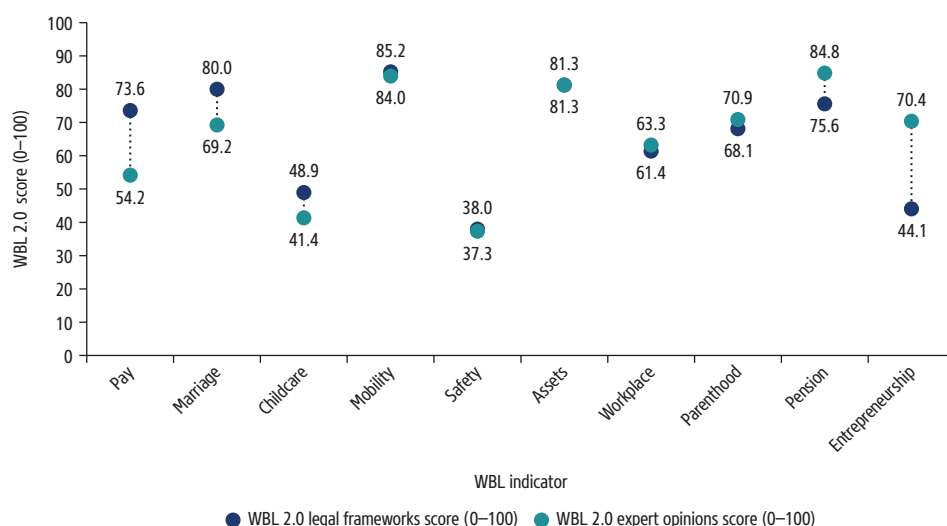
Note: Regions and income groups are sorted by the size of the gap, from highest to lowest. The sample size is 164 for panel a and 163 for panel b. República Bolivariana de Venezuela is excluded from the income group analysis because it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

Further exploration of the reasons behind the differences between expert opinions and the legal frameworks scores requires consideration of unique regional dynamics, cultural perspectives, or economy-specific advancements contributing to this discrepancy. The data collected on opinions may reflect existing social norms. There is a growing literature on the association between cultural norms and economic outcomes, such as female labor force participation, and thus economic development (Fernandez 2007; Field et al. 2021; Jayachandran 2021). Future research will explore the link between laws and social norms.

The perceptions of experts also vary widely once economies' income levels are considered. In high-income economies, experts perceive that women have more access to economic opportunities on the ground than the score on the legal frameworks suggests (figure 3.15, panel b). By contrast, the average perception of experts on women's rights in practice in economies in other income groups is lower than the average legal frameworks score. The average scores of experts' perceptions, from highest to lowest, follow this order: high-income, upper-middle-income, lower-middle-income, and low-income groups. This finding suggests that, on average, as economies' income levels decline, women's legal rights are also perceived to be weaker. In the majority of income groups, experts perceive the level of equality between men and women in practice to be at the same level as or lower than what is legislated. However, the high-income group overestimates the achievements in gender equality when compared with the results in legal provisions, aligning with the findings of Bursztyn et al. (2023).

Focusing on experts' assessments by indicator, the data show variation. In the areas of Pension (84.8), Mobility (84.0), and Assets (81.3), experts perceive a more promising status of women's rights in practice (figure 3.16). In these areas, respondents

FIGURE 3.16 | EXPERTS' ASSESSMENT OF WOMEN'S RIGHTS IN PRACTICE ARE DIFFERENT THAN THE LEGAL FRAMEWORKS SUGGEST



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

Note: Indicators are sorted in decreasing order of the gap between legal frameworks and expert opinions scores. Indicator averages are shown for the sample of 164 economies included in the expert opinions survey. WBL = *Women, Business and the Law*.

perceive that, on average, both women and men generally enjoy their rights almost equally, resulting in expert opinions scores above 80 points, on average. The largest disparities between the legal frameworks and expert opinions average scores, with economies scoring higher on the legal index, are observed in Marriage (10.8 points) and Pay (19.4 points). The average expert opinions score for Pay (54.2) indicates that experts perceive that approximately just half of women in the examined economies receive equal remuneration for work of equal value and have equal access to high-paying jobs, even though around three-quarters (73.6) of these economies already have laws guaranteeing these rights for women.

Conversely, in 4 of the 10 indicators—Pension, Parenthood, Entrepreneurship, and Workplace—the average expert opinions scores suggest that experts perceive a more gender-equal environment in practice than what the legal frameworks scores imply. In the area of Assets, the perceptions and legal frameworks scores are at the same level (81.3). Among all indicators, Entrepreneurship is the area where experts think that, on average, about 70.4 percent of women enjoy the same opportunities as men to start and run a business and have equal access to credit. This perception results in an average score that is 26.3 points higher than the average legal frameworks score in this area, making it the largest gap between legal frameworks and perceptions. Another important finding is that experts perceive that women encounter significant obstacles in the areas of Safety and Childcare. On average, experts assign the lowest scores to Childcare and Safety, which also happen to be among the lowest-scoring areas in the legal frameworks index. Childcare and Safety are also among the five indicators where the average legal score exceeds the average expert opinions score. These two areas lag in terms of the level of legal provisions and thus their effective implementation in practice.

Expert opinions questions and legal frameworks questions do not always align directly. Expert opinions questions are broader and include context, covering key legal aspects. For example, in the Pay indicator, legal questions focus on laws mandating equal remuneration and job access, while expert opinions assess equal remuneration in practice and equal access to high-paying jobs. Legal questions have broader coverage in areas like Parenthood, Assets, and Entrepreneurship, but there is no clear evidence that this discrepancy explains variations in the scores. Figure 3.16 shows that, among areas with differences in the coverage of questions, only the Entrepreneurship indicator has a significant (26.3-point) gap, while Parenthood and Assets have similar scores for both legal frameworks and expert opinions.

