



Introduction

Dear «FirstName» «LastName»,

Welcome to the *Women, Business and the Law 2024* family law questionnaire for «**Survey_Economy**». You can save your progress and return at any time on your desktop or mobile device. We recommend completing this questionnaire on a desktop or laptop computer for optimal user experience. If you are collaborating with additional contributors, kindly ensure that only one individual access the questionnaire at a time due to technical reasons.

This questionnaire examines laws affecting women's agency, mobility, and access to property. It also contains questions on policy instruments that support the law's implementation and your opinions on the law's effectiveness in practice.

PRIVACY STATEMENT:

By voluntarily answering the below questionnaire, experts are consenting that their name, firm affiliation, demographic, and contact information will be retained in a password and access-restricted database by the World Bank Group's Global Indicators Unit (DECIG). All data collected will be retained for the duration of the project and will be used for the sole purpose of contacting experts for conducting current and future research, in accordance with the [World Bank Group Privacy Policy](#). This information will be retained in line with the applicable [WBG Records Retention and Disposition Schedule](#) and with the consent provided. Experts can revoke at any time their consent for the processing of their personal information by contacting DECIG using the following email address: wbl@worldbank.org. Contact information will remain strictly confidential within the Unit and will only be acknowledged on its website or public actions per contributor preferences indicated in this questionnaire.

Contributor Information

Please fill out the information below or update your information in the right column. *Demographic data (gender and age group) will never be disclosed at the individual or country level.*

Basic information

| | | |
|---|--------------|-----|
| Title (Mr., Ms., Dr.) | «Title» | [] |
| First Name | «FirstName» | [] |
| Last Name | «LastName» | [] |
| Gender | [drop down] | |
| Age Group | [drop down] | |
| Position (e.g. manager, associate, partner) | «Position» | [] |
| Profession (e.g. judge, lawyer, notary) | «Profession» | [] |

Contact details

| | | |
|----------------|----------------|-----|
| Firm name | «CompanyName» | [] |
| Website | «Website» | [] |
| E-mail address | «EmailAddress» | [] |
| Business phone | «PhoneNumber» | [] |
| Mobile phone | «MobileNumber» | [] |

We will gladly acknowledge your contribution on our [website](#). Please fill out the information below and select “Yes” or “No” depending on whether you would like us to publish it.

| Information | Publish? |
|----------------|----------|
| Name | Yes/No |
| Firm Name* | Yes/No |
| Website | Yes/No |
| Business phone | Yes/No |

**If you are not associated with a Firm, your selected profession will be published instead. Kindly fill out this field accordingly.*

Assumptions

For the purposes of this questionnaire, it is assumed that the questions that follow apply to a woman with the following characteristics. The woman:

Capacity

- Resides in «**Survey_City**» (the economy's main business city) and will remain there for her lifetime.
- 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 «**Survey_Economy**».

Marriage

- Is a cisgender, heterosexual woman in a monogamous first marriage registered with the appropriate authorities (de facto marriages and customary unions are not measured). Cis or cisgender are used for people whose gender identity is in alignment with the sex assigned to them at birth, cis meaning "in alignment with" or "on the same side." Heterosexual describes people who are attracted to individuals of a different sex and/or gender identity from their own (also referred to as straight).
- 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.

Work

- Is a cashier in the food retail sector in a supermarket or grocery store that has 60 employees.
- 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 purposes of sections 1 to 6, the following assumptions on the legal system apply:

- When the answer differs according to the legal system that applies to the woman, please indicate the answer that applies to the majority of the population in «**Survey_City**». *For example, when different laws govern different groups of people within an economy.*
- Questions are meant to capture legal requirements and rights based on statutory or codified law for civil law systems, and case law for common law systems. *Case law refers to law established by judicial decision in cases as binding precedent.*
- Customary law should not be taken into account unless it has been codified.
- The questionnaire does not cover social or cultural norms.

For more information on how to answer any of the questions, please refer to the [methodology page](#) on our website.



