

WBL Methodology Workshop







Entrepreneurship









Entrepreneurship – Motivation

- Access to finance and entrepreneurial activities empower women to overcome business constraints, boosting formal sector participation and reducing gender gaps in business leadership.
- Research demonstrates **significant and positive** correlation between gender equality in the law and women's access to financial products.
- Female entrepreneurs face challenges to secure loans and venture capital, resulting in limited ability to scale up operations. The total micro, small, or medium enterprise (MSME) finance gap for women is estimated to amount to US\$1.9 trillion.
- On average, women-owned businesses win less than 2 percent of public procurement contracts.



Pillar I – Entrepreneurship Legal Frameworks



01 Does the law allow a woman to undertake entrepreneurial activities in the same way as a man? 02 Does the law prohibit discrimination in access to credit based on gender? 03 Does the law prescribe a gender quota for corporate boards? 04 Does the law include gender-responsive procurement provisions for public procurement processes?

Underlying questions

- Does the law allow a woman to sign a contract in the same way as a man?
- Does the law allow a woman to register a business in the same way as a man?
- Does the law allow a woman to open a bank account in the same way as a man?
- No underlying questions.

• What is the prescribed quota?

Which type of criteria are included (e.g. quota, needs assessment, exclusion criteria)?

Pillar I – Entrepreneurship Legal Frameworks – I.8.1 (1)



I.8.1 Does the law allow a woman to undertake entrepreneurial activities in the same way as a man?	0 or 1	25
I.8.1.1 Does the law allow a woman to sign a contract in the same way as a man?		
	The respon	nse to each
	question n	nust be YES
	to obtain 1	L point

I.8.1.1 Does the law allow a woman to sign a contract in the same way as a man?

Question I.8.1.1 is assigned a response of YES if the following three conditions are met:

- A woman (married or unmarried) obtains full legal capacity on reaching the age of majority; AND
- There are no legal restrictions on her signing legally binding contracts, such as needing her husband's or guardian's permission, signature, or consent; AND
- There are no differences between women (married or unmarried) and men or additional burdens that women face, and men do not, in signing legally binding contracts.

Pillar I – Entrepreneurship Legal Frameworks – I.8.1 (2)



I.8.1 Does the law allow a woman to undertake entrepreneurial activities in the same way as a man?	0 or 1	25
I.8.1.2 Does the law allow a woman to register a business in the same way as a man?		nse to each nust be YES L point
		point

I.8.1.2 Does the law allow a woman to register a business in the same way as a man?

Question I.8.1.2 is assigned a response of YES if the following three conditions are met:

- A woman (married or unmarried) obtains full legal capacity on reaching the age of majority; AND
- There are no legal restrictions on her registering a business, such as needing her husband's or guardian's permission, signature, or consent; AND
- There are no differences between women (married or unmarried) and men or additional burdens that women face, and men do not (such as having to provide additional documentation or names), in registering a business.

Pillar I – Entrepreneurship Legal Frameworks – I.8.1 (3)



I.8.1 Does the law allow a woman to undertake entrepreneurial activities in the same way as a man?	0 or 1	25
	•	nse to each nust be YES L point
I.8.1.3 Does the law allow a woman to open a bank account in the same way as a man?		

I.8.1.3 Does the law allow a woman to open a bank account in the same way as a man?

Question I.8.1.3 is assigned a response of YES if the following three conditions are met:

- A woman (married or unmarried) obtains full legal capacity on reaching the age of majority; AND
- There are no legal restrictions on her opening a bank account, such as needing her husband's or guardian's permission, signature, or consent; AND
- There are no differences between women (married or unmarried) and men or additional burdens that women face, and men do not, in opening a bank account, irrespective of the applicable marital regime.

Pillar I – Entrepreneurship Legal Frameworks – I.8.2

25



I.8.2 Does the law prohibit discrimination in	0 0
access to credit based on gender?	

Indicator I.8.2 is assigned a score of 1 if the following three conditions are met:

- ► The law explicitly prohibits gender-based discrimination in access to financial services, credit, or loans. The language of the law may include terms such as "financial services," "banking services," "all services in the public and private sectors," or "business activities." Generic non-discrimination clauses in Constitutions or non-discrimination laws that do not specifically mention sex or gender in the context of financial services, credit, or loans are not sufficient; (OR) The law prescribes equal access for both women and men to financial products or services; AND
- If the specific provision on non-discrimination in access to credit is regulated in a central bank regulation or circular, it must be legally binding; AND
- ► The legally binding instruments are accompanied by effective remedies after violation of the principle.

