



WOMEN, BUSINESS AND THE LAW

FAQ – WBL 2025

Methodology Workshops

OVERVIEW

1. How can *Women, Business and the Law* support government who want to reform their laws and policies. Could you please describe the process and the type of support that the WBL team provides?

The *Women, Business and the Law* (WBL) team supports governments in developing gender action plans and identifying reform entry points through several key initiatives:

- [Cross-country comparable data](#): WBL provides data on the enabling environment for women workers and entrepreneurs, which is crucial for understanding the current landscape and identifying areas for improvement.
- Country- and topic-specific deep dives: The team conducts [research](#) tailored to specific countries, regions, and topics, aimed at creating economic opportunities for women. This research helps in understanding the unique challenges and opportunities within different socio-economic contexts.
- [Good practice examples](#): WBL offers examples of successful reforms from various countries, which can guide policymakers in implementing similar changes. These examples serve as benchmarks for effective strategies in promoting gender equality.
- Economic analysis of gender-equal laws: WBL investigates the economic impacts of gender-equal legal frameworks, including models to quantify economic gains and legislative impacts. Research outputs demonstrate the positive link between gender-equal laws and economic development. This evidence supports the case how legal reforms can provide women with access to jobs and promote private sector development.
- Methodology workshops: [add description]

In addition, WBL continuously expands its comprehensive [research](#) agenda to generate actionable insights and evidence-based recommendations that support policymakers in fostering gender equality and women's economic empowerment. For example:

- Subnational data collection: Building on work conducted across eight cities in Nigeria, WBL is replicating this approach in Bosnia and Herzegovina, aiming to understand local implementation of laws and policies.
- Gallup survey insights: In partnership with Gallup, WBL collected data in Bangladesh, Brazil, and Nigeria to explore perceptions of women's business capabilities, access to finance, workforce participation, and childcare options, to better understand how social norms and institutional barriers influence legal enforcement.
- Refinement and exploration of indicators: WBL has enhanced its methodology by refining indicators to understand women's economic opportunities better and explores related topics, such as intersection of legal frameworks with global issues like climate change, crime, migration, and social norms.

2. Does *Women, Business and the Law* take into account the international instruments that countries have signed or ratified?

While *Women, Business and the Law* does not directly assess whether an economy has signed or ratified specific international instruments, international standards are indirectly taken into account in the design of the indicators. Each of the ten *Women, Business and the Law* topics is

anchored in relevant international legal and policy frameworks, including core instruments such as the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and Conventions of the International Labor Organization (ILO), among others. These standards serve as benchmarks for assessing whether national laws align with global best practices in advancing gender equality. Therefore, when an economy reforms its national legislation to comply with international norms, and the reform is codified in legally binding national laws, those changes are reflected in *Women, Business and the Law* scores, provided they meet the specific indicator criteria. For a detailed list of the international standards considered, please refer to Annex C of the *Women, Business and the Law Methodology Handbook*, which outlines all international instruments that inform the Legal Frameworks behind each topic.

3. In the interest of identifying gaps in opportunities between men and women, how do you explore the impact of cultural norms and practices that maintain gender segregations in economies where there are no legal barriers?

Women, Business and the Law primarily focuses on laws and policies that can be clearly identified and compared across all 190 economies. Both the Legal Frameworks and Supportive Frameworks pillars operate under general and/or specific parameters and are designed to assess formal structures. Because social norms are complex and context-specific, they are not explicitly measured within these pillars.

However, *Women, Business and the Law* is taking active steps to incorporate insights related to social norms into its broader research agenda. The Enforcement Perceptions (EP) pillar is part of this effort, aiming to capture the extent to which laws are enforced in practice. In addition, *Women, Business and the Law* is undertaking research projects that explore social norms, perceptions, and experiences at the individual level, helping to build a more complete understanding of the barriers women face beyond the legal text.

4. Regarding the Enforcement Perceptions pillar, what exactly is enforcement? Do you have a definition?

Enforcement is defined as the act of ensuring compliance with the law or making sure rules or laws are followed (Justia Legal Dictionary), encompassing both the practical implementation of laws and the legal duty to uphold them. For more information, please refer to page 13 of the [Methodology Handbook](#).

5. The Enforcement Perceptions pillar asks about the enforcement of laws by public authorities. Who exactly are the public authorities?

Public authorities include the executive, regulatory, and judicial bodies responsible for implementing, monitoring and upholding of laws in that specific economy, ensuring compliance, and maintaining functioning mechanisms. Public authorities responsible for enforcing laws on violence against women may include police, civil and criminal courts, special courts on violence against women, equal opportunities committees, etc.

6. How are individuals' answers to the enforcement perception question aggregated into the final score for each economy?

The economy level Enforcement Perceptions pillar is calculated in several steps. First, the Enforcement Perceptions indicator score for each indicator is calculated by taking the median value of the responses for each indicator in the economy. Then, the Enforcement Perceptions topic score is calculated by taking the average of the four indicator scores for each topic in the economy. Finally, the 10 topic scores are averaged to construct the economy level Enforcement Perceptions pillar. For more information, please refer to page 17 of the [Methodology Handbook](#).

7. What is the intermediate level in the Enforcement Perceptions pillar, and how do you measure it?

In the WBL 2026 Enforcement Perceptions pillar, respondents can choose from five options to indicate to which extent laws are enforced, or equal rights are upheld. The options are: not at all, rarely, moderately, mostly, and fully, with “moderately” representing the intermediate level. WBL uses this five-point Likert scale for its ability to offer a range of options beyond binary answers while maintaining simplicity. A five-point scale was also used in a pilot survey for the Enforcement Perceptions questions and showed promising results for clarity and relevance. In addition to these pre-defined response choices, WBL offers respondents the opportunity to provide additional information through open-ended comments.

