

Women, Business and the Law–Saudi Arabia

1. Safety

Comment received from Government:

Is there legislation on domestic violence? The answer to this question based on 2024 report: No, no applicable provisions could be located. However, the answer to this question should be “Yes”, as there is more than one law that governs the matter. The Law of Protection from Abuse issued by Royal Decree No. (M/52) dated 27/12/1434 AH prohibits all forms of abuse and violence including domestic violence against women, as Article (1) stipulates: Abuse: Any form of exploitation; physical, psychological, or sexual mistreatment, or the threat thereof committed by an individual against another exceeding the limits of the powers and responsibilities derived from guardianship, dependency, sponsorship, trusteeship, or livelihood relationships. The term “abuse” shall include the omission or negligence of an individual in the performance of his duties or responsibilities in providing basic needs for a family member or an individual for whom he is legally responsible.” The Law explicitly considers violence and abuse against a parent as an aggravating circumstance comparing to other penalties in the law. As Article 13 stipulates: “The penalty for the crime provided for in paragraph (1) of this Article shall be imprisonment for a period not less than one year and not more than five years, and a fine not less than 50,000 riyals and not more than 300,000 riyals if: a) the victim of abuse is a parent.” The Child Protection Law issued by Royal Decree No. (M/14) dated 04/03/1436 AH, that aims -pursuant to Article (2)- to “Protect children against all forms of abuse and neglect, and the manifestations thereof to which they may be exposed in the surrounding environment (home, school, neighborhood, public places, welfare and rehabilitation facilities, foster families, public and private institutions, or the like) whether committed by a person who has guardianship, responsibility, or authority over the child, or a person related thereto, or by any other person.” The Law also provides that when the abuse is committed by a person who is responsible to apply this law, which includes parents and caretakers, the penalty be aggravated. Executive Regulation of the Law of Protection from Abuse were also issued pursuant to Ministerial Resolution No. 43047 dated 05/08/1435 AH. <https://www.hrsd.gov.sa/en/knowledge-centre/decisions-and-regulations/regulation-and-procedures/70781>

Supporting Documents: Law of Protection from Abuse.pdf (0.25MB), Child Protection Law.pdf (0.25MB), Executive Regulation of the Law of Protection from Abuse.pdf (0.16MB)

Response from Women, Business and the Law team:

According to the Safety topic methodology, the answer to the question “Does the law address domestic violence” is “Yes” if the following three conditions are met: 1) there is legislation addressing all forms of domestic violence: physical, sexual, psychological, and economic domestic violence; 2) the law provides for criminal sanctions or protection orders for cases of domestic violence and 3) the law criminalizes marital rape or does not include a marital rape exception in the definition of rape.

Conversely, the answer is “No” if the law does not address domestic violence, if the domestic violence law does not address all forms of domestic violence (physical, sexual, psychological, and economic violence), if the domestic violence law does not provide for sanctions or protection orders, or if the law does not explicitly criminalize marital rape or entitle a wife to file a criminal complaint of rape against her husband. Furthermore, the answer is “No” if there is only a provision that increases penalties for general crimes covered in the criminal code if committed between spouses or within the family.

In the case of Saudi Arabia, the Law of Protection from Abuse addresses physical, psychological, and sexual violence. However, it does not explicitly address financial violence, nor does it include language that encompasses economic violence as a form of domestic violence.

In addition, Articles 7 and 8 of the Law of Protection from Abuse provide for protection orders, and Article 13 of the same law imposes penalties for domestic violence cases. However, the legislation does not explicitly criminalize marital rape or allow a wife to file a criminal complaint of rape against her husband. Therefore, since only one of the three conditions necessary for a “Yes” answer is met, the answer to this question remains “No”.

Comment received from Government:

Is there legislation on femicide? The answer to this question based on 2024 report is: No, no applicable provisions could be located. There is no specific article that states femicide. However, murder is considered a crime no matter what the victim's gender is. The Basic Law of Governance of Saudi Arabia under article 8 states that Governance in the Kingdom of Saudi Arabia is based on justice, consultation, and equality, in accordance with Islamic law. There is no specific law criminalizing "gender-motivated" femicide in the Kingdom. However, murder is a crime regardless of the victim's gender.

Supporting Documents: Saudi basic law of governance.pdf (1MB)

Response from Women, Business and the Law team:

According to the Safety topic methodology, the answer to the question is “Yes” if the law criminalizes femicide—that is, the intentional killing of a woman with a gender-related motivation. The answer is also “Yes” if the law provides for aggravated penalties for the murder of a woman. The answer is “No” if there is no law criminalizing femicide or establishing aggravated penalties for the murder of a woman. Since there are no specific laws criminalizing femicide or including provisions for aggravated penalties in cases involving the murder of a woman in Saudi Arabia, the answer to this question remains “No.”

Comment received from Government:

Methodology feedback: We propose to review safety indicators to focus on protecting women from violence in general, without determining specific types of crimes.

Response from Women, Business and the Law team:

The Women, Business and the Law team notes the feedback on its methodology. However, collecting data on the legislation applicable to the specific forms of gender-based violence is consistent with international law and the guidance of the Committee for All Forms of Discrimination against Women, which mandates state parties to adopt legislative measures to address all forms of gender-based violence. Specific data on the different forms of gender-based violence allows for more targeted reforms and evidence-based policymaking.

Comment received from Government:

Is there legislation on child marriage? The answer to this question based on the 2024 report is: No, no applicable provisions could be located. However, the answer to this question should be “Yes”. Article 9 of the Family Law prohibits marriage for persons under 18 years and stipulates that: “The marriage contract of a person under the age of 18 may not be registered...” This is consistent with the CEDAW Convention, which the Kingdom ratified in 2000 G, as mentioned in Clause (16), Paragraph (2), which states the following; “The engagement or marriage of a child shall have no legal effect, and all necessary measures shall be taken, including legislation, to set a minimum age for marriage and it is mandatory to register the marriage officially. Based on the UN DATA the legal age of marriage in most countries is (18) which is compatible with the rules of the kingdom of Saudi Arabia.