Pillar I – Entrepreneurship Legal Frameworks – I.8.3



I.8.3 Does the law prescribe a gender quota for corporate boards?	0-1	25
I.8.3.1 What is the prescribed quota?	Quota >= 40% = 1 p Quota < 40% AND > person = 0.5 point No mandatory quot	0% OR at least 1

Indicator I.8.3 is assigned a score of **1** if the following two conditions are met:

- There is a legally mandated gender quota for corporate boards of private sector or publicly listed companies; AND
- The quota mandates that at least 40 percent of board positions must be held by women.

Indicator I.8.3 is assigned a score of **0.50** if the following two conditions are met:

- There is a legally mandated a gender quota for corporate boards of private sector or publicly listed companies; AND
- The quota mandates that less than 40 percent of board positions but more than 0 percent must be held by women (OR) at least one woman.

Indicator I.8.3 is assigned a score of **0** if one of the following two conditions is met:

- There is no legally mandated a gender quota for corporate boards of private sector or publicly listed companies; OR
- There is a nonmandatory quota such as a "comply-or-explain quota," a "soft quota," or a quota implemented by private actors (that is, stock exchanges).

Pillar I – Entrepreneurship Legal Frameworks – I.8.4

25

0 or 1



- I.8.4 Does the law include gender-responsive procurement provisions for public procurement processes?
- I.8.4.1 Which type of criteria are included (e.g., quota, needs assessment, exclusion criteria)?

Indicator I.8.4 is assigned a score of 1 if the following two conditions are met:

- Procurement laws include gender-responsive provisions or measures that specifically benefit women in the procurement process, such as (1) quota(s), reserved contracts for women-owned businesses, or setaside provisions; (2) exclusion grounds determining whether a bidder is allowed to participate in the procurement procedure selection criteria; (3) selection criteria based on which bidders are selected, such as requirements for firms to implement capacity-building initiatives, workplace equality standards, or protection against sexual or genderbased violence; (4) tie-breaking rules on the basis of which a bidder may be chosen from among two or more equally competitive bids; or (5) requirements such as gender equality certifications verifying gender-equal practices within their organizations; AND
- Procurement laws explicitly refer to sex/gender or women in the context of public procurement. Laws that refer to sustainable procurement practices or preferential treatment for small and medium businesses (SMEs) without specifically mentioning women, gender, or sex are not sufficient.

Pillar II – Entrepreneurship Supportive Frameworks



01

Is there a comprehensive framework to support women entrepreneurs, women-owned businesses, or women-led businesses?

02

Does the government publish anonymized sexdisaggregated data on women-owned or womenled business and on women in corporate leadership positions?

03

Are there government-led programs supporting female entrepreneurs with training or business development? ^N

04

Are there government-led services on increasing access to financial services or resources available for women and female entrepreneurship?

Underlying questions

- Is there a plan or strategy supporting female entrepreneurs?^N
- Does the plan or strategy that supports female entrepreneurs provide for specific targets and indicators? ^N
- Does the plan or strategy that supports female entrepreneurs provide for monitoring and evaluation mechanisms? ^N
- Is there an agency supporting female entrepreneurs? N
- Is there a nationally applicable definition on what constitutes a womenowned business or women-led business?
- Does the government publish sex-disaggregated data on women-owned or women-led businesses? N
- Does the government publish sex-disaggregated data on women in private sector leadership positions?^N

• No underlying questions.

- Is there a national financial inclusion strategy or a national strategy with a dedicated section focusing on women's financial inclusion?
- Does the government provide programs on access to financial services or resources to women or female entrepreneurs? ^N

Pillar II – Entrepreneurship Supportive Frameworks – II.8.1 (1)



II.8.1 Is there a comprehensive framework to support women entrepreneurs, women-owned businesses, or women-led businesses?	0-1	25
II.8.1.1 Is there a plan or strategy supporting female entrepreneurs? ^N	0 or 0.20	

II.8.1.1 Is there a plan or strategy supporting female entrepreneurs?^N

Question II.8.1.1 is assigned a score of 0.20 if the following two conditions are met:

- There is a national plan or strategy specifically focused on supporting women entrepreneurs (OR) There is a broader plan or strategy including detailed objectives or a dedicated section addressing support for women entrepreneurs. Plans or strategies that support small- and medium enterprises or micro-entrepreneurs without specifying women are insufficient; AND
- The plan or strategy is in effect during the reporting cycle or has been published within the past five years preceding the data collection cutoff date if there is no expiration date specified in the document.