8. Can you elaborate on the formula used to account for partial scoring in the Enforcement Perceptions question?

The Enforcement Perceptions score is based on expert responses which are first converted to a 0–4 scale (from “Not at all enforced” to “Fully enforced”). This number is then scaled to 0–100 by multiplying by 25. However, for Enforcement Perceptions questions linked to Legal Frameworks questions that have partial score options, there’s an additional step: the resulting score is multiplied by the Legal Frameworks score. For example:

- Country A has a complete Legal Frameworks score (i.e., score of 1). If experts say laws are “fully enforced” (i.e., score of 4), the final score remains 100.
- Country B lacks one-third of the Legal Frameworks (i.e., score = 0.66). Even if experts also say “fully enforced,” the final score becomes $100 \times 0.66 = 66$, to reflect that only part of the necessary Legal Frameworks is in place.

This method ensures that full enforcement only results in a full score when all required legal elements exist.

SAFETY

1. **Certain categories of women have not been considered in the scoring. For example, laws that protect educators and staff from sexual harassment are not considered under the sexual harassment in education question. What is the reason for this?**

Women, Business and the Law applies some parameters to ensure that the data are comparable across economies. Specifically, questions on sexual harassment in education examine laws applicable to students, including students over 18. This reflects the vulnerability of students and the importance of ensuring a safe learning environment. For educators and staff, their relationship to the institution is one of employment rather than education. Therefore, their right to a workplace free from harassment would be protected under laws addressing sexual harassment in employment. This separation ensures clarity and consistency in measuring whether all individuals—across different life stages and roles—are protected under the law.

2. **Is there an overlap between the pillars? For example, enforcement of laws may fall into the Legal Frameworks pillar if we look at whether laws require police to act on complaints, in addition to looking at whether the law provides criminal penalties for sexual harassment or domestic violence.**

While issues such as enforcement might appear to overlap across different areas, the *Women, Business and the Law* methodology intentionally distinguishes between the measurement of laws and perceptions of their enforcement. Specifically, within the Enforcement Perceptions pillar, *Women, Business and the Law* only evaluates expert perceptions of how existing laws—identified by the WBL Legal Frameworks indicators—are enforced in practice. It does not assess the specific legal mandates for enforcement bodies like the police. For instance, a legal requirement for police to act on complaints is not currently measured—neither under the Legal Frameworks pillar nor under the Enforcement Perceptions pillar. This separation allows for a clear distinction between the de jure existence of laws and their perceived de facto functionality in practice.

3. **Is there a direct involvement of survivors in the economies covered in preparing this report?**

Women, Business and the Law collects its data primarily by administering structured questionnaires to legal experts—such as practicing lawyers, academics, and judges—in each economy examined. However, for the Safety topic, *Women, Business and the Law* has broadened its approach to also include responses from civil society organizations (CSOs), particularly those that work directly with survivors of gender-based violence. These organizations often provide frontline services, such as legal aid, shelter, or psychosocial support, and are therefore well-placed to inform the team about whether these services are available and accessible in practice. Their insights help complement the legal data by providing a more grounded perspective on how laws are implemented and whether survivors can meaningfully access protections. So, while *Women, Business and the Law* does not interview survivors directly, the organizations answering data collection questionnaires often reflect survivors' experiences in their responses.

4. Does the Legal Frameworks pillar examine subnational/state level/customary laws as well? Similarly for services, do you look at the provision of services at the community level?

Women, Business and the Law evaluates the legal and policy frameworks applicable to the main business city in each economy. This approach means that it assesses any law—whether federal, state, municipal, or customary—that applies to a woman residing in that city. The same methodology is applied to services: *Women, Business and the Law* only considers government-provided or government-funded services available in the main business city. This methodological choice ensures that data are comparable across the 190 economies covered, allowing for consistent trend analysis while still considering the legal diversity present in federal or decentralized systems.

Recently, *Women, Business and the Law* initiated a new study to more explicitly capture subnational variations. The first subnational study focuses on Nigeria, examining laws and policy instruments across eight different states. Other federal economies will follow, enabling the collection of more granular and nuanced data, particularly in contexts where legal protections and service availability vary significantly across regions.

5. In the Legal Frameworks pillar, you examine domestic violence laws, which can be gender neutral. However, under the Supportive Frameworks pillar, you use the term “violence against women”. These are not the same. Why is that?

One of the Safety Legal Frameworks indicators examines laws on domestic violence, defined as a form of gender-based violence commonly directed against women, occurring in the private sphere—within families, households, or intimate relationships. While the term is “domestic violence,” the focus remains on how the law protects women specifically, consistent with the gendered nature of the issue.

Under the Supportive Frameworks pillar, *Women, Business and the Law* uses the broader term “violence against women” because this pillar looks at policy instruments—such as national action plans, access to justice measures, services, and monitoring bodies—that are designed to support the implementation of all four forms of violence covered under the Legal Frameworks pillar: child marriage, sexual harassment, domestic violence, and femicide. The terminology reflects the scope of what is measured: a specific legal protection from domestic violence under the Legal Frameworks pillar, and a broader policy framework to address four forms of violence against women under the Supportive Frameworks pillar.

6. Do you analyze trends with all the data collected? How will you compare trends given the change in methodology?

Yes, *Women, Business and the Law* analyzes trends using the legal data collected. In fact, it has developed a historical dataset capturing legal reforms since the year 1970, which allows for the examination of long-term reform trajectories and patterns across economies. This was a key focus of the [Women, Business and the Law 2023 report](#), which explored five decades of legal reform related to women’s economic participation.

With the methodological updates introduced in 2024, including new questions and expanded coverage—especially under the Safety indicator—*Women, Business and the Law* is now conducting historical analysis to identify when the newly measured legal provisions were adopted. This work will help maintain continuity, track legal reforms over time, and study global and regional trends, even under the revised framework.