Supporting Documents: family law.pdf (0.5MB)

Response from Women, Business and the Law team:

According to the Safety topic methodology, the answer to the question is "Yes" if the following four conditions are met:

1. The legal age for marriage is 18 for both boys and girls. The legal age of marriage is the age at which boys and girls are free to marry without a third party's consent.
2. There are no exceptions based on parental/guardian consent.
3. Underage marriages are considered either void or voidable.
4. There are penalties for facilitating, celebrating, or registering an underage marriage, as well as for any adult who knowingly enters into marriage with a minor.

In the case of Saudi Arabia, Article 9 of the Personal Status Law establishes the legal age of marriage as 18 for boys. However, Articles 13, 15, 17, 18, 19 and 20 specify that a woman's marriage always requires the consent of a *wali* (guardian) regardless of age. As a result, there is effectively no legal age of marriage for girls, since this consent is mandatory regardless of their age. Furthermore, the Personal Status Law does not contain provisions that declare marriages involving individuals below the legal age as void or voidable. Additionally, the law does not impose penalties on those who facilitate, celebrate, or register an underage marriage. Therefore, since none of the conditions necessary for a "Yes" answer is met, the answer to this question remains "No."

Comment received from Government:

Are there special procedures for cases of sexual harassment? the answer on this question based on 2024 report is: No, insufficient evidence located. However, the answer to this question should be "Yes", as Article 5 of the Anti-Harassment Law issued by Royal Decree No. (M/96) dated 31/03/2018, stipulates that the relevant departments within government and private entities shall set measures necessary to prevent and combat harassment in the work environment, including: a) a mechanism for receiving complaints within the entity. b) procedures necessary for verifying the complaints and maintaining confidentiality thereof; and c) publication of such measures and informing staff thereof. 2. The relevant departments within government and private entities shall take disciplinary measures against any of their personnel in case of any violation of the provisions of this Law, in accordance with their applicable procedures. 3. Disciplinary measures according to this Article shall not prejudice the victim's right to file a complaint with the competent authorities.

Supporting Documents: Anti-Harassment Law.pdf (0.25MB), e20912.pdf (0.58MB)

Response from Women, Business and the Law team:

According to the Safety topic methodology, the answer to this question is "Yes" if at least two of the following are in place and operational:

1. Special or modified rules of procedure (including special courts or units, fast-track procedures, the reversal of the burden of proof, governmental entities in charge of receiving complaints and referring them to court) for sexual harassment cases in employment.
2. Special or modified rules of procedure (including special courts or units, fast-track procedures, the reversal of the burden of proof, governmental entities in charge of receiving complaints and referring them to court) for sexual harassment cases in education.
3. Special or modified rules of procedure (including special courts or units, fast-track procedures, the reversal of the burden of proof, governmental entities in charge of receiving complaints and referring them to court, or protection orders, such as ordering the removal of online material) are available for cyber-harassment cases, such as ordering the removal of online material.

The answer to this question is "No" if no such procedures exist or if only one of the procedures listed exists. In the case of Saudi Arabia, the Anti-Harassment Law provides that "the relevant departments within government and private entities shall set measures necessary to prevent and combat harassment in the work environment, including a) a mechanism for receiving complaints within the entity. b) procedures necessary

for verifying the complaints and maintaining confidentiality thereof; and c) publication of such measures and informing staff thereof". According to the Safety topic methodology, the question is meant to establish whether such special procedures are in place and operational. In Saudi Arabia, although the Anti-Harassment Law issued by Royal Decree No. (M/96) dated 31/03/2018 is enacted, there is no evidence to suggest that these procedures are established and operational in practice. Additionally, there are no special procedures for sexual harassment in education and cyber harassment. Therefore, the answer to this question remains "No".

Comment received from Government:

Methodology Feedback: The question "Are there special procedures for cases of sexual harassment?" requires more explanation. What does "procedures" mean in this context?

Response from Women, Business and the Law team:

According to the Safety topic methodology, in the question "Are there special procedures for cases of sexual harassment", the term "special procedures" means special courts or units, fast-track procedures, the reversal of the burden of proof, governmental entities in charge of receiving complaints and referring them to court, or protection orders, such as ordering the removal of online material.

If the law only mandates employers to adopt internal procedures for cases of sexual harassment or addresses only limited or specific aspects of procedural rules—such as protections for whistleblowers or confidentiality—it is insufficient for a "Yes" answer.

Comment received from Government:

Is there a government entity responsible for the monitoring and implementation of national services, plans and programmes addressing violence against women? Yes, the domestic Violence Protection Department has been established under Ministerial Resolution No. 1/10771/SH on 01/03/1425 AH. It is the authority concerned with the protection against domestic violence of all forms of exploitation; physical, psychological, or sexual mistreatment, or the threat thereof committed by an individual against another exceeding the limits of the powers and responsibilities derived from guardianship, dependency, sponsorship, trusteeship, or livelihood relationships. Further, Family Protection Department has been established under the Royal Order No. 48539/B dated 08/12/1429 AH, which is specialized in responding to domestic violence across the Kingdom, provides prevention, support, and awareness-raising programs and builds professional partnerships with specialists, governmental and civil institutions, and international organizations to provide a safe family environment in the Kingdom of Saudi Arabia. <https://www.hrsd.gov.sa/en/ministry/about-ministry/about-us/ministry-sectors/767521/767581>

Response from Women, Business and the Law team:

According to the Safety topic methodology, the answer to this question is "Yes" if a specific government mechanism or agency oversees the implementation of legislation and policies on violence against women through reporting mechanisms, sex disaggregated data collection, information gathering, and analysis about survivors' access to justice and services as well as the impacts of laws and policies. The answer is "No" if no such entity exists. The answer is also "No" if an entity is in place, such as a ministry or committee with a broad gender mandate but is not in charge of monitoring the implementation of services, plans, or programs addressing violence against women.

In the case of Saudi Arabia, the mandate of the Domestic Violence Protection Department is focused on response and prevention activities, and partnership with other stakeholders. However, the department does not have a monitoring function, through reporting mechanisms, sex disaggregated data collection, information gathering, and analysis about survivors' access to justice and services. Therefore, the answer to this question remains "No."