Pillar II – Entrepreneurship Supportive Frameworks – II.8.1 (2)



II.8.1 Is there a comprehensive framework to 25 support women entrepreneurs, women-owned businesses, or women-led businesses? II.8.1.2 Does the plan or strategy that supports female entrepreneurs provide for specific 0 or 0.20 targets and indicators?^N

II.8.1.2 Does the plan or strategy that supports female entrepreneurs provide for specific targets and indicators? ^N

Question II.8.1.2 is assigned a score of 0.20 if the following two conditions are met:

- The plan or strategy assessed under II.8.1.1 includes measurable and time-bound targets with respect to supporting female entrepreneurs; AND
- These targets are specific and clearly defined, allowing for regular monitoring and evaluation of progress. Examples include numeric goals for increasing the number of women-led businesses, improving access to financing for female entrepreneurs, or providing targeted training and mentorship programs.

Pillar II – Entrepreneurship Supportive Frameworks – II.8.1 (3)



II.8.1 Is there a comprehensive framework to support women entrepreneurs, women-owned businesses, or women-led businesses?	0-1	25
II.8.1.1 Is there a plan or strategy supporting female entrepreneurs? ^N		
II.8.1.3 Does the plan or strategy that supports female entrepreneurs provide for monitoring and evaluation mechanisms? ^N	0 or 0.20	

II.8.1.3 Does the plan or strategy that supports female entrepreneurs provide for monitoring and evaluation mechanisms?

Question II.8.1.3 is assigned a score of 0.20 if one of the following two conditions is met:

- The plan or strategy assessed under II.8.1.1 includes monitoring and evaluation mechanisms to assess the implementation and outcomes of the plan or strategy; OR
- Progress reports that reflect the results of monitoring and evaluation are published. These reports must go beyond simple numbers listed on websites, blogs, or news articles. Evaluation mechanisms that are abstract, non-numeric, or not measurable are insufficient.

Pillar II – Entrepreneurship Supportive Frameworks – II.8.1 (4)



II.8.1 Is there a comprehensive framework to support women entrepreneurs, women-owned businesses, or women-led businesses?	0-1	25
II.8.1.1 Is there a plan or strategy supporting female entrepreneurs? ^N	0 or 0.20	
II.8.1.4 Is there an agency supporting female entrepreneurs? ^N	0 or 0.20	

II.8.1.4 Is there an agency supporting female entrepreneurs?^N

Question II.8.1.4 is assigned a score of 0.20 if one of the following two conditions is met:

- A government agency or dedicated institution explicitly supports female entrepreneurs through programs, funding, capacity-building, or similar means; OR
- A government agency or dedicated institution supports SMEs and explicitly includes women entrepreneurs in its coverage of support.

Pillar II – Entrepreneurship Supportive Frameworks – II.8.1 (5)



II.8.1 Is there a comprehensive framework to support women entrepreneurs, women-owned businesses, or women-led businesses?	0-1	25
II.8.1.1 Is there a plan or strategy supporting female entrepreneurs? ^N	0 or 0.20	
II.8.1.5 Is there a nationally applicable definition on what substitutes a women-owned business or women-led business? ^N	0 or 0.20	I

II.8.1.5 Is there a nationally applicable definition on what constitutes a women-owned business or women-led business? ^N

Question II.8.1.5 is assigned a score of 0.20 if the following two conditions are met

- There is a clear and nationally applicable definition issued by a government entity of what constitutes a women-owned or women-led business, which is either legally established or officially recognized; AND
- This definition is straightforward, unambiguous, and uniformly applicable across sectors and regions within the country and outlines specific criteria, such as ownership percentage, leadership roles, or decision-making authority held by women. Definitions issued by private institutions such as financial institutions or nongovernmental organizations are insufficient.

Pillar II – Entrepreneurship Supportive Frameworks – II.8.2 (1)



II.8.2 Does the government publish anonymized sex-disaggregated data on women-owned or women-led businesses and on women in corporate leadership positions?	0, 0.5 or 1	25
II.8.2.1 Does the government publish sex- disaggregated data on women-owned or women-led businesses? ^N	0 or 0.50	

II.8.2.1 Does the government publish sex-disaggregated data on women-owned or women-led businesses? ^N

Question II.8.2.1 is assigned a score of 0.50 if the following three conditions are met:

- A public institution, such as the statistics office, the line ministry, or a government-associated support agency, publishes anonymized sexdisaggregated data on women-owned or women-led businesses; AND
- The data are presented in a structured and comprehensive table format suitable for analysis and interpretation, either on a government-associated website or in an associated report. Data can be presented in either exact figures or percentages. Data presented in descriptive summary format only, or only available in secondary sources such as press releases or generalized statements about women-owned or women-led businesses, are insufficient; AND
- ► The data were published within the past three years preceding the data collection cut-off date.