7. Is it possible to link the results of the Safety topic with other topics like Work, Childcare, etc.? Does the Safety topic have an effect in improving the results for other topics?

Women, Business and the Law focuses on measuring laws and regulations rather than outcomes, and it does not evaluate causal links between legal reforms in different areas—such as violence against women and reforms in labor or family law. However, there is a growing body of empirical research that explores these connections. For instance, several studies have found that laws protecting women from gender-based violence are associated with improved economic outcomes for women, including increased labor force participation, higher earnings, and better health and education indicators - For more information, please refer to page 26 of the [Methodology Handbook](#). Similarly, research studies the impact of protections in the areas of family law, education, labor law, social protections, and infrastructure on gender-based violence.

Therefore, while *Women, Business and the Law* itself does not directly measure these linkages, the broader evidence base indicates that legal protections across different domains can be mutually reinforcing, and addressing violence against women is an essential component of a comprehensive strategy for women's empowerment and economic inclusion.

8. How do you take into account gender-motivated killings which are not necessarily classified as femicide?

Women, Business and the Law's femicide indicator captures both (1) specific criminal provisions that define and typify femicide as a distinct offense, and (2) provisions that aggravate the penalty for the intentional killing of a woman when a gender-related motivation is present.

This approach allows for the inclusion of gender-motivated killings even in countries where the term "femicide" is not explicitly used in the law, but where the gender-based nature of the crime is legally recognized and punished more severely. By measuring both classification and aggravating circumstances, *Women, Business and the Law* aims to reflect a broader range of legal responses to gender-motivated killings of women, while maintaining consistency across the 190 economies covered.

9. Will the questions listed in the questionnaires be reflected in the final results report in March 2026? Or are some of them just for adding more elaboration for other scored questions?

The sub-questions within the Safety topic are designed to guide the scoring of the Safety indicators. Although not all sub-questions will be individually analyzed in the *Women, Business and the Law* 2026 report, all answers to these sub-questions will be published on the *Women, Business and the Law* website upon the release of the 2026 report. This will enable users to delve into the complete dataset and gain a clearer understanding of how each score was derived.

MOBILITY

1. Would a general legal provision obliging a married woman to obey her husband affect a country's score under the Mobility indicator, even if it does not explicitly restrict freedom of movement?

No, a general legal provision requiring a married woman to obey her husband does not affect a country's score under the Mobility topic. Although such a provision may indirectly impact a woman's ability to choose where to live, leave the marital home, or travel domestically or internationally, the Mobility topic captures explicit legal restrictions on women's freedom of movement. Legal provisions that impose a duty of obedience—requiring a woman to obey her husband or male guardian—are instead measured under the Marriage topic (Indicator I.5.1). This approach ensures conceptual clarity and prevents double counting the same legal barrier under both topics.

2. If the law formally grants equal mobility rights to men and women, but prevailing social norms compel women to seek their husband's permission to leave the marital home or travel abroad, how does the WBL framework account for this disconnect between law and practice?

If the law formally grants equal mobility rights to men and women, but prevailing social norms or customary law require women to seek their husband's permission to leave the marital home or travel abroad, this does not affect the score under the Mobility topic's Legal Frameworks pillar. The *Women, Business and the Law* Legal Frameworks pillar only evaluates legal barriers that are both legally binding and codified. Customary law, social norms, or informal practices are not taken into account unless they are legally binding, meaning they either (1) have been codified in a legally binding instrument enacted by the competent legislative or executive authority or (2) are explicitly referenced in a codified law and further established and interpreted through binding judicial decisions. Therefore, unless the obligation to seek a husband's permission meets one of these two conditions, it does not impact the Mobility Legal Frameworks score.

3. In cases where passport or national ID card application forms require married women to disclose their husband's name for administrative reasons - while there is no corresponding requirement for married men, - such as verifying marital status, would this be considered a legal or procedural barrier under the Mobility indicator?

Yes, requiring married women to disclose their husband's name on passport or national ID card application forms - while there is no corresponding requirement for married men, even for administrative reasons such as verifying marital status, would be considered a procedural barrier in the Supportive Frameworks pillar under the Mobility topic. Indicator II.2.2 is scored 1 only if three conditions are met: (1) the procedures and forms are the same for women and men; (2) there are no procedural barriers preventing women from applying in the same way as men; and (3) there are no additional document requirements for women that men are not subject to. If a married woman is required to provide details about her spouse while a married man is not required to do the same, this constitutes a gender-based procedural difference. Therefore, this would prevent the country from receiving a score of 1 under Indicator II.2.2.

WORK

1. Why did you choose only three characteristics (marital status, parental status, and age) to measure discrimination in recruitment and hiring? Have you ever considered pregnancy?

Women, Business and the Law focuses on three criteria: marital status, parental status, and age. These criteria are chosen because they represent personal characteristics that are legally measurable, globally relevant, and have a demonstrable impact on women's economic participation. The selection of these criteria aims to more effectively capture the intersectional nature of discrimination that women face when entering or advancing in the labor market.

In this context, pregnancy is considered part of the broader concept of "parental status," but only when legal protections against discrimination in recruitment are not limited solely to pregnancy or childbirth. The goal is to evaluate whether the law provides broader protection that extends beyond the pregnancy stage and encompasses the entire scope of parenthood, including the period after the child is born.

2. When you talk about flexible work arrangements and nondiscrimination in employment, do you consider measures that are put into place by companies in the private sector?

Women, Business and the Law focuses on the legal and regulatory frameworks established by governments, rather than voluntary policies adopted by private companies. As such, when evaluating areas like flexible work arrangements or nondiscrimination in employment, the assessment is based on whether these rights and protections are guaranteed in national laws, regulations, or official government policies.