Section 1. Legal Reform Updates

For the purpose of this section, a **REFORM** is defined as the enactment of new legislation (e.g., a new act, code, law, decree, order, supreme court decision), the amendment, or revocation of existing legislation.

For *Women, Business and the Law 2023* we noted that the following laws are applicable to the questions included in this section for «Survey_Economy»:

«wbl_fly_Fam_REF_ApplicableLaws»

1.1. Since October 2, 2022, have there been any reforms in «Survey_Economy» regarding women's legal capacity to:

- Apply for a passport
- Choose where to live
- Travel outside the home
- Get a job
- Open a bank account
- Register a business

1.2. Since October 2, 2022, have there been any reforms in «Survey_Economy» regarding whether a woman:

- Can be designated "head of household"
- Owes obedience to the husband

1.3. Since October 2, 2022, have there been any reforms in «Survey_Economy» regarding marital rights to own, acquire, and administer marital goods?

1.4. Since October 2, 2022, have there been any reforms in «Survey_Economy» regarding inheritance rights of sons/daughters and/or surviving spouses?

1.5. Since October 2, 2022, have there been any reforms in «Survey_Economy» regarding rights to obtain a divorce and remarry?

1.6. Since October 2, 2022, have there been any reforms in «Survey_Economy» prohibiting discrimination in access to credit?

1.7. Are you aware of any **bills or draft laws** relating to this questionnaire? -Click to Select-

a. If yes, please describe:

b. If yes, include a link or upload a copy of the draft legislation or regulation:

1.8. Are you aware of any **relevant court decisions** relating to this questionnaire? *This includes court decisions or judgments that set a binding precedent which have the same authority as codified law.*

-Click to Select-

a. If yes, please describe:

b. If yes, include a link or upload a copy of any relevant court decision:



WOMEN, BUSINESS AND THE LAW

Section 2. Women’s Legal Capacity and Mobility

2.1. Can a woman legally do the following in the same way as a married man?

When considering whether men and women can legally do things in the same way, please consider the following possibilities (this list is suggestive, not exhaustive): (a) whether an additional signature is required (e.g., that of the father, husband, or guardian); (b) whether additional information is required (e.g., providing the name of the father, husband, or guardian); (c) whether additional documentation is required with the form (e.g., a marriage license).

| | Answer | Please explain and provide source/legal basis |
|--|--------|---|
| Apply for a passport? | Yes/No | |
| Travel outside the country? | Yes/No | |
| Choose where to live? | Yes/No | |
| Travel outside her home/domestically? | Yes/No | |
| Sign a binding contract? | Yes/No | |
| Register a business? | Yes/No | |
| Open a bank account? | Yes/No | |
| Get a job or pursue any profession? | Yes/No | |
| Be designated as “head of household” or “head of family”? <i>If the family book upon marriage is issued to only one spouse, that spouse is considered the head of household.</i> | Yes/No | |

2.2. Please include any additional comments and links to laws relevant to this section:

Section 3. Property Rights

Assumption

- If customary law is prevalent and there is no statutory law that recognizes women's property rights and administration, please explain these details.

Definitions:

- **Separation of property:** *all property and/or income acquired by the spouses before they marry, as well as all property acquired during marriage, remain the separate property of the acquiring spouse. At the time of dissolution, each spouse takes ownership of the property he/she owns.*
- **Partial community of property:** *all property and/or income acquired **prior** to marriage are regarded as the separate property of the acquiring spouse. The property acquired **during** marriage - except for gifts and inheritance - is regarded as joint property of the couple. That includes:*
 - assets; and/or
 - income; and/or
 - the accrued value of any of the above.

At the time of dissolution, each spouse maintains ownership of the property he/she owned prior to marriage. Property acquired after marriage is divided between the spouses.