Pillar II – Entrepreneurship Supportive Frameworks – II.8.2 (2)

25

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II.8.2 Does the government publish anonymized sex-disaggregated data on women-owned or women-led businesses and on women in corporate leadership positions?	0, 0.5 or 1

disaggregated data on women-owned o women-led businesses? ^N

II.8.2.2 Does the government publish sexdisaggregated data on women in private sector leadership positions?^N

0 or 0.50	

II.8.2.2 Does the government publish sex-disaggregated data on women in private sector leadership positions?^N

Question II.8.2.2 is assigned a score of 0.50 if the following three conditions are met:

- A public institution, such as the statistics office, the line ministry, or a government-associated support agency, publishes anonymized sexdisaggregated data on women in corporate leadership positions (such as board directors, C-Suite, or managers); AND
- The data are presented in a structured and comprehensive table format suitable for analysis and interpretation, either on a government-associated website or in an associated report. Data can be presented in either exact figures or percentages. Data presented in descriptive summary format only, or only available in secondary sources such as press releases or generalized statements about women in corporate leadership positions, are insufficient; AND
- The data were published within the past three years preceding the data collection cut-off date.

Pillar II – Entrepreneurship Supportive Frameworks – II.8.3

II.8.3 Are there government-led programs supporting female entrepreneurs with training or business development?^N 0 or 1 25

II.8.3 Are there government-led programs supporting female entrepreneurs with training or business development?^N

Indicator II.8.3 is assigned a score of 1 if the following three conditions are met:

- There is at least one program administered or at least partially funded by a public entity that provides support in any of the following areas: technical or soft skill training, mentoring, or coaching opportunities, business development such as business training, advisory services, technology transfer, business incubation, or business formalization services; AND
- ▶ The program was active during the reporting cycle; AND
- The program explicitly mentions women and/or female entrepreneurs as part of the target audience.

Pillar II – Entrepreneurship Supportive Frameworks – II.8.4(1)

II.8.4 Are there government-led services on increasing access to financial services or resources for women and female entrepreneurs?	0, 0.5 or 1	25
II.8.4.1 Is there a national financial inclusion strategy or a national strategy with a dedicated section focusing on women's financial inclusion? ^N	0 or 1	

II.8.4.1 Is there a national financial inclusion strategy or a national strategy with a dedicated section focusing on women's financial inclusion? ^N

Question II.8.4.1 is assigned a score of 1 if the following two conditions are met:

- ► There is a national financial inclusion strategy that outlines objectives or action items tackling obstacles for women and/or female entrepreneurs from either the supply or demand side; (AND) The strategy is in effect during the reporting cycle or has been published within the past five years preceding the data collection cut-off date if there is no expiration date specified in the document; OR
- There is a broader national strategy with a dedicated section focusing on women's financial inclusion, including detailed objectives; (AND) The strategy is in effect during the reporting cycle or has been published within the past five years preceding the data collection cutoff date if there is no expiration date specified in the document.

Pillar II – Entrepreneurship Supportive Frameworks – II.8.4(2)



II.8.4 Are there government-led services on increasing access to financial services or resources for women and female entrepreneurs?	0, 0.5 or 1	25
II.8.4.2 Does the government provide programs on access to financial services or resources to	0 or 0.50	

II.8.4.2 Does the government provide programs on access to financial services or resources to women or female entrepreneurs?

Question II.8.4.2 is assigned a score of 0.5 if the following three conditions are met:

- There is at least one program administered or at least partially funded by a public entity supporting access to financial services for women or female entrepreneurs or providing other resources such as financial literacy trainings for women or female entrepreneurs in the economy; AND
- The program was active during the reporting cycle; AND
- The program explicitly mentions women and/or female entrepreneurs as part of the target audience.