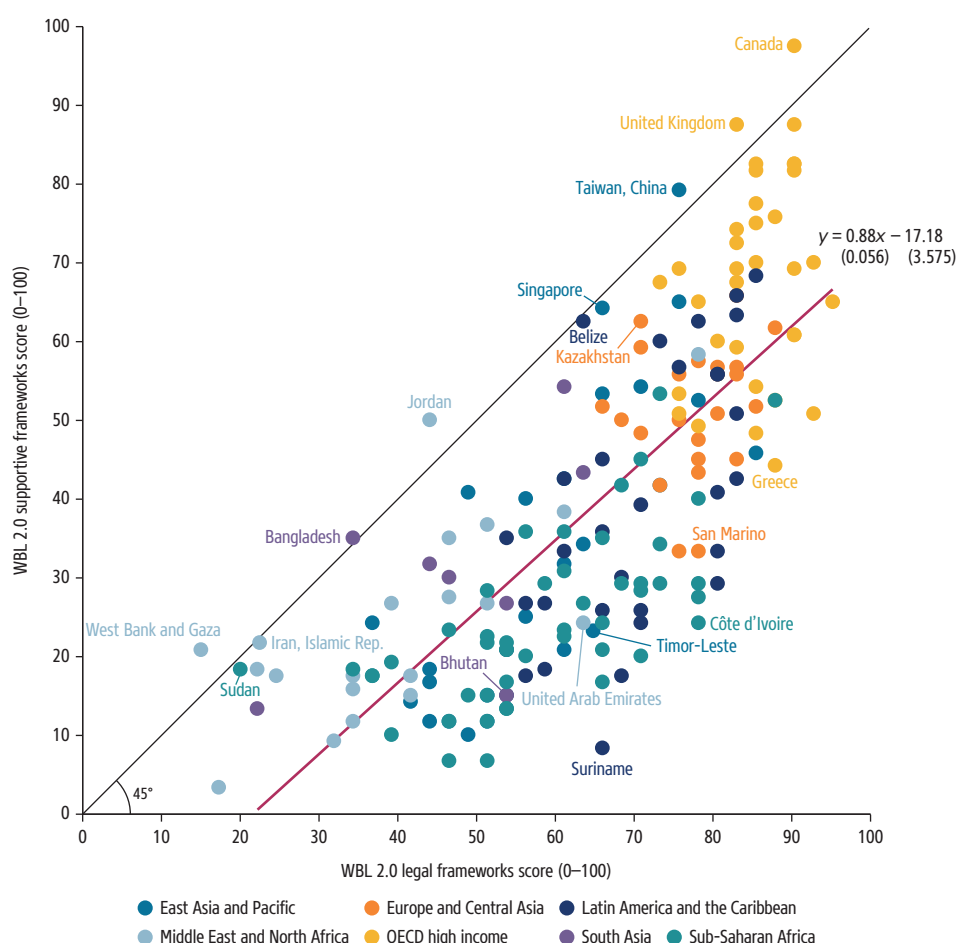
Comparing the three pillars to trace women's equality from de jure to de facto

A comparison of economies' legal frameworks, supportive frameworks, and expert opinions scores—the three pillars—produces insights into the spectrum of women's rights throughout their working lives (see chapter 2 on the three-pillar approach). Three dimensions shape women's economic empowerment: robust legal rights that provide a foundation for equality, supportive frameworks that facilitate the practical implementation of these rights, and the tangible realization of women's rights in practice. Achieving true economic empowerment for women requires addressing and advancing each of these dimensions.

Exploring the relationship between laws and supportive frameworks reveals a gap across all regions

More gender-equal legal frameworks are typically associated with the existence of more robust supportive frameworks, but there are stark within-region differences (figure 3.17). The *Women, Business and the Law* 2.0 legal frameworks index is significantly correlated with the supportive frameworks index, with a coefficient of 0.88. This close correlation shows that, generally, stronger laws on the books tend to be associated with stronger supportive frameworks. However, the relationship between the *Women, Business and the Law*

FIGURE 3.17 | MORE GENDER-EQUAL LAWS ARE ASSOCIATED WITH BETTER SUPPORTIVE FRAMEWORKS



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

Note: The figure depicts the correlation between the WBL 2.0 supportive frameworks and legal frameworks scores. Each point represents a single economy. A fitted regression line (red) is also included. The regression coefficient is statistically significant at the 1 percent level. The relationship remains positive and statistically significant after controlling for income per capita of the latest available year after 2020. This statistical relationship should not be interpreted as causal. A 45-degree line is included for ease of comparability. The test conducted on the coefficient being equal to 1 was rejected at the 5 percent significance level, suggesting that there is not a one-to-one relationship. The divergence between the regression line and the 45-degree line shows that, while there is a positive correlation, each point increase in legal scores is associated with a 0.88-point increase in supportive frameworks scores. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

the Law 2.0 legal and supportive frameworks scores is not exactly one-to-one. Instead, each point increase in legal scores is associated with a less than 1-point increase in the supportive frameworks scores. Therefore, while the aspects covered fall largely within the government's power to enact, establish, or implement, making laws more gender-equal is not uniformly accompanied by equivalent levels of policies, plans, budgets, or strategies to implement the letter of the law in practice.

Broadly, economies in the right half of figure 3.17, with a *Women, Business and the Law* 2.0 legal score higher than 50, have an average implementation gap of 26.5, while those on the left-hand side of the figure, with a score lower than 50, exhibit an average gap of 16.5. This significant difference indicates that, while economies with lower legal frameworks scores still have substantial room for improvement in both the legal frameworks and supportive frameworks indexes, economies with higher legal frameworks scores, on average, face a greater implementation gap.

Nearly all economies exhibit higher scores on legal frameworks than on supportive frameworks, as indicated by their position below the 45-degree line in figure 3.17. However, there are exceptions: six economies—Bangladesh; Canada; Jordan; Taiwan, China; the United Kingdom; and West Bank and Gaza—surpass this line, showing that their supportive frameworks scores exceed their legal frameworks scores.