Comment received from Government:

Is there an annual budgetary allocation towards violence against women risk mitigation, prevention and response programs? The Ministry of Finance prepares general budget policies taking into account women empowerment policies in all economic, social and legislative fields such as health, education, work and other fields. - General Budget Statement - Health and Social Development Sector: The social aspect includes social security and care services, culture, media, sports and entertainment, and the management of the Quality-of-Life Program.

Response from Women, Business and the Law team:

According to the Safety topic methodology, the answer to this question is "Yes" if the government budget for 2023 specifically allocated funding for programs, activities, or services addressing violence against women, including to nongovernmental organizations (NGOs). The answer is also "Yes" if the government has created an entity within its structure specifically to address or deal with issues of violence against women and to provide the female survivors of gender-based violence with services.

In the case of Saudi Arabia, while there are no specific budget allocations for such programs in the General Budget Statement - Health and Social Development Sector, the government has indicated the existence of the Domestic Violence Protection Department, which could meet the definition of an entity within the government structure created specifically to address or deal with issues of violence against women and to provide female survivors of gender-based violence with services. The team will review the information provided during the 2025 cycle and incorporate any necessary updates in the next edition of the report.

2. Mobility

Comment received from Government:

Can a woman travel internationally in the same way as a man? The answer to this question should be “Yes”, as it is not clear that there are any restrictions in the mentioned articles on woman traveling abroad.

a) Article 55 of the Personal Status Law: “The wife’s right to alimony shall be forfeited if she prevents herself from the husband, or refrains from moving to the marital home, staying overnight there, or traveling with the husband, without a legitimate excuse.” Opinion: The question relates to the possibility of women travelling outside the country like men, and there are no restrictions in the text of the article that prevent women from traveling outside the country at any time. The article also does not set any requirements, but otherwise the text of the article explicitly states that the wife may refrain from travelling with the husband without giving any reasons. However, the alimony issue has already been explained, and it is not clear that there is any link in the report to alimony matters. Travel Document Law issued by Royal Decree No. (M/24) dated 28\05\1421 AH and amended by Royal Decree No. (M/134) dated 27\11\1440 AH included the following: Article 2: “1. A passport shall be granted to any applicant holding Saudi Arabian citizenship, in accordance with the Implementing Regulations. 2. The Minister of Interior may, when necessary, issue a temporary passport or laissez-passer to any person not holding Saudi Arabian citizenship for traveling abroad and re-entering the Kingdom. The Implementing Regulations shall specify the cases in which they may be issued or withdrawn.” Opinion: There are no restrictions in this article on women travelling abroad. The article explicitly grants the right for all Saudi citizens to be issued a passport. c) Article 4: “Passports and travel permits shall be issued to a person under custody and a minor whose guardian is deceased in accordance with the Implementing Regulations.” Opinion: There are no restrictions in this article on women travelling abroad. The article explicitly regulating the issuance of passports for persons under custody and minors and does not stipulate women.

Supporting Documents: family law.pdf (0.5MB), Travel Document Law.pdf (0.25MB)

Response from Women, Business and the Law team:

According to the Mobility topic methodology, the answer is “Yes” when there are no restrictions on a woman traveling alone internationally. The answer is also “Yes” if there are no legal restrictions on a woman applying for a passport. The answer is “No” if permission, additional documentation, or the presence of her husband or a guardian is required for a woman to leave the country. The answer is also “No” if the law requires a married woman to accompany her husband out of the country if he wishes her to do so. The answer is also “No” if an adult woman is added to the passport of her husband or needs the permission or signature of her husband, father, or other relative or guardian to apply for a passport. The answer is also “No” if the law requires a woman to provide details about her husband, father, or other relative or guardian or if she needs to submit additional documents such as a marriage certificate that are not required of a man.

In the case of Saudi Arabia, Article 55 of the Personal Status Law, established by Royal Decree No. M73 of 1443 (Hijri), states that “A wife loses her right to maintenance if she abstains from the intimate relationship with her husband, if she abstains from moving to the marital home or to sleep over there, or if she abstains from traveling with her husband without a legitimate reason.” In addition, on July 30, 2019, Saudi Arabia issued Royal Decree M/134, which amended Royal Decree M/24 from August 28, 2000. Article 2 of this decree states that “Passports are to be granted to Saudis who request them...” Furthermore, Article 4 stipulates that “An independent passport shall be issued to those who are under guardianship, custody, or trusteeship, according to the rules specified by the executive regulation.”

Therefore, while women can obtain a passport in the same way as men, the answer to this question is “No” since the law requires a married woman to accompany her husband out of the country if he wishes.

Comment received from Government:

Can a woman choose where to live in the same way as a man? The answer to this question based on 2024 report is: No, based on Royal Decree No. M73 of the Year 1443 Hijri, Arts. 42(4), 43, 55 and 56. The answer to this question should be “Yes”, as it is not clear how the mentioned articles restrict a woman from choosing where to live. The Family Law: a) Article 42: “Each of the spouses shall have the rights of the other, Paragraph (4) states that living in the marital home, where both should stay together.” Opinion: Living in the marital house is an obligation for all spouses by default; however, they have the right to choose not to live together, as the article did not impose any penalties on either spouse in the event of non-compliance by either party. This is evidenced by Article (56) of the Law which gives a woman the right to stipulate not to live with her husband in the marriage contract, as it states that “the wife shall live with her husband in the appropriate marital house, unless she stipulates otherwise in the marriage contract”, meaning that she is free not to live with the husband according to her choice and will, and Article 28(of the Law stipulates that “if one of the spouses does not fulfill the conditions of the other... The stipulator has the right to request the annulment of the marriage contract whenever she or he wishes”, meaning that the wife has the right to request the annulment of the marriage contract if the husband does not comply with what his wife requested him. - Four years ago, was also confirmed that the Kingdom removed all statutory provisions that might be understood otherwise, for example, the Civil Status Law, which stated that “a married woman’s place of residence is the place of residence of her husband if their relationship is continuous “, which were removed on the basis of Council of Ministers Resolution No. M/134 dated 27/11/1440 AH. b) Article 43: “Paragraph (1) The wife may refrain from entering and moving to the marital home until she receives her dowry and the husband provides her with appropriate housing, and she has the right to alimony during this period, paragraph (2) If the wife agrees to enter before she receives her dowry in the case, it remains a debt owed by the husband to claim it at any time she wishes, and she may not refrain thereafter if the appropriate housing is provided for her.” Opinion: This article clearly stipulates that the husband has an obligation to provide suitable housing for the wife, which is one of the husband’s duties in the law and for the benefit of the wife, there is no provision in the article for the choice of residence or residence by the husband, while invoking what is stated in article (56) of the law. The husband is financially obligated to provide the marital house, however, choosing the marital house is a matter of agreement between the spouses, and the aim of this article along with other articles of the law is to regulate and balance the relationship between husband and wife, yet they are free to agree otherwise. c) Article 55: “The wife’s right to alimony shall be forfeited if she prevents herself from the husband, or refrains from moving to the marital home, staying overnight therein or travelling with the husband, without a legitimate excuse.” Opinion: There are no restrictions in this article on women regarding the choice of place of residence or living, but it stipulates that the right to alimony is forfeited in the event of failure to move to the marital home. Alimony for the wife is one of the legal rulings in Islam, that the husband is obligated to his wife in accordance with certain cases and conditions, and it is not an absolute right of the woman as well as it is clear from this article that the woman has the right to refrain from moving to the marital home. D) Article (56), it has already been explained.

Supporting Documents: family law.pdf (0.5MB)

Response from Women, Business and the Law team:

According to the Mobility topic methodology, the answer is “Yes” when there are no restrictions on a woman choosing where to live. The answer is also “No” when there are legal restrictions on a woman choosing where to live, if the husband chooses the marital home or has more weight in determining where the family will live, or if a woman’s domicile automatically follows that of her husband.

In the case of Saudi Arabia, Article 42(4) of the Personal Status Law promulgated by Royal Decree No. M73 of 1443 (Hijri) states that “Spouses owe each other the following rights: (4) To reside in the marital home; the husband staying in it and his wife staying with him.” Moreover, Article 55 establishes that “A wife loses her right to maintenance if . . . she abstains from moving to the marital home or to sleep over there, or if she abstains from traveling with her husband without a legitimate reason.” Furthermore, Article

56 stipulates that “The wife shall reside with her husband in the appropriate marital home unless she adds a condition otherwise in the marriage contract.”

Thus, since the law allows the husband to choose the marital home or has more weight in determining where the family will live, and the woman’s domicile automatically follows that of her husband, the answer to this question is “No.”

3. Workplace

Comment received from Government:

Does the law prohibit discrimination in recruitment based on marital status, parental status, and age? The answer to this question according to the 2024 report is: No, no applicable provisions could be located. However, the answer to this question should be “Yes”, as the Labor Law explicitly prohibits any form of discrimination during the performance of work, at the time of employment, or at the time of advertising any job opportunity. The Labor Law issued by Royal Decree No. (M/51) dated 23/08/1426 AH and amended by Royal Decree No. (M/134) dated 27/11/1440 AH explicitly prohibits any form of discrimination in Article (3) that stipulates the following: “Work is the right of every citizen. No one else may exercise such a right unless the conditions provided for in this Law are fulfilled. All citizens are equal in the right to work without discrimination on the basis of gender, disability, age, or any other form of discrimination, whether during their performance of work, at the time of employment, or at the time of advertising.” As well as Article (8) of the Basic Law of Governance states that Governance in the Kingdom of Saudi Arabia is based on justice, consultation, and equality, in accordance with Islamic law.

Supporting Documents: saudi basic law of governance.pdf (1MB), Law of Labor.pdf (2.88MB)

Response from Women, Business and the Law team:

According to the Workplace topic methodology, the answer to the question is “Yes” if the law specifically prohibits employers from discriminating during pre-employment (that is, recruitment and hiring) based on three characteristics that must be explicitly mentioned in the law: marital status, parental status, and age. The answer is “No” if no law specifically prohibits employers from discriminating based on marital status, parental status, and age during pre-employment or if the law prohibits discrimination in recruitment in only one of the aspects analyzed or if the prohibition of discrimination is not applicable to pre-employment practices.

In the case of Saudi Arabia, Article 3 of the Labor Law includes a general prohibition against discrimination in hiring and recruitment, explicitly banning discrimination based on age. However, the law does not specifically prohibit discrimination based on parental or marital status. Therefore, the answer to this question remains “No.”

Comment received from Government:

Methodology Feedback: Kindly note that some of the questions answers by default is governed by Islamic principles and the Holy Quran

Response from Women, Business and the Law team:

The *Women, Business and the Law* data is based on codified laws only and, in some cases, in common law countries, on legal precedents. Uncodified religious or customary practices are not reflected in the data. Unwritten, social or cultural norms—which may have a large impact on women’s lives—are also not considered. The existence of a statutory law is generally necessary for *Women, Business and the Law* to assess whether women are granted equal rights as men. This limitation ensures that the indicators remain actionable, because the law is what policymakers can change.

In addition, The *Women, Business and the Law* questions have been carefully designed over the past 15 years, grounded in extensive research and informed by alignment with international standards. This rigorous process ensures that the questions and their methodology cover topics that reflect globally recognized norms and demonstrate robust associations with economic outcomes. While the methodology is standardized to ensure comparability across economies and over time, the team is currently working on refining it.

The team appreciates your valuable suggestions and is pleased to inform you that an updated Methodology Handbook will be shared in a few weeks, which may consider some of the proposed changes. Thank you for your continued support and contributions.