While private sector initiatives are valuable in advancing gender equality, *Women, Business and the Law* does not take company-level practices into account unless they are mandated by law or explicitly supported by the Legal Frameworks. This ensures a consistent and comparable analysis across all 190 economies.

3. When assessing the Supportive Frameworks of the Work topic, particularly the awareness-raising measures on fair recruitment policies, do you consider how widely the resources were promoted and disseminated, or is the focus primarily on whether they were simply published or made available?

Women, Business and the Law evaluates awareness-raising measures on fair recruitment policies by examining whether such initiatives or resources have been officially introduced and made publicly available by the government. The focus is on the existence and publication of these measures, rather than their implementation or reach. At this stage, *Women, Business and the Law* does not systematically assess the extent of dissemination or public outreach—such as how broadly the resources were promoted or how many individuals were reached.

4. When the WBL questionnaire refers to flexible work arrangements in terms of time, does that include part-time jobs?

In the context of *Women, Business and the Law*, flexible work arrangements related to time refer specifically to options such as flexible working hours or remote work for individuals employed full time. Research has shown that part-time employment can negatively impact women's long-term labor force participation, limiting opportunities for wage growth, career advancement, and pension accumulation. In contrast, full-time flexible work arrangements are associated with improved work-life balance and more sustainable employment for women, particularly when supported by family-friendly policies. For more information, please refer to pages 76 and 82 of the [Methodology Handbook](#).

5. Do you assess whether work-supportive or nondiscrimination policies specifically target Afro-descendants, Indigenous women, and women in all their diversities?

Currently, *Women, Business and the Law* does not break down its legal assessment by specific population groups, such as Afro-descendants, Indigenous women, or other distinct groups. Instead, the analysis focuses on whether national legal frameworks ensure equal rights and protections for all women, without specifically assessing whether particular groups are explicitly mentioned in the law.

The measurement approach relies on parameters described on page 19 of the [Methodology Handbook](#) and necessary to ensure comparability across 190 economies. While this facilitates consistent cross-country comparisons, it has limitations in capturing the full diversity of women's lived experiences. *Women, Business and the Law* recognizes that women face intersectional forms of discrimination not only based on gender and sex, but also on sexuality, race, gender identity, religion, family status, ethnicity, nationality, disability, and other factors.

1. Can you please provide an example of WBL work affecting women in the energy sector?

Women, Business and the Law provides data and analysis that help shape laws and policies to improve women's economic participation, including in traditionally male-dominated sectors such as energy. In 77 out of 190 economies covered by WBL, legal restrictions still prevent women from working in certain jobs, limiting their access to better paying career opportunities. In 18 of these economies, women are specifically prohibited from working in the energy sector.

WBL data has been instrumental in supporting World Bank operational teams and other stakeholders to identify legal barriers and advocate for reforms that expand women's access to the labor market. One illustrative case is from Azerbaijan, where a World Bank Development Policy Operation used WBL data to identify over 600 legal restrictions that limited women's work across various sectors and occupations, including the energy sector. Drawing on this evidence, the World Bank's operational team worked with the government to support the reform of the Labor Code, repealing these discriminatory provisions and ultimately creating new job opportunities for women.

This case highlights how *Women, Business and the Law* data can be instrumental in informing policy dialogues and legal reforms that have a tangible impact on women's lives. Finally, WBL's insights across all indicators, not just the ones related to job restrictions, are relevant for identifying barriers and enablers for women economic participation in the energy sector and beyond.

2. Why is allowing women to work in dangerous jobs in the same way as men good for women, given potential health and safety risks, especially for pregnant or nursing women?

Women, Business and the Law does not consider legal provisions that prohibit pregnant or nursing women from working in specific jobs as labor market restrictions. The methodology is designed to assess laws that apply to women more broadly and permanently, rather than those tied to temporary conditions such as pregnancy or nursing. Under the project's parameters, the legal analysis focuses on women who are not pregnant or nursing at the time of assessment.

The rationale is grounded in both international standards and empirical research, which consistently show that removing broad-based job restrictions can significantly expand economic opportunities for women. For more information, please refer to pages 96 and 101 of the [Methodology Handbook](#).

In recent years, the global focus has shifted from prohibiting women from working in specific jobs toward ensuring gender-sensitive occupational safety and health (OSH) measures for all workers. For example, the International Labor Organization (ILO) has abrogated conventions such as the Night Work (Women) Conventions No. 4 and No. 41, which previously restricted women's participation in night shifts in industrial settings. The current international trend favors inclusive OSH policies that protect all workers—regardless of gender—while removing legal barriers that prevent women from accessing the full range of employment opportunities.

3. Does your methodology consider cases where the law guarantees and public authorities enforce equal job opportunities and pay across genders, but due to other factors, women avoid certain occupations, resulting in sectoral gender segregation? How is this accounted for when assessing gender pay disparities, especially when the problem remains evident despite the existence of a supportive legal frameworks?

The Supportive Frameworks pillar of the Pay topic recognizes that legal protections alone are not sufficient to overcome occupational segregation and achieve equal pay. While laws are foundational, policy instruments are essential to ensure effective implementation and to address deeper, structural barriers that limit women's ability to enjoy equal economic opportunities.

This pillar assesses a range of government-led initiatives aimed at promoting women's participation in high-paying sectors, such as science, technology, engineering, and mathematics (STEM). For instance, indicator II.4.4 measures whether governments have adopted initiatives to incentivize women to work in STEM—acknowledging that women's underrepresentation in these fields is not only due to legal restrictions but also to social norms, educational gaps, and workplace culture. Evidence shows that fewer women pursue advanced degrees in STEM compared to men, highlighting the need for proactive policies.