Sub-Saharan Africa exhibits the largest implementation gap, on average, followed by Latin America and the Caribbean. For example, Côte d'Ivoire shows a significant disparity between its legal frameworks (77.5) and supportive frameworks (24.2) scores, signaling a need to focus more attention on supportive frameworks to realize fully the intended outcome of recent legal changes. In Latin America and the Caribbean, Suriname exhibits the largest gap, with legal frameworks (65.0) and supportive frameworks (8.3) scores differing substantially, particularly in areas like Safety, Workplace, Pay, Marriage, Parenthood, Childcare, Entrepreneurship, and Assets, where it currently scores very low. This gap is the largest not only in the region but also globally.

In Europe and Central Asia, Kazakhstan has the smallest gap between the scores for legal frameworks (70.0) and supportive frameworks (62.5). In contrast, San Marino exhibits the largest difference between the scores for legal frameworks (77.5) and supportive frameworks (33.3). San Marino has room for improvement in the supportive frameworks indicators of Assets, Entrepreneurship, Marriage, Safety, and Workplace.

In East Asia and Pacific, Taiwan, China, is the only economy where the supportive frameworks score (79.2) exceeds the legal frameworks score (75.0). The economy with the largest gap is Timor-Leste, where the supportive frameworks score (23.3) is significantly lower than the legal frameworks score (65.0).

In the OECD high-income economies, Canada and the United Kingdom have supportive frameworks scores surpassing their legal frameworks scores. Greece shows the largest gap within the region (a difference of 43 points), indicating room for improvement in supportive frameworks for Pay, Entrepreneurship, and Assets. Germany and France have small 2.5-point gaps between their legal frameworks and supportive frameworks scores, but they both need significant improvements in Safety. Nine other OECD high-income economies exhibit a similarly low score on the supportive frameworks Safety indicator (Austria, Czechia, Estonia, Israel, Latvia, Lithuania, the Netherlands, Portugal, and the Slovak Republic).

Smaller gaps are observed in South Asia and the Middle East and North Africa. Bangladesh's scores for legal frameworks (32.5) and supportive frameworks (35.0) are nearly equal, highlighting room for improvement in creating gender equality in both law and practice. Bhutan has the largest implementation gap in the region. While exhibiting the second-highest score in the region on the legal side (52.5), it has plenty of room to improve the supportive frameworks for the implementation of laws (15.0).

Despite these regional trends, large variations also exist within regions. Economies in the Middle East and North Africa generally have lower scores for legal frameworks and supportive frameworks than other regions. However, there are exceptions, such as Jordan and West Bank and Gaza, which have higher scores for supportive frameworks than for legal frameworks. The United Arab Emirates, which made strides in recent years in reforming its laws toward gender equality, has the biggest gap between its score for legal frameworks (62.5) and its score for supportive frameworks (24.2), mainly due to a lack of supportive frameworks in Safety, Workplace, Parenthood, Entrepreneurship, Assets, and Pension indicators. In contrast, the Islamic Republic of Iran has the smallest gap in the Middle East and North Africa, with a legal frameworks score of 22.5 and a supportive frameworks score of 21.7. However, the United Arab Emirates still maintains much higher absolute scores than the Islamic Republic of Iran, especially on the legal indicators. This finding suggests that, while economies with significant gaps may struggle with implementing supportive frameworks, they might be more advanced overall in empowering women. Assessing women's empowerment should take into account both the extent of the gaps and the actual scores achieved.

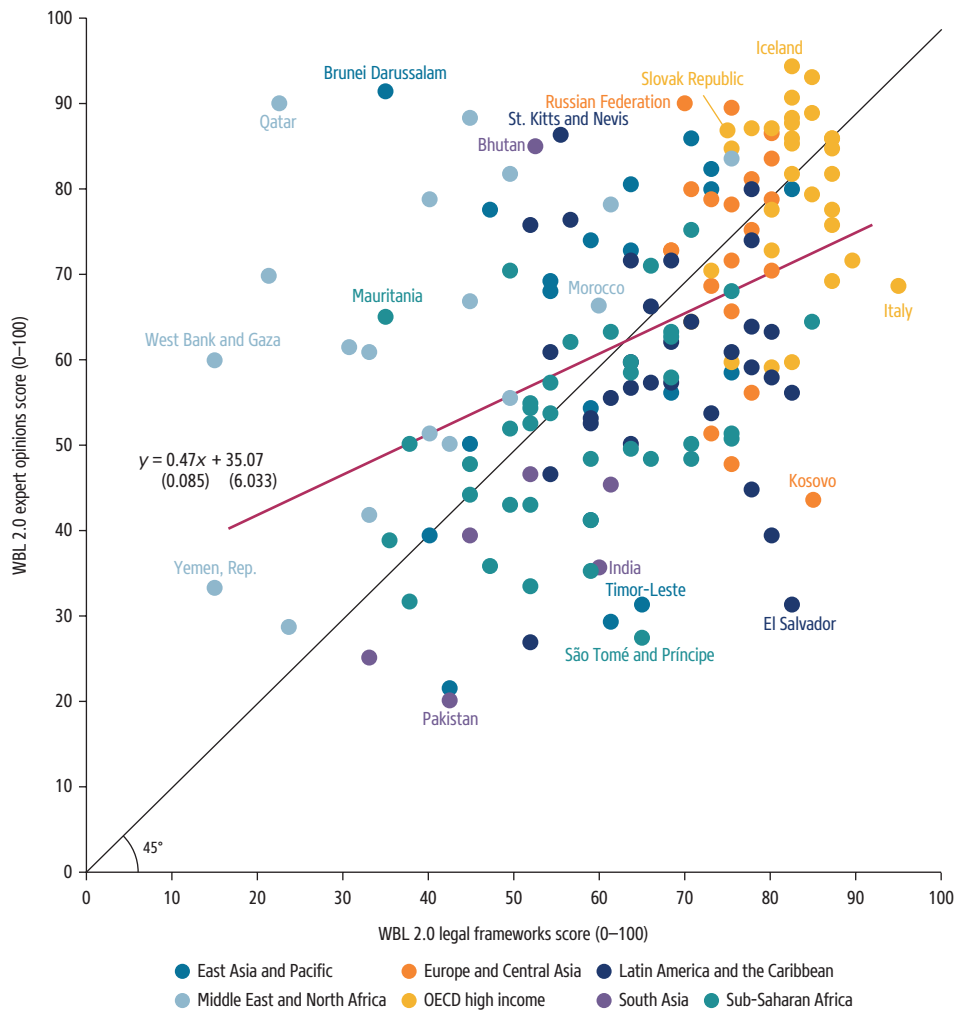
To conclude, economies with higher scores on the *Women, Business and the Law* 2.0 legal frameworks index, on average, exhibit larger gaps in supportive frameworks. However, as shown, there are stark within-region differences. This phenomenon may arise because these economies have recently undergone legal reforms without implementing corresponding policies. Alternatively, the larger gaps in economies with higher legal gender equality scores could be attributed to the fact that they set a higher standard in their legal frameworks.