Comment received from Government:

Does the law allow employees to request flexible work? The answer to this question based on the 2024 report is: No, no applicable provisions could be located. However, the answer to this question should be “Yes”, as Article 120 of the Labor Law delegates the Minister of Labor to issue the necessary rules of organizing part-time work, and stipulates the following: “The Minister shall issue the necessary rules and controls for organizing part-time work, indicating therein the obligations of part-time workers and employers. To the exclusion of the protection extended to similar full-time workers in terms of occupational health and safety and work injuries, the provisions of this Law shall apply only to the extent determined by the Minister.” Based on Article (120) of the Labor Law, Ministerial Decision No. 146481 dated 07/09/1441 was issued to set rules for part-time work along with flexible work. Ministry of Labor has also published the “Guideline for Remote Work in the Private Sector.” The Ministry issued additional amendments to the procedural guide for regulating flexible work by Ministerial Resolution No. (153307) dated 11/11/1445 AH, which included amending Paragraph (12) of Clause (Second) of Article Twenty-Seven, to increase flexible working hours to 160 hours per month.

Supporting Documents: Law of Labor.pdf (2.88MB)

Response from Women, Business and the Law team:

According to the Workplace topic methodology, the answer to the question is “Yes” if the law grants full-time employees the option of requesting flexible work arrangements, through flexible time or remote work. The answer is “No” if the law does not contemplate such options for employees in the private sector or if the option to request flexible work arrangements is conditional on certain characteristics such as parental status, disabilities, or the age of children.

Since, the Saudi Flexible Work Policy allows employees to request hourly work instead of full-time employment and the provision does not imply that full-time employees can request flexible work arrangements through alternative hours or remote work, the answer to this question is “No.”

Comment received from Government:

Has the government published guidelines on non-discrimination based on gender in recruitment? The answer to this question based on the 2024 report is: No, insufficient evidence located. However, the answer to this question should be “Yes”, as the Ministry of Human Resources and Social Development published the Guide Manual to Business Ethics in February 2017, which focuses on several ethical principles, including justice, equality and non-discrimination.

Supporting Documents: Guide Manual to Business Ethics Ministry of Human Resources and Social Development.pdf (0.25MB)

Response from Women, Business and the Law team:

According to the Workplace topic methodology, the answer to the question is “Yes” if a public entity has issued guidelines or other documents containing information about nondiscrimination in recruitment based on gender. The answer is “No” if there is no evidence that a public entity has issued such guidelines or other documents or if such guidelines or documents do not specifically cover discrimination in recruitment or hiring based on gender.

The Guide Manual to Business Ethics, published in February 2017 by the Ministry of Human Resources and Social Development, does not explicitly mention nondiscrimination in recruitment or hiring based on gender. Therefore, the answer to this question is “No”.

Comment received from Government:

Is there a specialized body that receives complaints about gender discrimination in employment? The answer to this question based on the 2024 report is: No, insufficient evidence located. However, the answer to this question should be “Yes”, as the Ministry of Human Resources and Social Development is the specialized governmental entity that receives and addresses complaints about violations of the labor system and gender discrimination in employment, through the electronic portal or the application of the Ministry of Human Resources and Social Development. <https://www.hrsd.gov.sa/en/ministry-services/services/customer-page>

Response from Women, Business and the Law team:

According to the Workplace topic methodology, the answer to the question is “Yes” if a specialized independent body has a mandate to receive complaints related to discrimination in employment by public and private actors based on gender. The answer is “No” if such a body does not exist, is not operational, or does not have a mandate to receive complaints related to discrimination in employment based on gender or if the specialized body does not receive complaints about gender discrimination in employment by public and private actors.

Since the Ministry of Human Resources and Social Development is not an independent body with a mandate to receive complaints related to discrimination in employment by public and private actors based on gender, the answer to this question is “No”.

4. Marriage

Comment received from Government:

Is the law free of legal provisions that require a married woman to obey her husband? The answer to this question based on the 2024 report is: No, Royal Decree No. M73 of the Year 1443 Hijri, Art. 42. The answer to this question according to the 2024 report is: No, and this means (there is an explicit stipulation that a married woman must obey her husband, or if the husband's disobedience has legal repercussions on the married woman, such as losing her right to alimony) and based on the Personal Status Law issued by Royal Decree No. (M/73) dated 6/8/1443 AH included the following: Article (42) "The husband shall pay alimony and justice between wives in oath and due alimony, and the wife shall obey in acceptable manners and breastfeed their children unless there is no objection". A woman's obedience to her husband as decided by the jurists is within the limits of his legitimate right and within the limits of her ability and without hardship or harm to her, and that Islamic law has provided rights and obligations on both parties in the marriage contract. It placed on the husband the payment of the dowry and the comprehensive alimony for food, clothing and treatment, and the provision of housing and all the basics of life for the wife, and in return it made the wife obey the husband with kindness, treat him with acceptable manners and preserve his money, dignity, and honor. In all cases, disobedience in the law did not entail any provisions, obligations, or penalties in the event of a violation by the wife, which is a legal provision prescribed by its provisions, and its provision in the law does not introduce any provisions against the parties to the marriage contract. Supporting Documents: family law.pdf (0.5MB)

Response from Women, Business and the Law team:

According to the Marriage topic methodology, the answer to the question is "Yes" when there is no provision requiring a married woman to obey her husband. The answer is "No" when there is any provision stating that a married woman must obey her husband or if disobeying the husband has legal ramifications for a married woman, such as loss of her right to maintenance.

In the case of Saudi Arabia, Article 42 of the Personal Status Law, established by Royal Decree No. M73 of 1443 (Hijri) states that "Each spouse is obliged to fulfill the rights of the other spouse, as follows: [...] (5) To maintain the interest of the family, take care of the children and raise them well. The husband shall spend well on the family, accord equal treatment to his wives [...] and the wife shall obey her husband [...]". Since there is a provision requiring a married woman to obey her husband, the answer to this question is "No."