In addition, indicator II.4.1 in this pillar assesses the availability of sex-disaggregated employment and wage data across sectors, as this information is critical for designing, implementing, and monitoring effective policies. Indicator II.4.2 examines pay transparency measures and enforcement mechanisms—such as mandatory employer pay gap reporting—that can empower women to identify and challenge unequal pay practices. Lastly, indicator II.4.3 assesses the existence of gender-sensitive occupational safety and health (OSH) policies that account for reproductive health risks and promote equal access to safe work environments.

Overall, the Pay Supportive Frameworks pillar addresses barriers beyond the law—such as social norms, lack of information and awareness, and occupational health and safety concerns—that can hinder the realization of equal pay and exacerbate occupational segregation.

4. If sex-disaggregated data on employment rates by economic sector or on salaries is published by an NGO or international organization, rather than the government, would this be counted under WBL?

Women, Business and the Law considers sex-disaggregated data published by a non-governmental or international organization only if there is clear evidence of government involvement in the collection and/or dissemination of the data. This may include, for example, publication on an official government website or visible government sponsorship—such as the presence of a government logo on the report. In the absence of such involvement, data solely produced and published by private sector or international entities is not taken into account in the assessment.

5. If a company in an economy has an initiative in place, such as a mentorship program, to retain women in STEM positions at the company, would WBL count this initiative?

Women, Business and the Law only assesses government-led initiatives in its assessment of Supportive Frameworks. Accordingly, initiatives implemented solely by private sector actors without any form of government involvement are not considered. However, an initiative may be taken into account if it is part of a formal public-private partnership in which the government plays an active role. Such involvement may include, for example, financial support, joint implementation, or official endorsement of the program. In these cases, the initiative is regarded as a reflection of governmental engagement in promoting women's participation, retention, and advancement in STEM fields.

MARRIAGE

1. I understand that equality during a marriage is important, but why does WBL address divorce? Why is divorce relevant?

While equality within marriage is fundamental to advancing women's socioeconomic outcomes and society's overall well-being, equality at the point of divorce is just as essential. The ability to initiate and exit a marriage on equal terms provides women with agency over their lives. Equal rights to and during divorce can empower women with greater control over their personal and financial lives. Evidence shows that equal rights in divorce can reduce women's dependency on their husband, address power dynamics within households, empower women with greater control over their personal and financial lives, and can also enable women to leave abusive marriages (e.g., Christopherson et al. 2022; Fruttero, Gomes and Sharma 2023, see p. 120 of the WBL Methodology Handbook). In sum, divorce can have a significant impact on women's economic participation as it encourages them to seek employment and improve their financial situation.

2. Why are family courts important?

Specialized family courts play a vital role in delivering justice where it most directly affects people's lives: marriage, divorce, child custody, alimony, and other family matters. These courts are essential not just because of what they adjudicate, but how they do so. Unlike general civil courts, family courts are designed to provide a dedicated, sensitive, and often faster venue for resolving family disputes. Specialized family courts can serve as a dispute resolution mechanism while providing supportive spaces for families. By focusing not only on legal adjudication but also on social services, family courts enable a more holistic approach to dispute resolution. As women can be disproportionately burdened by caregiving activities, family courts can provide an integral resolution to a dispute.

3. Why does *Women, Business and the Law* consider the question of who is the head of a household? Why does it matter the way a family agrees to structure and organize itself?

The designation of household headship carries real and far-reaching consequences for women's rights and autonomy. In countries where only men can be recognized as the head of household, this status often confers legal authority such as decision-making power over residence, finances, and even the rights of children. It can also affect access to government benefits, housing, and identification documents, which are often administered to heads of households. By assessing whether both spouses can be recognized as heads of household, *Women, Business and the Law* sheds light on whether women have equal standing within the family unit. When the law reinforces male-only headship, it sends a powerful signal: that women are not equal partners, even in their own homes. These power imbalances at home limit women's bargaining power, which can also decrease their ability to pursue jobs or careers outside the home. Therefore, equal rights at home imply more bargaining power for women, which impacts women's ability to access the job market.

PARENTHOOD

1. Do you consider parental leave policies or only maternity and paternity leave?

Women, Business and the Law has historically collected and reported data on three distinct types of leave policies: maternity leave, paternity leave, and parental leave, the latter defined as paid leave that can either be shared between mother and father or as an individual entitlement that each can take regardless of the other. To streamline the Parenthood indicator and to reflect more closely the existence and design of paid leave policies for working parents, *Women, Business and the Law* 2.0 (published in 2024) incorporated data related to parental leave and their respective duration into the two existing questions on the availability of paid leave for mothers and fathers, respectively.

2. Is the question of length of maternity leave concerned with the percentage of salary paid during maternity leave? For example, if maternity leave lasts 98 days but only 10% of the salary is paid, does that mean the economy will receive full score of 1? Same question about paternity leave.

Women, Business and the Law collects detailed information on wage replacement rates for maternity, paternity, and parental leave, drawing on international standards such as the ILO Maternity Protection Convention, 2000 (No. 183), which recommends that women receive at least two-thirds of their previous earnings during maternity leave. However, this information is not used in the scoring of the relevant indicators. Instead, the scoring focuses on the combined duration of paid maternity and parental leave, without factoring in the level of wage replacement. This approach avoids penalizing countries that offer longer periods of leave with lower wage replacement rates—a common structure in many national policies. The same principle applies to paternity leave, where benefits are recorded for reference but not used in the scoring methodology.

3. Why is it a good practice for governments to fully pay maternity, paternity, and parental leave benefits?

The full financing of maternity, paternity, and parental leave benefits by the government is regarded as an international good practice, as it alleviates the financial burden on employers and helps mitigate potential disincentives to hiring or retaining women, particularly those of childbearing age. When employers are required to bear the cost—either wholly or partially—it may unintentionally contribute to labor market discrimination.