- **Full community of property:** *all property and/or income brought into the marriage and acquired during the marriage become the joint property of the couple. At the time of dissolution, all property brought into the marriage and acquired during marriage, except for gifts and inheritance, is divided between the spouses.*
- **Deferred full or partial community of property:** *property and/or income acquired by the spouses before they marry as well as that acquired during the marriage is kept separate as property of the acquiring spouse. At the time of dissolution, the rules of partial or full community of property apply and the property of both the spouses, except for gifts and inheritance, is divided between them.*

3.1. What is the default marital property regime?

| Answer | Please explain and provide source/legal basis |
|---|---|
| a. Separation of property b. Partial community of property c. Full community of property d. Deferred full or partial community of property e. No default marital property regime If 3.1 is answered e) "no default marital property regime", please specify: f. Other If 3.1 is answered f) "other", please specify: | |

3.2. Who has the legal right to administer property within marriage?

Please describe the administration of property during marriage for couples married under the default marital property regime selected above.

| Answer | Please explain and provide source/legal basis |
|---|---|
| a. Original owners, no consent is needed from the other spouse regarding separate property transactions b. Spouses administer their separate property, but for major transactions need the consent of the other spouse | |

| | |
|---|--|
| <p>c. Both spouses have equal rights in joint property administration and transactions</p> <p>d. Husband administers all property, including his wife's separate property if applicable</p> <p>e. Other</p> <p>f. If 3.2 is answered e) "other", please specify</p> | |
|---|--|

3.3. Does the law consider non-monetary contributions at the time of dissolution of marriage?

This question is designed to measure if, at time of dissolution of marriage, the division of property accounts for unpaid contributions to the household, including caring for minor children, taking care of the family home, or any other non-monetized contributions.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

3.4. Do married men and married women have equal ownership rights over immovable property?

This question is designed to measure if there are gender differences in the legal treatment of immovable property (i.e., administrative control of marital property). Immovable property includes assets such as urban land, residential or commercial buildings. It does not include agricultural land. When assessing whether the law recognizes equal ownership rights over the property, please consider the capacity to own, use, and administer it.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

3.5. Does the law provide equal rights for male and female surviving spouses to inherit assets?

Assume that (a) the deceased has not left a will, so the rules of intestate succession apply; and (b) male and female surviving spouses do not have any living children.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

3.6. Does the law provide equal rights for sons and daughters to inherit assets?

Assume that the deceased has not left a will, so the rules of intestate succession apply.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

3.7. Please include any additional comments and links to laws relevant to this section:

Section 4. Marriage

4.1. Is a married woman required to obey her husband?

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

4.2. Can a woman obtain a judgement of divorce in the same way as a man?

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

4.3. Does a woman have the same rights to remarry as a man?

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

4.4. Please include any additional comments and links to laws relevant to this section:



Section 5. Financial Inclusion

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

| Answer | Please explain and provide source/legal basis |
|---------------------------------|---|
| Yes/No <input type="checkbox"/> | <input type="checkbox"/> |

5.2. Please include any additional comments and links to laws relevant to this section:

Section 6. New Research

6.1. Do women have the same legal rights as men to confer their nationality?

| | Answer | Please explain and provide source/legal basis |
|-------------------|--------|---|
| To their children | Yes/No | |
| To their spouses | Yes/No | |

6.2. Does the law prescribe a gender quota on corporate boards?

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

6.2.1 If 6.2. is answered Yes, what is the prescribed quota?

| Answer | Please explain and provide source/legal basis |
|--------|---|
| | |

6.3. Does the law include sustainable procurement provisions for public procurement processes?

Sustainable procurement is a process which incorporates sustainability considerations throughout the procurement process in the following areas: environmental, economic development, and social welfare.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

6.4. Does the law include a gender-responsive approach to public procurement?

Gender-responsive procurement is the selection of services, goods and works that considers their impact on gender equality and women's empowerment. This includes sourcing from women-owned and women-led businesses, as well as gender-responsive enterprises. There is a wide range of interventions including tie-breaker criteria, quota, contract performance conditions, or tax incentives.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

6.4.1. If 6.4 is answered "Yes", which type of criteria are included (e.g., quota, needs assessment, exclusion criteria)?

| Answer | Please explain and provide source/legal basis |
|--------|---|
| | |

6.5. Does the law enable the joint registration of matrimonial property (land/residential or commercial building) for both spouses?