Comment received from Government:

Can a woman obtain a judgment of divorce in the same way as a man? The answer to this question based on the 2024 report is: No, Royal Decree No. M73 of the Year 1443 Hijri, Arts. 77 and 84(1). Answering this question with "No" is inaccurate. Dissolution of a marriage contract in Saudi may take different ways, if it is at the will of the husband, it called "Divorce"; however, if it is at the will of the wife it called "Khul' ". For both Divorce and Khul' judicial ruling is non-mandatory yet must be documented by both spouses or one of them. Article (77), which stipulates that divorce is the dissolution of the marriage contract by the will of the husband, and Article (84), which stipulates that it is valid for the husband to appoint someone else to do the divorce. While the marriage contract can be terminated in the Kingdom in several ways, if it is by the will of the husband, it is called divorce, but if it is by the will of the wife, it is called khula. As for the judicial ruling of divorce and divorce, it is not obligatory, but it must be documented by the spouses or one of them. However, although the wife has the right to separate through khul', the system makes khul' dependent on the husband's acceptance, in a way that does not achieve the wisdom of its legitimacy.

Response from Women, Business and the Law team:

According to the Marriage topic methodology, the answer to the question is "Yes" when the process to obtain a judgment of divorce is equal for a woman and a man or if there are additional protections for a

woman, such as prohibiting a husband from initiating divorce proceedings while his wife is pregnant. The answer is “No” if there are procedural or evidentiary differences for a woman, if only a man can initiate divorce proceedings, or if divorce is not legally allowed.

In the case of Saudi Arabia, Article 77 of the Personal Status Law, established by Royal Decree No. M73 of 1443 (Hijri), states that “Divorce is the dissolution of the marriage contract that takes place by the will of the husband using the terms that refer to it.” Furthermore, Article 84 (1) stipulates that “A husband may delegate another person -male or female- to divorce his wife”. Since the process of obtaining a judgement of divorce is not equal for a woman and a man, the answer to this question is “No.”

Comment received from Government:

Is there a fast-track process or procedure for family law disputes? The answer to this question based on the 2024 report is: No, insufficient evidence located. However, the answer to this question should be “Yes”, as the Law of Civil Procedure approved expeditious execution of some provisions of personal status lawsuits, such as alimony, breastfeeding cost, accommodation, seeing a child, surrender of a child to his custodian, or returning a woman to her mahrahm or dissolution of marriage. Article 169, Part 10, of Law of Civil Procedure stipulates: “The judgment shall be subject to expeditious execution, with or without bail as the judge may deem fit, in the following circumstances: a) Judgments in urgent matters. b) If the judgment involves alimony, breastfeeding cost, accommodation, child Law of Civil Procedure 36 visitation, surrender of a child to his custodian, returning a woman to her mahrahm or dissolution of marriage. c) If the judgment involves payment of wages of a servant, craftsman, laborer, breastfeeding woman or custodian.”

Supporting Documents: Law of Civil Procedures.pdf (1.02MB)

Response from Women, Business and the Law team:

The Women, Business and the Law team notes the *Shair’a* Pleadings Code, which was enacted by Royal Decree No. 1 of 1435 (Hijri) on November 25, 2013. Article 169 of this decree addresses family law disputes procedures and states that “The judgment must include expedited enforcement, with or without a security bond at the judge's discretion, in the following cases:

- Judgments issued in urgent matters.
- Judgments concerning alimony, nursing fees, housing, child visitation, custody transfer, transfer of a woman to her guardian, or separation between spouses.
- Judgments ordering the payment of wages for a servant, artisan, worker, wet nurse, or custodian.”

The team will assess the legal impact of this provision during the 2025 cycle and incorporate any necessary updates in the next edition of the report.

Comment received from Government:

Is legal aid available for family law disputes? The answer to this question based on the 2024 report is: No, insufficient evidence located. However, the answer to this question should be “Yes”, as the Saudi Bar Association provides legal aid services, which include a set of professional services provided by a lawyer for those who cannot afford to pay the lawyer's fees. Legal aid also includes providing legal advice, or assistance in writing regulations and memoranda and objecting to judgments. Link to the Saudi Bar Association's website: <https://sba.gov.sa> The Ministry of Justice also provides legal aid for a nominal fee through the Najiz Center. Also, free legal aid is available through the non-profit sector with government support. Website: <https://www.moj.gov.sa/english/Ministry/Departments/NajizCenter/Pages/default.aspx>

Response from Women, Business and the Law team:

The Women, Business and the Law team notes the legal aid initiatives by the Saudi Bar Association and the Ministry of Justice. However, there is insufficient information regarding whether family disputes are included among the types of disputes covered by these initiatives.

According to the Marriage topic methodology, the answer to the question is “Yes” when the government provides legal aid for resolving family law disputes either directly or by financially supporting an NGO, even if access is subject to certain income criteria. This legal assistance may include services such as legal advice or representation in family law matters spanning areas such as marriage, divorce, custody, and alimony disputes. The answer is “No” if the government does not provide legal aid services or if such services are delivered exclusively by NGOs or private organizations, including cases in which the government merely coordinates access to legal aid without offering financial support. The answer is “No” if the government provides legal aid services but does not cover family law disputes. Since no legal aid is specifically available for family law disputes, the answer to this question remains “No.”.

5. Parenthood

Comment received from Government:

Is paid leave of at least 14 weeks available to mothers? The answer to this question based on the 2024 report is: No, Labor Law, Art. 151. Pursuant to Labor Law a Female workers shall be entitled to fully paid maternity leave for a period of 12 weeks to be divided at the female worker's discretion. 1- A working woman has the right to a fully paid maternity leave for a period of (twelve) weeks, of which the six weeks following the birth are mandatory. She may distribute the remaining six weeks as she desires, starting four weeks before the expected date of birth. The expected date of birth shall be determined by a medical certificate certified by a health authority. If the remaining period of leave is less than (six) weeks as a result of the birth being delayed from its expected date, the period completed shall be considered unpaid leave. In all cases, a working woman has the right to extend this leave for (one month) without pay. 2- In the event of giving birth of a sick child or a child with special needs whose health condition requires a constant companion, a female worker shall be entitled to a one-month leave with full pay starting at the end of the maternity leave and she shall be entitled to extend the leave for an additional month as unpaid leave. Supporting Documents: Law of Labor.pdf (2.88MB)

Response from Women, Business and the Law team:

According to the Parenthood topic methodology, the answer to the question is “Yes” if mothers are legally entitled to at least 14 weeks (98 calendar days) of paid leave for the birth of a child through maternity leave, parental leave, or a combination of both. The answer is “No” if the law does not establish paid leave for mothers or if the length of paid leave is less than 14 weeks.