Government-financed leave schemes are also consistent with international labor standards, such as the ILO Maternity Protection Convention, 2000 (No. 183). Historically, *Women, Business and the Law* applied a binary scoring system, assigning a full score of 1 only when leave benefits were entirely paid or administered by the government. When benefits were solely or partially paid by the employer, it received a score of 0. The current methodology introduces more detailed data collection on the source of leave benefits, enabling a more nuanced analysis and supporting efforts to encourage comprehensive policy reform.

4. My question is about incentives for fathers to take paternity leave. Isn't paid leave incentive enough to encourage them to take it? Do we really need more incentives? I believe wages are 100% paid even during those days without being deducted.

While paid paternity leave is an important step, evidence suggests that it is not always sufficient to ensure uptake by fathers. In most countries, paternity leave remains limited in duration and is often treated more as a short-term justified absence than as a substantial caregiving entitlement. As a result, it is typically fully remunerated usually by the employer. However, the mere availability of legally mandated paid leave does not automatically translate into widespread use. Cultural expectations, workplace norms, and concerns about stigma or career penalties often discourage fathers from taking time off. Therefore, additional incentives—such as non-transferable leave quotas, wage replacement guarantees, job protections, or awareness campaigns—can play a critical role in shifting social norms and encouraging more equitable sharing of caregiving responsibilities.

Women, Business and the Law began collecting and publishing data on these incentive measures for the first time in its 2024 report, with the objective of better understanding how policy design can increase the uptake of paternity leave and support broader gender equality in caregiving and labor force participation.

5. Due to the pandemic, women have taken on more care work responsibilities. How did the report capture this impact on women?

While *Women, Business and the Law* does not include a dedicated indicator specifically designed to capture the impact of the COVID-19 pandemic on unpaid care responsibilities, related topics—such as childcare—enable a broader examination of policies that support caregiving. Through its analysis of legal frameworks and supportive policies related to the provision of childcare services, the childcare topic provides insights into how governments structure care support systems, which are critical in addressing the disproportionate care burden placed on women, especially during times of crisis. These provisions are examined to help promote a more holistic understanding of the enabling environment for women's economic participation.

6. Do you publish data on the amount of maternity leave benefits?

Women, Business and the Law collects data on the amount of maternity leave benefits but does not publish it. Nonetheless, it serves as a valuable reference for assessing alignment with international standards, such as the ILO Maternity Protection Convention, 2000 (No. 183), which recommends that maternity benefits amount to at least two-thirds of a woman's previous earnings.

CHILDCARE

1. Why does the childcare topic focus only on children under three?

The childcare topic focuses on children under three because of three main reasons:

- 1) Policy gap: This age group is largely unaddressed in government policies.
- 2) Labor market participation: Early education for this age group is associated with improved parental labor market participation.
- 3) Child development outcomes: Enrollment in early childcare education is significantly associated with child development outcomes.

Please refer to page 154 of the [Methodology Handbook](#) for details on the academic evidence.

2. Why were the specific quality parameters chosen over others such as minimum physical area, health, and safety?

The *Women, Business and the Law* team acknowledges that quality standards are influenced by the local economy, and there is no international standard. The selected quality parameters such as caregiver-to-child ratio, workforce requirements, and regular reporting and inspections, reflect an emerging consensus on what constitutes quality childcare environments.

3. Is unpaid care beyond childcare included, like elder or special needs care?

The primary focus of the topic is on childcare, particularly for children under the age of three, as this is where the majority of unpaid care is concentrated. Although other forms of care are important, they are not included in the current topic. Future research may explore these areas.

4. Did you look at correlation between access to employment and early childcare support services (for example, from 1 years old)? If not, why?

The *Women, Business and the Law* team has conducted a study that presents a causal analysis between the enactment of laws governing childcare services for children under three years old and female labor force participation. According to the findings of “[Filling the Gaps: Childcare Laws for Women's Economic Empowerment](#)”, the enactment of childcare legislation results in a 1.1 percentage point increase in the female labor force participation within the first year of enactment, with this effect doubling after five years of implementation. These results highlight the importance of creating an enabling legal environment for childcare as a key factor in supporting women's participation in the labor market.

ENTREPRENEURSHIP

1. Could you please explain what gender-responsive procurement means, and how it differs from gender-sensitive procurement?

Gender-responsive procurement is a strategic approach that actively leverages purchasing and sourcing decisions to promote gender equality and create meaningful economic opportunities. Unlike gender-sensitive procurement, which acknowledges gender disparities, gender-responsive procurement embeds equity into practice. This involves conducting due diligence to identify and mitigate gender-related risks and seeking opportunities to advance gender mainstreaming across the supply chain. It includes engaging with women-owned businesses, women entrepreneurs, and gender-responsive suppliers. Despite women owning one-third of businesses globally, they receive only about 1 percent of procurement spending. This approach addresses systemic gaps while unlocking new avenues for job creation, innovation, and inclusive economic growth.

2. Can you please explain why 40% is considered the threshold for achieving the full score on the question about gender quotas for corporate boards?

Women, Business and the Law uses a 40 percent threshold as the benchmark for achieving the full score because it is reflected in international standards such as the EU Women in Boards Directive (Directive (EU) 2022/2381). Specifically, this Directive mandates that at least 40 percent of non-executive board positions in listed companies be held by the underrepresented gender, a major policy milestone in advancing gender balance at the top levels of corporate leadership. This benchmark is also supported by private sector data and thought leadership, such as [MSCI's](#) reporting, which recognizes 40 percent board representation as the new frontier for meaningful gender diversity. Adopting such quota has the potential of boosting women's representation, thereby enhancing gender diversity, which in turn can improve corporate performance and generate economic growth. Boardroom diversity can improve firm-level outcomes, help normalize women's leadership, expand role models, and build the confidence and networks needed for women to pursue entrepreneurial and executive roles.