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |



6.6. Can a woman own and administer land in the same way as a man?

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

6.6.1. If 6.6 is answered “Yes”, does the law explicitly protect women’s rights to own, register, or administer land?

Please specify if a specific land law such as land act, land registration act, customary land act etc. explicitly stipulates women’s rights to own and administer land. Please do not provide generic equality provisions.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

6.7. Please include any additional comments and links to laws relevant to this section:

Section 7. Implementation of Laws

To better understand the extent of the full realization of women's rights and opportunities, *Women, Business and the Law* is continuing to research the effective implementation and enforcement of the law. The following questions seek to assess the steps governments are taking to institutionalize, operationalize, and enforce legislation. We ask that for each question you also indicate the applicable source or legal basis and relevant links supporting your answer.

7.1. Capacity and Mobility

Please answer questions about the regulations, enforcement/implementing agencies, processes, incentives, or budget allocation in «**Survey_Economy**» regarding each of the following aspects of capacity and mobility issues for women.

7.1.1. Are passport application processes the same for women and men?

Differences may include, but are not limited to, additional signature or permission requirements (e.g., that of the father, husband, or guardian); additional information requirements (e.g., providing the name of the father, husband, or guardian); and additional documentation requirements (e.g., a marriage license) on application forms or during the application process.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

7.1.2. Are the application processes for official identity documents the same for women and men?

Differences in application processes for official identity documents such as ID cards or drivers licenses may include, but are not limited to, additional signature or permission requirements (e.g., that of the father, husband, or guardian); additional information requirements (e.g., providing the name of the father, husband, or guardian); and additional documentation requirements (e.g., written endorsement from a father or a husband) on application forms or during the application process. Passports are not considered under this question.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

7.1.3. Is there a current policy or plan that explicitly considers the specific mobility needs of women in public transportation?

Policies or plans may be at the national or main business city level, issued by the Ministry of Transport or similar public entity. They must address sex-disaggregated concerns and may include gender action plans that identify and target priority areas over the short, medium, and long term.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

7.2. Marriage

Please answer questions about the regulations, enforcement/implementing agencies, processes, incentives, or budget allocation in «**Survey_Economy**» regarding each of the following aspects of family law disputes.

7.2.1. Is there a fast-track process or procedure for family law disputes?

Fast track procedure refers to expedited and simplified procedural rules that govern family law disputes (i.e., divorce, child custody and support cases). This procedure often substantially reduces the time it takes to settle family law disputes, including obtaining a divorce.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

7.2.2. Are there specialized family courts?

Specialized family courts are secular courts that have been established to adjudicate issues of obedience, marriage and divorce, and child custody, among other family law issues. These can be specialized courts, dedicated chambers within a court, or judges that have received specialized training in family law issues.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

7.2.3. Is legal aid available for family law disputes?

Legal aid is the provision of legal advice, assistance, and representation to people or groups who cannot afford to pay privately for that legal help. Legal aid is mainly provided by lawyers and paralegals to help address specific legal problems and is funded, in whole or part, by the state and includes court fee waivers and other financial concessions. Legal aid may include legal education and access to legal information, as well as other services provided through alternative dispute resolution mechanisms and restorative justice processes. In many countries, the constitution or another law establishes the right to legal aid or assistance in most civil and/or family matters.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

7.3. Entrepreneurship and Financial Inclusion

Please answer questions about the regulations, enforcement/implementing agencies, processes, incentives, or budget allocation in «**Survey Economy**» regarding each of the following aspects of entrepreneurship and financial inclusion issues for women.