In Saudi Arabia, the law provides for 70 calendar days of paid leave, which is lower than the standard of 98 days in accordance with ILO Convention No. 183. Therefore, the answer to this question remains “No.”

Comment received from Government:

Are leave benefits for mothers paid solely by the government? The answer to this question based on the 2024 report is: No, Labor Law, Art. 151. The answer to this question should be “yes”. based on Article No. 41 of the Social Insurance Law issued by Royal Decree No. (M\273) dated 26\12\1445 AH. <https://laws.boe.gov.sa/BoeLaws/Laws/LawDetails/eae8a20-3a54-4aaf-b0d9-b1ad00998962/1>

Response from Women, Business and the Law team:

The Women, Business and the Law team notes the issuance of the Social Insurance Law issued by Royal Decree No. (M\273) dated 26\12\1445 AH, which corresponds to July 2, 2024, in the Gregorian calendar. Since the Women, Business, and the Law 2024 report assesses laws and policy mechanisms effective as of October 1, 2023, the team will evaluate the regulatory impact of this law in the next report cycle and include any necessary updates in the subsequent edition.

Comment received from Government:

Is it possible to apply for maternity benefits through a single government application process? Yes, the General Organization for Social Insurance will provide the service through the electronic portal or electronic application by the worker or the employer through automatic linking and integration with the relevant authorities, including the Ministry of Human Resources and Social Development, Ministry of Health, the Ministry of Interior, and other authorities.

Response from Women, Business and the Law team:

The Women, Business and the Law team notes the electronic portal by the General Organization for Social Insurance. The team will evaluate the impact of this policy in the next report cycle and include any necessary updates in the subsequent edition.

Comment received from Government:

Are incentives in place to encourage fathers to take paternity leave on the birth of a child? The answer should be yes, as the Labor Law provides incentives to the father upon the birth of his child, as Article 113 stipulates paternity leave with full pay for a period of 3 days.

Supporting Documents: Law of Labor.pdf (2.88MB)

Response from Women, Business and the Law team:

According to the Parenthood topic methodology, the answer to the question is “Yes”, if there are incentives to promote fathers’ uptake of legally mandated paternity or parental leave. The answer is “No” if there are no incentives to promote fathers’ uptake of legally mandated paternity or parental leave. For this question, “incentives” may include, but are not limited to, bonuses or cash payments, increased leave payments, additional paid leave, higher wage replacement rates, job protection, or other financial benefits and concessions.

In the case of Saudi Arabia, while Article 113 of the Labor law provides that the worker is entitled to fully paid leave of 3 days in the case of having a newborn, there are no additional incentives aimed at promoting fathers' uptake of leave. Therefore, the answer to the question remains “No.”

6. Childcare

Comment received from Government:

Does the law establish any form of support to non-state childcare providers? The answer to this question based on the 2024 report is: No, no applicable provisions could be located. However, Article 159 of the Labor Law provides: 1. An employer who employs 50 female workers or more shall provide them with a suitable place with an adequate number of babysitters to look after the female workers' children under the age of six years, if the number of children reaches 10 or more. 2. The Minister may require an employer who employs 100 women or more in a single city to set up a nursery, either on his own or in conjunction with other employers in the same city, or alternatively, to contract with an existing nursery to care for the children of the female workers who are under six years of age during work periods. In such case, the Minister shall set forth the terms and conditions regulating such facilities as well as the charges imposed on the female workers benefiting from this service. "In addition, the Human Resources Development Fund has launched "Qara" program to support working women and reassuring of the care provided to her children, in cooperation with nonstate childcare providers. <https://qurrah.sa/> Supporting Documents: Law of Labor.pdf (2.88MB)

Response from Women, Business and the Law team:

According to the Childcare topic methodology, the answer to the question is "Yes" if the law provides financial or tax-related support to private childcare centers (for-profit or not-for-profit) or employers offering childcare services, such as operational or start-up grants, subsidies, allowances, vouchers, or reimbursements. Tax benefits, including credits, deductions, or exemptions in corporate income taxation, also qualify, as do public-private partnerships or entitlement to tax regimes with special provisions like flat rates or simplified compliance. However, the reviewed provisions do not meet these criteria.

In the case of Saudi Arabia, while the Labor Law requires employers to provide childcare facilities under specific conditions, there is no mention of financial or tax-related support for employers to help them meet this requirement. The Qurrah program indicates government collaboration with non-state childcare providers to support working women. Nevertheless, it does not explicitly detail financial support such as grants, subsidies, or vouchers for the providers themselves, nor tax benefits specific to childcare services. Therefore, the answer to the question remains "No."

Comment received from Government:

Does the law establish quality standards for the provision of childcare services in center-based settings? The answer to this question based on the 2024 report is: No, no applicable provisions could be located. However, the answer to this question should be "yes", as the "Regulation for Children's Hospitality Centers" issued by Ministerial Decision No. (54694) by Ministry of Human Resources and Social Development provides a thorough set of rules to ensure quality including safety, health, and security requirements. Supporting Documents: Regulatory Controls for National children's hospitality centers.pdf (0.38MB)

Response from Women, Business and the Law team:

According to the Childcare topic methodology, the answer to the question is "Yes" if the law mandates quality requirements for public or private center-based childcare, covering three parameters: (1) structural quality, which includes either requirements for an educator/caregiver-to-child ratio or a maximum group size, not the size of the entire childcare facility; (2) workforce quality, which includes requirements specifying a minimum level of specialized education or professional training for educators or main caregivers; and (3) quality assurance mechanisms in the form of either mandatory regular inspections (by means of physical visits) by authorized bodies or mandatory regular reporting by childcare centers, with regularity being specified. The answer is "No" if there are no laws mandating quality standards for the

provision of center-based childcare services or if the law mandates only one or two of the three covered quality parameters, but not all three.