Expert opinions on the status of women's rights are aligned with the presence of legal rights

As legal frameworks become more gender-equal, experts tend to perceive the environment for women's rights in practice as being more gender-equal. A comparison of the scores on the *Women, Business and the Law* 2.0 legal frameworks index and the expert opinions index reveals a significant association between the legal status of economies and perceptions on women's rights in practice (figure 3.18). The regression coefficient between the legal frameworks index and the expert opinions index is 0.47, indicating a positive relation between the two. However, this association is weaker than the one observed between the legal frameworks index and the supportive frameworks index.

In contrast to the comparison between legal and supportive frameworks, the expert opinions scores are not always below the legal frameworks scores. The expert opinions scores are typically lower than legal frameworks scores in economies where there is more legal equality (figure 3.18). Conversely, the expert opinions scores tend to be higher than the legal frameworks scores when the latter are low.

FIGURE 3.18 | MORE GENDER-EQUAL LAWS ARE ASSOCIATED WITH THE PERCEPTION OF MORE RIGHTS FOR WOMEN IN PRACTICE



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

Note: The figure depicts the correlation between WBL 2.0 expert opinions scores and the legal frameworks scores. Each point represents a single economy in the sample of 164 economies for which expert opinions data are available. A fitted regression line (red) is also included. The regression coefficient is statistically significant at the 1 percent level. The relationship remains positive and statistically significant after controlling for income per capita of the latest available year after 2020. A 45-degree line is also included for ease of comparability. The test conducted on the coefficient being equal to 1 was rejected at the 1 percent significance level, suggesting that there is not a one-to-one relationship. Specifically, a 1-point increase in legal scores is associated with a 0.47-point increase in expert opinions scores. This statistically significant relationship should not be interpreted as causal. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

Expert opinions and legal frameworks scores differ both across and within regions, and this relationship can reverse as the legal frameworks scores increase (figure 3.18). For example, within the economies analyzed in the East Asia and Pacific and the Middle East and North Africa regions, expert perceptions tend to reflect a higher score relative to the legal frameworks index, while other regions show mixed results. Brunei Darussalam and Qatar exemplify this trend, with high expert opinions but relatively low legal frameworks scores.

In Latin America and the Caribbean, most economies have lower expert opinions compared to legal frameworks scores. However, across the region, disparities are evident, with St. Kitts and Nevis having a much higher expert opinions than legal frameworks score. In contrast, El Salvador has a much lower expert opinions than legal frameworks score.

In South Asia, Bhutan is the only economy that is above the 45-degree line, indicating higher expert opinions scores than legal frameworks scores. India and Pakistan show notably lower expert opinions compared to legal frameworks scores.

In Sub-Saharan Africa, 16 out of 38 economies included in the analysis are above the 45-degree line and 22 are below. São Tomé and Príncipe has the largest gap, with a lower score for perceptions of women's rights in practice than its legal frameworks score, while in the opposite corner, Mauritania has a higher score for expert opinions than for the legal frameworks.

The OECD high-income region exhibits the highest average expert opinions scores, with Italy having the largest gap between expert opinions and legal frameworks. Belgium and Slovenia have equal scores for both, while Iceland and the Slovak Republic have higher expert opinions scores.

The Europe and Central Asia region follows a similar pattern to the OECD high-income region, with very close average expert opinions and legal frameworks scores. Kosovo has the largest difference between the expert opinions score and the legal frameworks score in the region.

In summary, the data indicate that enhanced gender equality within legal frameworks tends to coincide with higher expert perceptions of women's real-world conditions. Nevertheless, this relationship is not as strong as the one observed with supportive frameworks. There are notable variations in expert opinions, both within and across regions, where perceptions may exceed the legal reality in some cases, while in others, even a high score for legal equality does not necessarily lead to a perception of equal rights by experts. This complex interplay highlights the need for further research to understand the factors influencing the observed variation between legal rights and expert perceptions.

Investing in supportive frameworks can bridge the gap between gender-equal laws and women's outcomes in practice

A comparison of the *Women, Business and the Law 2.0* scores that measure laws, supportive frameworks, and expert perceptions of women's rights reveals interesting insights. This section uses a sample of 164 economies to compare legal and supportive frameworks scores with expert opinions scores. The legal frameworks score of 65.6 indicates that, on average, women have about two-thirds of the legal rights of men. The supportive frameworks average score of 40.9 shows a significant lag in the processes needed to implement these legal rights effectively. By contrast, the expert opinions score, averaging 65.7, is closer to the legal frameworks mean score, suggesting that experts' perceptions of women's rights are more aligned with the legal situation than with the supportive frameworks in place.