N Indicators and questions marked with N have been newly introduced for the WBL 2026 data collection cycle.

women or female entrepreneurs?^N

Pillar III – Entrepreneurship Enforcement Perceptions



01

In your opinion, to what extent do public authorities enforce existing legislation restricting a woman's right to undertake entrepreneurial activities in the same way as a man in practice?^N (OR)

In your opinion, to what extent do public authorities uphold equal rights between women and men in undertaking entrepreneurial activities in practice?^N

02

In your opinion, to what extent do public authorities enforce existing legislation on non-discrimination in access to credit in practice?^N

03

In your opinion, to what extent do public authorities enforce existing legislation on gender quotas for corporate boards in practice?^N

04

In your opinion, to what extent do public authorities enforce existing legislation on including gender-responsive procurement provisions in practice?^N

N Indicators and questions marked with N have been newly introduced for the WBL 2026 data collection cycle.

Likert Scale Responses

- Fully enforced (OR) Not at all upheld
- Mostly enforced (OR) Rarely upheld
- Moderately enforced (OR) Moderately upheld
- Rarely enforced (OR) Mostly upheld
- Not at all enforced (OR) Fully upheld

- Not at all enforced
- Rarely enforced
- Moderately enforced
- Mostly enforced
- Fully enforced

Pillar III – Entrepreneurship Enforcement Perceptions – III.8.1.1 and III.8.1.2



The Enforcement Perception questions III.8.1.1 and III.8.1.2 are displayed according to the score of I.8.1 Does the law allow a woman to undertake entrepreneurial activities in the same way as a man?

If the score is 0:

III.8.1.1 In your opinion, to what extent do public authorities enforce existing legislation restricting a woman's right to undertake entrepreneurial activities in the same way as a man in practice? ^N

Response Options	Scores (0-4)	Weighted Score (0-100)
Not at all enforced	4	100
Rarely enforced	3	75
Moderately enforced	2	50
Mostly enforced	1	25
Fully enforced	0	0

If the score is 1:

III.8.1.2 In your opinion, to what extent do public authorities **uphold** equal rights between women and men in undertaking entrepreneurial activities in practice? ^N

Likert Scale	Scores (0-4)	Weighted Score (0-100)
Not at all upheld	0	0
Rarely upheld	1	25
Moderately upheld	2	50
Mostly upheld	3	75
Fully upheld	4	100

Pillar III – Entrepreneurship Enforcement Perceptions – III.8.2

The Enforcement Perception question III.8.2 is displayed according to the score of I.8.2 Does the law prohibit discrimination in access to credit based on gender?

If the score is 0:

No Enforcement Perception question is asked.

The economy obtains a score of 0 on indicator III.8.2

If the score is 1:

III.8.2 In your opinion, to what extent do public authorities **enforce** existing legislation on non-discrimination in access to credit in practice? ^N

Likert Scale	Scores (0-4)	Weighted Score (0-100)
Not at all enforced	0	0
Rarely enforced	1	25
Moderately enforced	2	50
Mostly enforced	3	75
Fully enforced	4	100

Pillar III – Entrepreneurship Enforcement Perceptions – III.8.3



The Enforcement Perception question III.8.3 is displayed according to the score of I.8.3 Does the law prescribe a gender quota for corporate boards?

If the score is 0:

No Enforcement Perception question is asked.

The economy obtains a score of 0 on indicator III.8.3

If the score is greater than 0:

III.8.3 In your opinion, to what extent do public authorities **enforce** existing legislation on gender quotas for corporate boards in practice? ^N

The score will be multiplied by the score of indicator I.8.3

Likert Scale	Scores (0-4)	Weighted Score (0-100)
Not at all enforced	0	0
Rarely enforced	1	25 multiplied by indicator score for I.8.3
Moderately enforced	2	50 multiplied by indicator score for I.8.3
Mostly enforced	3	75 multiplied by indicator score for I.8.3
Fully enforced	4	100 multiplied by indicator score for I.8.3

Pillar III – Entrepreneurship Enforcement Perceptions – III.8.4



The Enforcement Perception question III.8.4 is displayed according to the score of I.8.4 Does the law include gender-responsive procurement provisions for public procurement processes?

If the score is 0:

No Enforcement Perception question is asked.

The economy obtains a score of 0 on indicator III.8.4

If the score is 1:

III.8.4 In your opinion, to what extent do public authorities enforce existing legislation on including gender-responsive procurement provisions in practice?^N

Likert Scale	Scores (0-4)	Weighted Score (0-100)
Not at all enforced	0	0
Rarely enforced	1	25
Moderately enforced	2	50
Mostly enforced	3	75
Fully enforced	4	100