3. Could you provide some examples of government-led programs that support female entrepreneurs with training or business development?

The Entrepreneurship indicator captures whether governments are actively implementing programs to support women entrepreneurs through training, coaching, or business development services. Across economies, *Women, Business and the Law* observes a wide variety of programs administered by governments. Some programs are comprehensive in scope, covering the entire entrepreneurial journey, from ideation and business planning to formalization, scaling, and access to finance. Others are more targeted, focusing on specific barriers that women face. These may include technical and soft skills training, mentorship and coaching to strengthen confidence and leadership, business development services such as market linkages and strategic planning, and incubation or advisory support to help women formalize and grow their ventures. Many of these programs are tailored to meet the needs of different groups of women. By addressing gender-specific constraints, government-led initiatives help women gain essential skills, build networks,

and access markets. In doing so, they play a vital role in promoting inclusive economic growth and expanding women's opportunities in entrepreneurship.

4. Do you have an indicator for the number of small businesses owned by women in a given country?

While *Women, Business and the Law* does not provide and measure the exact number of women-owned small businesses, it includes an indicator that tracks whether sex-disaggregated data is collected and regularly published on women-owned or women-led businesses. This question falls under the Supportive Frameworks pillar and reflects the importance of data availability for evidence-based policymaking. The presence of such data is a critical first step toward understanding and addressing gender gaps in entrepreneurship at the national level. In the economy snapshots, WBL lists the source that publishes data on women-owned or women-led businesses.

5. Do you have information on entrepreneurship in Africa?

Women, Business and the Law provides detailed information on economies across Sub-Saharan Africa and the Middle East and North Africa. The *Women, Business and the Law* website provides economy-specific [snapshots](#) that outline each economy's legal and policy scores as well as regional factsheets for [Eastern and South Africa](#) and [Western and Central Africa](#). These offer a concise overview of the legal environment for women's economic participation. This allows for easy comparison across economies and within regions, and helps highlight areas of progress and reform opportunities.

ASSETS

1. Does *Women, Business and the Law* analyze any customary or religious laws in the Assets questions?

Answers to the Assets questions are assessed based on binding laws, whether codified (i. e., enacted by the competent authorities in the form of a formal written law) or case law, based on the applicable legal system. *Women, Business and the Law* assesses customary laws, irrespective of their coexistence with common or civil law regimes, in two cases: (1) when they are codified, i.e., enacted by the competent legislative or executive authorities in the form of a binding written and published formal law; (2) when they are explicitly referred to in a codified law and established and interpreted through binding judicial decisions. When the answers differ according to the legal system (for example, in mixed legal systems in which different laws govern different groups of people within an economy), WBL bases its assessment on legislation that applies to women living in the economy's main business city and belonging to the most populous group (social, ethnic, linguistic, cultural, religious, etc.).

2. Does *Women, Business and the Law* analyze the difference in property rights between married and cohabiting couples?

Currently, *Women, Business and the Law* does not analyze the differences in property rights between legally married and cohabiting couples. While this is an important and evolving area, the lack of a consistent legal definition of cohabitation across economies presents significant challenges for comparative analysis. That said, several economies have taken steps to recognize and protect the rights of cohabiting partners, including legal provisions that promote non-discrimination between married and unmarried couples. In certain jurisdictions, cohabitation has been increasingly formalized under the law, with reforms to inheritance, property, and family laws that offer cohabiting partners rights previously reserved for married spouses. However, the diversity of legal approaches, and the absence of a standardized framework, makes it difficult to systematically track and compare cohabitation-related rights on a global scale. This remains an area for potential future exploration as legal norms continue to evolve.

3. Why was the Assets indicator expanded to explicitly examine women's rights established in land-related legislation?

Previously, the Assets topic focused on questions related to women's rights to own and manage immovable property broadly, drawing primarily from civil and family codes. However, this approach did not fully capture the legal realities surrounding women's land rights, which are often governed by separate land-specific legislation. To address this, *Women, Business and the Law* expanded the Assets topic by introducing two new questions specifically focused on land laws (question I.9.1.3 and I.9.1.4). This broader approach allows for a more comprehensive assessment of whether women enjoy equal rights to own, inherit, and control land, a critical form of property and a key asset for economic security. Disparities in land ownership and control continue to place women at a disadvantage, limiting their ability to participate fully in economic life, assert decision-making power within households, and access credit or public services. By explicitly incorporating

land-related legal frameworks, the expanded Assets topic provides a more complete picture of women's property rights and helps identify legal barriers.

4. For the indicator related to the recognition of nonmonetary contributions, how do you analyze legislation in countries with no default marital property regime?

In some legal systems, there is no single default marital property regime. Instead, spouses are required to formally choose a property regime, often through a prenuptial or marriage contract, selecting from legally recognized options. In such cases, *Women, Business and the Law* bases its assessment on the most commonly applied or practiced regime in that economy. This approach ensures consistency while still reflecting the legal framework that most directly affects women's rights to property at the time of divorce. When evaluating the recognition of nonmonetary contributions, such as unpaid care or domestic work, the analysis focuses on whether the chosen or commonly used regime legally acknowledges and values these contributions in the division of property upon dissolution of a marriage. This is especially important in contexts where many women may not financially contribute to the family but play a vital role in household welfare and wealth creation.