Beyond the averages, a statistically significant association exists between the two new pillars—expert opinions and supportive frameworks—and the legal index. Analysis of the data by economy shows that, on the one hand, supportive frameworks generally align with legal frameworks, but often lag. On the other hand, the results are mixed when it comes to the relationship between legal frameworks and expert opinions.

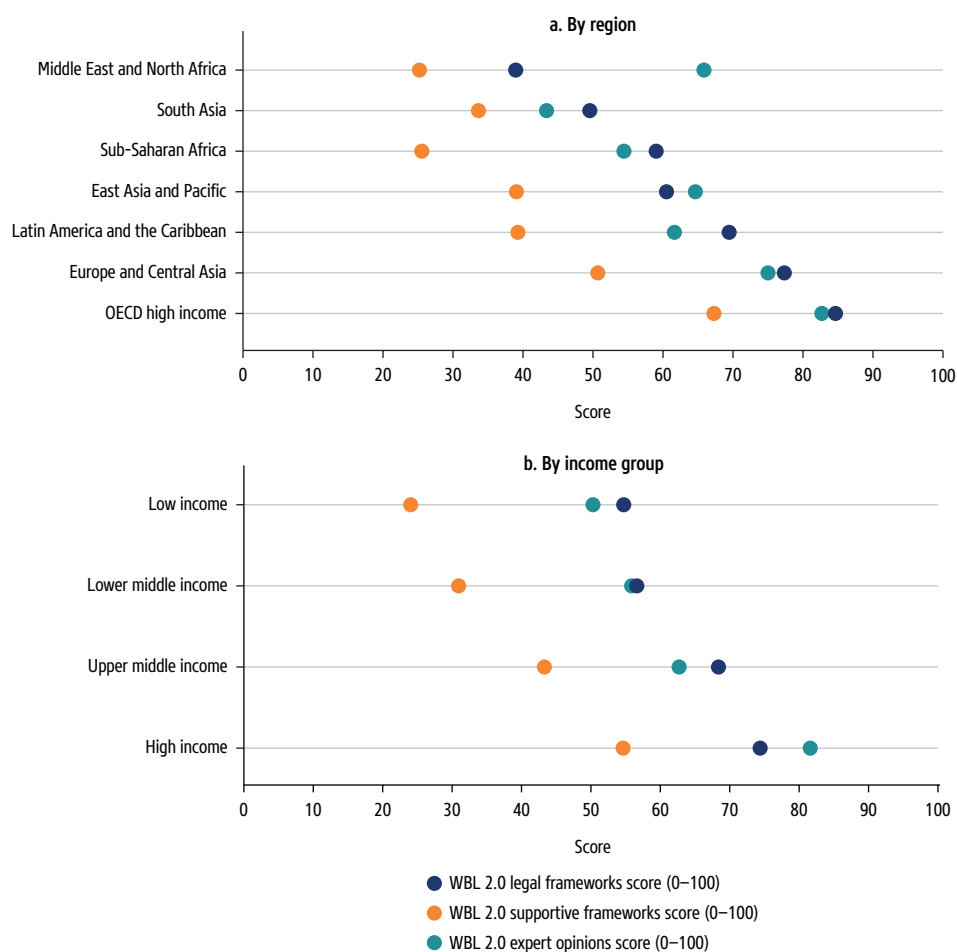
Sometimes expert opinions lag behind legal frameworks, while at other times, the opposite is true.

Legal frameworks may shape how experts perceive women's rights in practice. Notably, while supportive frameworks for implementation lag, the average scores for expert opinions for regions and income groups tend to revolve around the outcomes of the legal index rather than those of the supportive frameworks (figure 3.19). Expert opinions vary significantly and do not always align with the trends observed in the legal index. In some cases, they even exhibit a reverse relationship. For instance, expert opinions surpass the legal and supportive frameworks scores for every economy analyzed in the Middle East and North Africa region, but in only a subsample of economies in other regions. Conversely, in Latin America and the Caribbean, a significant gap is evident between the supportive frameworks and the legal frameworks scores, with expert opinions scores being lower than the legal frameworks scores in the majority (23 out of 31) of economies included in the region.

Comparing the three measures at the economy level reveals some interesting conclusions. For example, Italy has the highest legal frameworks score (95.0). However, Italy's supportive frameworks do not score in the top decile, scoring 65 out of 100, similar to Chile and Colombia, which have fewer than two-thirds of all supportive frameworks in place, as measured by *Women, Business and the Law 2.0*, and where women have 78 percent of the legal rights that men have. In terms of expert opinions, experts in Italy believe that women achieve only 68.8 percent of their rights, whereas in economies such as Norway, experts perceive that women's rights are at 97.5 percent. Similarly, Gabon and Morocco are among the top five highest-scoring economies in Sub-Saharan Africa and Middle East and North Africa, with the legal scores of 77.5 and 60.0, respectively. However, these economies also have less than a third of the supportive frameworks measured. Experts in Gabon believe that women have only 53.1 percent of their rights in practice. Conversely, expert opinions of women's rights in Morocco are higher (66.3 percent) than what the legal frameworks score exhibits. Comparing the three indexes at the economy level could inform countries' reform agendas and prioritize efforts to improve women's rights in practice.

In terms of income groups, there is a significant gap between average supportive and legal frameworks scores, while expert opinions scores are more closely aligned with the legal frameworks scores across all groups. On the one hand, lower-income economies have the lowest scores across the three indexes (figure 3.19, panel b). On the other hand, high-income economies have the highest averages for all three indexes. While all regions show a similar gap between their supportive frameworks and legal frameworks scores, the average expert opinions scores in high-income economies exceed the legal frameworks scores. This finding highlights the complex interplay between legislative structures, procedural effectiveness, and expert opinions, emphasizing the urgent need to address these factors collectively for women's economic empowerment.