7.3.1. Is sex-disaggregated data on business activities and entrepreneurship published on a regular basis?

Sex-disaggregated data on business activities/entrepreneurship include separate information about the number or share of women-owned businesses, compared with the number or share of businesses owned by men. Information can include the share of women directors or board members, business size, sector or industry, participation in export activities, etc. Data must be collected and published by a public entity, such as a statistics agency, business registry office, or business or trade department.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

7.3.1.a If the answer to the previous question is “Yes”, does it include data on the following:



| Answer | Please explain and provide source/legal basis |
|---|---|
| Data on access to finance | |
| Data on women-owned or women-led businesses | |
| Data on women's participation in public procurement | |
| Data on women in corporate boards | |
| Other | |

7.3.2. Are there government-led programs that provide support to female entrepreneurs?

Programs may include a mix of interventions and initiatives, such as access to finance, traditional business skills training, mentoring, coaching, etc. Programs must be publicly funded or administered by a public entity. They must have a national outreach and/or cover the main business city.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

7.3.2.a If the answer to the previous question is “Yes”, do they include:

| Answer | Please explain and provide source/legal basis |
|---|---|
| a) Access to finance | |
| b) Business development services, such as business, training, business advice, technology transfer, business incubation services, and business formalization services | |
| c) Initiatives to enhance women's agency and empowerment, such as soft skills training, coaching or mentoring leadership training | |
| d) Other | |

7.3.3. Is there a current national government plan or strategy with a focus on women's access to financial services?

This question looks at whether there is an official, government-issued national financial inclusion strategy, plan, or policy currently in force that lists women's financial inclusion as one of its main objectives.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

7.4. Property Rights

Please answer questions about the regulations, enforcement/implementing agencies, processes, incentives, or budget allocation in «Survey_Economy» regarding each of the following aspects of property rights issues for women.

7.4.1. Are there policies to encourage women to register immovable property?



This question looks at policies launched by the government aimed at increasing the formal registration of women's property, including housing and land. Such policies can take the form of a program allocating land under both spouses' name or that prioritizes women; reduced registration fees for joint titling or women owners; procedure to request the reissuance of ownership certificate under both spouses' name after marriage; or any policies encouraging joint titling between spouses.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

7.4.2. Are there awareness measures in place to improve women's access to information about marital and inheritance rights?

Awareness measures can include learning activities (e.g., seminars, workshops, training), programs (e.g., media campaigns), or information materials (e.g., brochures, dedicated webpage on the government website). Measures in place should contain/disseminate detailed information about inheritance and marital rights related processes and procedures (such as steps and documentation required to register property), as well as enforcement procedures and support services, and are available in the language spoken by the majority. A public entity must be responsible for the development and dissemination of these materials and measures.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

7.4.3. Is anonymized sex-disaggregated data on property ownership published on a regular basis?

Sex-disaggregated data on property ownership include separate information about the number or share of women and men that own land, a house or other immovable property. Data must be collected and published by a public entity, such as the national statistics office.

| Answer | Please explain and provide source/legal basis |
|--------|---|
| Yes/No | |

7.5. Please include any additional comments and links to laws relevant to this section:



Additional Contributors and Referrals

Would you like us to acknowledge additional contributors to this questionnaire?

Additional Contributor(s): If there are more people whom you would like us to acknowledge, enter their information here

| Name | Occupation | Email | Phone |
|--|--------------------------------------|-------|---------------------|
| [title] [first name] [last name] | [firm] [position] [profession] | [] | [phone] [mobile] |
| [title] [first name] [last name] | [firm] [position] [profession] | [] | [phone] [mobile] |
| [title] [first name] [last name] | [firm] [position] [profession] | [] | [phone] [mobile] |

Referrals: Please help us by referring us to other experts who can respond to the questionnaire.

| First name | Last name | Firm | Phone | E-mail |
|------------|-----------|------|-------|--------|
| [] | [] | [] | [] | [] |

Thank you for completing our questionnaire!

We sincerely appreciate your participation in the *Women, Business and the Law* project.

The results will be published on our website: <https://wbl.worldbank.org>

Your work will be gratefully acknowledged if you so choose.