PENSION

1. Where is the list of indicators that were used to construct the Pension topic.

The *Women, Business and the Law Methodology Handbook* provides a comprehensive overview of all indicators used in the Pension topic legal and supportive frameworks. It includes a complete list of sources and evidence consulted for constructing this topic, as well as for the other ten topics included in the *Women, Business and the Law* index. For more details, please refer to pages 225-242 of the Methodology Handbook.

2. What about situations where someone doesn't meet all the requirements for accessing pensions? Under what circumstances can a person still retire and receive partial benefits?

Partial pension benefits refer to reduced or proportional payments granted to individuals who retire without fulfilling all the conditions required for a full pension. In most systems, eligibility for full pension benefits typically requires meeting two key criteria: attainment of a specified retirement age and completion of a minimum number of contribution years.

However, in cases where an individual does not meet one or both of these requirements—such as retiring earlier than the statutory age or having an incomplete contribution history—some pension systems permit access to partial pension benefits. These benefits are calculated on a reduced or proportional basis, reflecting, for example, the individual's shorter contribution period or earlier retirement. The age at which partial benefits may be accessed varies by jurisdiction. In some economies, individuals may become eligible before reaching the full retirement age, while in others, the age threshold may remain the same as the full retirement age. The specific rules and formulas governing partial pensions are defined within each economy's legal and regulatory frameworks. In economies where the law does not specify the provision of partial pension benefits and consequently does not establish different retirement ages for men and women, it is considered that there is no legal inequality in partial pension retirement age.

3. Regarding this question "What is the age at which a woman can retire and receive partial pension benefits", what if the law specifies a specific number of years of service to be able to receive partial pension instead of an age?

In economies where the legal framework allows for the receipt of partial pension benefits, eligibility is typically based on one or both of the following criteria: (1) reaching a certain age and/or (2) completing a specified number of years of contributions or service. For the purposes of the *Women, Business and the Law* index, this particular indicator focuses on the age at which a woman can retire and receive partial pension benefits. The emphasis on age reflects the project's analytical focus on identifying and tracking gender-based differences in retirement age across economies—a dimension where significant disparities have been observed over time. While years of service may also be a condition for accessing partial benefits, the indicator specifically captures legal provisions related to age-based eligibility, in order to maintain consistency and comparability across all jurisdictions assessed.

4. When retirement ages are unequal for men and women, is it best practice to gradually increase and equalize the ages or to equalize it immediately?

While the objective of equalizing retirement ages between men and women aligns with international standards promoting gender equality, many policymakers choose to implement such reforms through a gradual transition rather than immediate changes. An abrupt increase in the retirement age—for example, raising the retirement age for women from 55 to 60 within a single year—can have significant effects on individuals nearing retirement. Such changes may impact their financial planning, career decisions, and broader life arrangements.

Women, Business and the Law adopts a fractional scoring approach ranging from 0 (for an age gap of 5 years or more) to 1 (for no age gap), calculated using a linear function, to more accurately reflect the complexities of pension systems and to better measure and recognize incremental progress toward closing pension age gaps.

5. Given that many countries have separate pension systems for public and private sector workers, why does your analysis focus only on the private sector?

In many economies, distinct pension systems exist for public and private sector workers. As part of the World Bank's broader mandate to support private sector development, *Women, Business and the Law* adopts a working life-cycle approach that examines the legal and regulatory environment affecting women as both employees and entrepreneurs in the private sector. Therefore, the report focuses specifically on the private sector to maintain consistency with its overall methodological framework and objectives, and to ensure that the data are comparable across the 190 economies covered.

6. Given that we have seen courts in some jurisdictions making impactful decisions on pensions and gender (as an example from the UK, the *Lloyds Banking Group Pension Trustees Ltd v Lloyds Bank PLC* case), how does WBL address such court decisions/case law?

Women, Business and the Law incorporates court decisions or case law in its assessment when it has reached the level of binding precedent as described on page 14 of the [Methodology Handbook](#), i. e.,. Reaching legal precedent involves a judicial decision that establishes a legal standard or principle, serving as an authoritative guide that lower courts are obligated to follow in future similar cases. Short of reaching legal precedent, the Legal Frameworks pillar for the Pension topic is limited to the analysis of domestic laws and regulations that govern pension systems

7. If there are greater barriers for women to access jobs by age, why is it more convenient to equalize the retirement age between men and women?

While it is true that older women often face greater challenges in accessing employment, equalizing the retirement age between men and women remains a critical reform—primarily due to its long-term impact on the gender pension gap. As outlined on page 225 of the [Methodology Handbook](#), and supported by extensive literature, legal frameworks that establish a lower retirement age for women than for men can significantly reduce women's lifetime earnings, limit their pension contributions, and ultimately lower their retirement benefits.

By equalizing the retirement age, governments can help ensure that women have equal opportunities to accumulate pension entitlements, participate in the labor market for longer periods, and improve their financial security later in life. While equal retirement ages alone cannot eliminate the gender pension gap, they represent an essential step toward improving women's economic outcomes over their course of life.

8. Aren't incentives to increase women benefits considered to be biased against men as we are calling for equal treatment and policies for both genders without preference to one over the other?

The use of targeted policy mechanisms, such as incentives to increase women's pension benefits, is not intended to create bias but rather to address existing structural inequalities—such as the gender pension gap—that disproportionately affect women. This gap can arise from a range of factors, including lower lifetime earnings, interrupted work histories due to caregiving responsibilities, and lower participation in formal employment, all of which can negatively impact women's ability to accumulate adequate pension benefits.

For the purposes of the Pension indicator, *Women, Business and the Law* considers a range of incentives designed to improve pension coverage and adequacy. These may include tax deductions for voluntary contributions, subsidies for early enrollment in pension schemes, flexible contribution arrangements, or financial incentives for low-income earners. While some of these measures may be tailored to address the specific barriers women face, many are designed to be broadly accessible and may apply equally to both women and men.