In summary, using a three-tiered approach—measuring legal structures, implementation processes, and expert perceptions of women's rights in practice—provides valuable insights for policy makers and activists. Although progress has been made in women's rights, significant challenges persist, and women are far from enjoying the same rights as men. True gender equality demands strong laws and regulations, effective implementation, and tangible outcomes that empower and protect women throughout their working lives. The extensive nature of these gaps highlights the need for ongoing efforts, policy reforms, and a collective commitment to ensure that women enjoy equal rights and opportunities in all aspects of life.

FIGURE 3.19 | SUPPORTIVE FRAMEWORKS LAG BEHIND LEGAL FRAMEWORKS AND EXPERT OPINIONS SCORES ACROSS REGIONS AND INCOME GROUPS

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

Note: Regions and income groups are sorted by the legal frameworks score average, from lowest to highest. The sample size is restricted to the 164 economies for which expert opinions data are available. República Bolivariana de Venezuela is excluded from the income group analysis because it is currently not classified by the World Bank, owing to a lack of reliable data of adequate quality. OECD = Organisation for Economic Co-operation and Development; WBL = *Women, Business and the Law*.

What is next?

Women, Business and the Law 2.0's proposed three-tiered approach reveals significant gaps between laws on the books, their implementation, and the perceived outcomes of the law. This set of measures serves as a starting point for ongoing efforts in this field. By refining these measures in the future, *Women, Business and the Law* aims to provide data that can inform legal and policy reforms, ultimately enabling more women to assert their rights and increase their economic inclusion and participation in the labor force worldwide. This holistic approach promotes a comprehensive discussion on gender equality, emphasizing the vital role of a legal framework that guarantees equal rights on paper.

Annex 3A Women, Business and the Law 1.0 and 2.0 scores

TABLE 3A.1	WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES			
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score
Belgium	100.0 ●	90.0 ●	69.2 ●	90.0 ●
Canada	100.0 ●	90.0 ●	97.5 ●	—
Denmark	100.0 ●	80.0 ●	60.0 ●	91.3 ●
France	100.0 ●	90.0 ●	87.5 ●	72.5 ●
Germany	100.0 ●	85.0 ●	82.5 ●	85.6 ●
Greece	100.0 ●	87.5 ●	44.2 ●	83.1 ●
Iceland	100.0 ●	82.5 ●	69.2 ●	94.4 ●
Ireland	100.0 ●	85.0 ●	81.7 ●	89.4 ●
Latvia	100.0 ●	77.5 ●	49.2 ●	88.8 ●
Luxembourg	100.0 ●	85.0 ●	70.0 ●	90.0 ●
Netherlands	100.0 ●	90.0 ●	60.8 ●	79.4 ●
Portugal	100.0 ●	92.5 ●	50.8 ●	75.0 ●
Spain	100.0 ●	90.0 ●	82.5 ●	81.3 ●
Sweden	100.0 ●	82.5 ●	72.5 ●	91.3 ●
Estonia	97.5 ●	85.0 ●	48.3 ●	92.5 ●
Finland	97.5 ●	85.0 ●	77.5 ●	95.0 ●
Italy	97.5 ●	95.0 ●	65.0 ●	68.8 ●
New Zealand	97.5 ●	92.5 ●	70.0 ●	—
Togo	97.5 ● ✓	77.5 ●	27.5 ●	71.3 ●
United Kingdom	97.5 ●	82.5 ●	87.5 ●	81.3 ●
Australia	96.9 ●	90.0 ●	81.7 ●	88.8 ●
Austria	96.9 ●	90.0 ●	82.5 ●	85.6 ●
Cyprus	96.9 ● ✓	82.5 ●	55.8 ●	82.5 ●
Norway	96.9 ●	87.5 ●	75.8 ●	97.5 ●
Slovenia	96.9 ●	90.0 ●	60.8 ●	90.0 ●
Côte d'Ivoire	95.0 ●	77.5 ●	24.2 ●	53.8 ●
Gabon	95.0 ●	77.5 ●	29.2 ●	53.1 ●
Peru	95.0 ●	85.0 ●	68.3 ●	58.8 ●
Paraguay	94.4 ●	80.0 ●	40.8 ●	46.9 ●
Croatia	93.8 ●	87.5 ●	61.7 ●	—
Czechia	93.8 ●	82.5 ●	59.2 ●	76.3 ●
Hungary	93.8 ● *	87.5 ●	52.5 ●	93.1 ●
Lithuania	93.8 ●	85.0 ●	54.2 ●	91.9 ●
Poland	93.8 ●	82.5 ●	67.5 ●	61.9 ●
Serbia	93.8 ●	82.5 ●	56.7 ●	73.8 ●

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TABLE 3A.1	WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES (continued)			
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score
Sierra Leone	92.5	72.5	34.2	52.5
Costa Rica	91.9	82.5	50.8	60.6
Hong Kong SAR, China	91.9	75.0	65.0	86.3
Kosovo	91.9	85.0	51.7	43.8
Rwanda	91.9	72.5	53.3	50.6
Albania	91.3	77.5	45.0	68.8
Malta	91.3	77.5	58.3	87.5
Taiwan, China	91.3	75.0	79.2	83.8
United States	91.3	85.0	75.0	62.5
Armenia	90.6	75.0	33.3	71.9
Bulgaria	90.6	82.5	65.8	90.6
Moldova	90.6	77.5	43.3	75.0
Mongolia	90.6	77.5	52.5	61.3
Romania	90.6	82.5	45.0	87.5
Ecuador	89.4	82.5	63.3	66.3
Mauritius	89.4	87.5	52.5	67.5
Bolivia	88.8	70.0	39.2	65.0
El Salvador	88.8	82.5	42.5	31.3
Mexico	88.8	82.5	65.8	41.3
Uruguay	88.8	80.0	55.8	83.8
Georgia	88.1	77.5	57.5	50.0
Korea, Rep.	88.1 *	82.5	74.2	—
South Africa	88.1	77.5	40.0	—
Switzerland	88.1	75.0	69.2	73.8
Viet Nam	88.1	85.0	45.8	83.8
Slovak Republic	87.5	75.0	53.3	86.9
Guyana	86.9	70.0	25.8	75.0
Zimbabwe	86.9	60.0	35.8	50.6
Cabo Verde	86.3	70.0	28.3	66.3
Dominican Republic	86.3	72.5	60.0	67.5
Nicaragua	86.3	67.5	30.0	69.4
Timor-Leste	86.3	65.0	23.3	31.3
Lao PDR	85.6 *	72.5	41.7	90.0
Azerbaijan	85.0	72.5	41.7	83.8
Bosnia and Herzegovina	85.0	77.5	47.5	81.9
Brazil	85.0	80.0	55.8	61.9
Montenegro	85.0	80.0	50.8	85.0

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TABLE 3A.1		WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES (continued)		
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score
North Macedonia	85.0 ●	80.0 ●	56.7 ●	78.8 ●
San Marino	85.0 ● *	77.5 ●	33.3 ●	93.8 ●
Ukraine	85.0 ●	75.0 ●	50.0 ●	82.5 ●
Venezuela, RB	85.0 ●	70.0 ●	24.2 ●	60.0 ●
Colombia	84.4 ●	77.5 ●	62.5 ●	63.8 ●
Benin	83.8 ●	70.0 ●	29.2 ●	65.6 ●
Kenya	83.8 ● *	70.0 ●	45.0 ●	60.6 ●
Puerto Rico (US)	83.8 ●	80.0 ●	29.2 ●	66.9 ●
St. Lucia	83.8 ●	57.5 ●	26.7 ●	80.0 ●
Uganda	83.8 ● ✓	67.5 ●	41.7 ●	50.6 ●
São Tomé and Príncipe	83.1 ●	65.0 ●	16.7 ●	27.5 ●
Belize	82.5 ●	62.5 ●	62.5 ●	58.1 ●
Burkina Faso	82.5 ●	65.0 ●	20.8 ●	62.5 ●
Fiji	82.5 ●	62.5 ●	34.2 ●	30.6 ●
Mozambique	82.5 ●	65.0 ●	35.0 ●	61.3 ●
Singapore	82.5 ●	65.0 ●	64.2 ●	84.4 ●
Türkiye	82.5 ●	80.0 ●	55.8 ●	58.8 ●
United Arab Emirates	82.5 ●	62.5 ●	24.2 ●	81.9 ●
Uzbekistan	82.5 ● ✓	75.0 ●	55.8 ●	53.8 ●
Bahamas, The	81.3 ●	55.0 ●	17.5 ●	63.8 ●
Cambodia	81.3 ●	55.0 ●	40.0 ●	71.3 ●
Liberia	81.3 ●	60.0 ●	23.3 ●	—
Tanzania	81.3 ●	65.0 ●	24.2 ●	51.9 ●
Zambia	81.3 ●	72.5 ●	29.2 ●	78.8 ●
Grenada	80.6 ●	67.5 ●	17.5 ●	60.0 ●
Israel	80.6 ●	75.0 ●	50.8 ●	—
Lesotho	80.6 ● ✓	55.0 ●	20.0 ●	60.0 ●
Nepal	80.6 ●	62.5 ●	43.3 ●	47.5 ●
Barbados	80.0 ●	65.0 ●	25.8 ●	75.0 ●
Chile	80.0 ●	77.5 ●	65.0 ●	62.5 ●
Ethiopia	80.0 ● *	60.0 ●	30.8 ●	43.1 ●
Malawi	80.0 ●	57.5 ●	29.2 ●	65.0 ●
Namibia	80.0 ● *	67.5 ●	29.2 ●	74.4 ●
Angola	79.4 ●	62.5 ●	26.7 ●	66.3 ●
Argentina	79.4 ●	75.0 ●	56.7 ●	56.3 ●
Panama	79.4 ●	80.0 ●	33.3 ●	77.5 ●
Congo, Dem. Rep.	78.8 ●	60.0 ●	22.5 ●	36.9 ●

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TABLE 3A.1	WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES (continued)			
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score
Japan	78.8 	72.5 	67.5 	67.5 
Philippines	78.8 	70.0 	54.2 	58.8 
Tajikistan	78.8 	70.0 	48.3 	76.3 
China	78.1 	65.0 	53.3 	76.3 
Thailand	78.1 	60.0 	31.7 	77.5 
Central African Republic	77.5  *	52.5 	13.3 	35.0 
Kyrgyz Republic	76.9 	65.0 	51.7 	—
Suriname	76.9  * 	65.0 	8.3 	62.5 
Burundi	76.3 	52.5 	21.7 	56.9 
Kiribati	76.3 	60.0 	20.8 	56.9 
Seychelles	76.3 	70.0 	20.0 	—
Belarus	75.6 	67.5 	50.0 	—
Kazakhstan	75.6 	70.0 	62.5 	76.3 
Morocco	75.6 	60.0 	45.0 	66.3 
Bhutan	75.0 	52.5 	15.0 	85.0 
Ghana	75.0 	55.0 	35.8 	56.3 
Honduras	75.0 	65.0 	35.8 	52.5 
Samoa	75.0 	55.0 	25.0 	72.5 
Trinidad and Tobago	75.0 	65.0 	45.0 	59.4 
India	74.4 	60.0 	54.2 	35.6 
Jamaica	74.4 	60.0 	42.5 	55.6 
Guatemala	73.8 	60.0 	33.3 	55.0 
Guinea	73.8 	52.5 	20.8 	—
Maldives	73.8 	52.5 	26.7 	48.8 
Russian Federation	73.1 	70.0 	59.2 	90.0 
Senegal	72.5 	50.0 	28.3 	—
Djibouti	71.3 	50.0 	26.7 	58.1 
Saudi Arabia	71.3 	50.0 	36.7 	85.6 
St. Kitts and Nevis	71.3 	57.5 	18.3 	86.3 
Indonesia	70.6 	60.0 	42.5 	43.1 
Eritrea	69.4 	50.0 	6.7 	—
Gambia, The	69.4 	52.5 	16.7 	55.0 
Madagascar	69.4 	50.0 	11.7 	54.4 
Antigua and Barbuda	68.8  *	52.5 	35.0 	79.4 
Bahrain	68.1 	45.0 	35.0 	92.5 
St. Vincent and the Grenadines	68.1 	52.5 	15.0 	—
South Sudan	67.5 	50.0 	15.0 	—

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TABLE 3A.1		WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES (continued)		
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score
Chad	66.3 ●	52.5 ●	20.8 ●	45.0 ●
Nigeria	66.3 ●	50.0 ●	21.7 ●	45.0 ●
Marshall Islands	65.6 ●	50.0 ●	15.0 ●	—
Sri Lanka	65.6 ●	45.0 ●	30.0 ●	41.3 ●
Comoros	65.0 ●	37.5 ●	10.0 ●	52.5 ●
Tunisia	64.4 ●	45.0 ●	27.5 ●	70.0 ●
Botswana	63.8 ●	52.5 ●	13.3 ●	57.5 ●
Mali	63.8 ●	47.5 ●	15.0 ●	37.5 ●
Dominica	62.5 ●	55.0 ●	26.7 ●	48.8 ●
Haiti	61.3 ●	52.5 ●	20.8 ●	28.1 ●
Micronesia, Fed. Sts.	61.3 ●	45.0 ●	11.7 ●	52.5 ●
Malaysia	60.6 ● ✓	47.5 ●	40.8 ●	81.3 ●
Cameroon	60.0 ●	45.0 ●	23.3 ●	50.0 ●
Papua New Guinea	60.0 ●	47.5 ●	10.0 ●	—
Jordan	59.4 ● ✓	42.5 ●	50.0 ●	52.5 ●
Lebanon	58.8 ●	40.0 ●	17.5 ●	53.8 ●
Myanmar	58.8 ●	50.0 ●	11.7 ●	—
Pakistan	58.8 ●	42.5 ●	31.7 ●	20.0 ●
Tonga	58.8 ●	40.0 ●	14.2 ●	41.3 ●
Congo, Rep.	58.1 ●	45.0 ●	6.7 ●	46.3 ●
Equatorial Guinea	58.1 ● ✓	50.0 ●	22.5 ●	73.8 ●
Algeria	57.5 ●	40.0 ●	15.0 ●	82.5 ●
Solomon Islands	56.9 ●	42.5 ●	18.3 ●	22.5 ●
Palau	56.3 ●	42.5 ●	11.7 ●	—
Vanuatu	55.6 ●	42.5 ●	16.7 ●	—
Niger	53.8 ● *	37.5 ●	19.2 ●	33.1 ●
Brunei Darussalam	53.1 ●	35.0 ●	24.2 ●	91.3 ●
Guinea-Bissau	51.9 ● *	45.0 ●	11.7 ●	—
Egypt, Arab Rep.	50.6 ●	37.5 ●	26.7 ●	—
Libya	50.0 ●	32.5 ●	11.7 ●	43.8 ●
Bangladesh	49.4 ●	32.5 ●	35.0 ●	26.3 ●
Iraq	48.1 ●	32.5 ●	17.5 ●	—
Mauritania	48.1 ●	35.0 ●	17.5 ●	65.0 ●
Somalia	46.9 ●	32.5 ●	18.3 ●	—
Eswatini	46.3 ●	35.0 ●	17.5 ●	40.6 ●
Oman	46.3 ● ✓	32.5 ●	15.8 ●	63.8 ●
Syrian Arab Republic	40.0 ●	30.0 ●	9.2 ●	64.4 ●

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TABLE 3A.1	WOMEN, BUSINESS AND THE LAW 1.0 AND 2.0 SCORES (continued)			
Economy	WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score
Kuwait	38.1 ●	20.0 ●	18.3 ●	73.1 ●
Qatar	35.6 ●✓	22.5 ●	17.5 ●	90.0 ●
Sudan	32.5 ●*	20.0 ●	18.3 ●	—
Afghanistan	31.9 ●	20.0 ●	13.3 ●	—
Iran, Islamic Rep.	31.3 ●	22.5 ●	21.7 ●	30.0 ●
Yemen, Rep.	26.9 ●	15.0 ●	3.3 ●	33.1 ●
West Bank and Gaza	26.3 ●	15.0 ●	20.8 ●	60.0 ●

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

Note: Colored dots indicate the scores fall in the following ranges: ● >75–100; ● >50–75; ● >25–50; ● 0–25. “—” indicates that the WBL 2.0 expert opinions scores are not available due to an insufficient number of responses. Economies are sorted based on the WBL 1.0 legal score. Economies with a green check (✓) saw an improvement in their WBL 1.0 legal score due to reforms in one or more areas. Economies with an asterisk (*) saw a change in their WBL 1.0 legal score stemming from revisions arising from new information and coding consistency. WBL = *Women, Business and the Law*.

Notes

1. For specific methodological refinements across indicators, please refer to the data notes in appendix A.
2. Both the *Women, Business and the Law* 1.0 legal index and *Women, Business and the Law* 2.0 legal frameworks index are available at <https://wbl.worldbank.org/en/wbl-data>.
3. Panama's legal frameworks score on *Women, Business and the Law* 2.0 (80) is 0.6 point higher than its legal score on *Women, Business and the Law* 1.0 (79.4). This increase is primarily due to Panama receiving maximum scores (100 out of 100) on the newly added Safety and Childcare indicators. Additionally, methodological improvements in calculating paternal leave under the Parenthood indicator in the 2.0 index contributed to this higher score.

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