Based on the information provided by the government of Saudi Arabia, the law regulates structural quality and workforce quality but does not explicitly require regular inspections or established reporting mechanisms with specified regularity (e.g., annually, monthly, etc.) to ensure comprehensive quality standards for center-based childcare services. Therefore, the answer to the question remains “No.”

Comment received from Government:

Is there a publicly available registry or database of childcare providers? The answer to this question based on the 2024 report is: No, insufficient evidence located. However, the approved childcare centers for beneficiaries of the Child Hospitality Program for Working Women “Qurra” of the Human Resources Development Fund “Hadaaf” are published on the program’s official website. <https://qurrah.sa/branches?offset=1>

Response from Women, Business and the Law team:

According to the Childcare topic methodology, the answer to the question is “Yes” if the government or relevant ministry publishes a publicly available registry or database of childcare providers. Additionally, for the registry to qualify, it must be accessible to the public, actively maintained, and published by an official government source.

The website provided (<https://qurrah.sa/branches?offset=1>) by the government of Saudi Arabia is not functional, which does not allow the verification of a publicly available registry. Therefore, the answer to the question remains “No.”

Comment received from Government:

Is there a clearly outlined application procedure to request financial support from the government for childcare services by non-state childcare providers? The answer to this question based on the 2024 report is: No, insufficient evidence located. However, the Qurrah program provides this type of services. It supports the empowerment of working Saudi women to enter and continue in the labor market and guarantees coverage of up to 50% of childcare center fees for each child. Details can be found here: <https://qurrah.sa>

Response from Women, Business and the Law team:

According to the Childcare topic methodology, the answer to the question is “Yes”, if the law, guidelines, or official government website provides a clearly outlined application procedure for non-state childcare providers to request financial support. In addition, this procedure must include detailed steps such as the application process, required documentation, and submission protocols, going beyond merely stating entitlement conditions or eligibility criteria.

In the case of Saudi Arabia, while the Qurrah Program supports working Saudi women by covering up to 50% of childcare center fees for each child, no evidence was found in the provided source to indicate that a clearly outlined application procedure exists specifically for non-state childcare providers to request financial support. The methodology requires detailed guidance on the process, including steps for application, required documentation, and submission procedures, which are not accessible through the program’s official website (<https://qurrah.sa>). Furthermore, the website appears to be non-functional, preventing verification. Therefore, the answer to the question remains “No.”

7. Entrepreneurship

Comment received from Government:

Is sex-disaggregated data on business activities, entrepreneurship, or women-owned businesses published on a regular basis? The answer to this question based on the 2024 report is: No, insufficient evidence located. However, the Ministry of Commerce periodically publishes several commercial records, only classified by economic activities not by gender. Also, news about the rates of existing commercial records owned by women is published by the Ministry of Commerce.

Response from Women, Business and the Law team:

According to the Entrepreneurship topic methodology, the answer to the question is “Yes” when a public institution, such as the statistics office or a line ministry, regularly publishes sex-disaggregated data on women’s business activities and the number of women-owned businesses. The answer is also “Yes” if a government-published document incorporates a summary analysis or description of sex-disaggregated data and has been published since January 1, 2020. Conversely, the answer is “No” if there is no evidence indicating regular publication of sex-disaggregated data on business activities by the government. The answer is also “No” if sex-disaggregated data on business activities is published regularly by an NGO or international organization without government partnership.

Since the information shared by the government does not provide evidence of sex-disaggregated data on business activities, entrepreneurship, or women-owned businesses that are published on a regular basis, the answer to the question remains “No.”

Comment received from Government:

Are there government-led programs that provide support to female entrepreneurs such as access to finance or regarding agency and empowerment? The answer to this question based on the 2024 report is: No, insufficient evidence located. However, there are financing programs to support entrepreneurs in the Kingdom without discrimination, including: - Entrepreneur Financing Program from the Social Development Bank. <https://www.sdb.gov.sa/en/facilities/facilities-financing/financing-entrepreneurs/> - Financing products provided by the Small and Medium Enterprises Bank. <https://smebank.gov.sa/en/products>

Response from Women, Business and the Law team:

According to the Entrepreneurship topic methodology, the answer is “Yes” when there is proof of an active government-led program that supports female entrepreneurs focusing on providing access to finance and training, coaching, or business development. The answer is “No” if there is no evidence of the existence of such a program or if the program is limited in scope.

Since the information shared by the government does not provide evidence of government-led programs that specifically support female entrepreneurs in Saudi Arabia, the answer to the question remains “No.”

Comment received from Government:

Is there a current national government plan or strategy with a focus on women’s access to financial services? The answer to this question based on the 2024 report is: No, insufficient evidence located. However, the Financial Sector Development Program seeks to build a diverse and inclusive sector that promotes innovation and provides financing needs for a wider range of economic actors. The program enhances the inclusiveness of the financial services sector and provides financing for small and medium enterprises. <https://www.vision2030.gov.sa/en/explore/programs/financial-sector-development-program>

Response from *Women, Business and the Law* team:

According to the Entrepreneurship topic methodology, the answer to the question is “Yes” when there is an active government-issued national financial inclusion strategy, plan, or policy that explicitly identifies women’s financial inclusion or access to credit as a primary objective. The answer is also “Yes” when women’s financial inclusion is targeted within the broader strategies, plans, or policies currently in force. The answer is “No” if there is no national financial inclusion strategy, plan, or policy or if there is a financial inclusion strategy, but it does not prioritize women’s financial inclusion as a main objective. The answer is also “No” if there is only an unofficial financial inclusion strategy issued by an NGO.

While the Financial Sector Development Program has several targets that aim at increasing women’s participation in the labor force and supporting SMEs, it lacks a clear component that prioritizes women’s financial inclusion. Therefore, since there is no active government-issued strategy that explicitly identifies women’s financial inclusion as a priority, the answer to this question remains “No.”

8. Assets

Comment received from Government:

Does the law provide for the valuation of nonmonetary contributions? The answer to this question based on the 2024 report is: No, Basic Law of Governance, Arts. 7 and 23. The answer to this question was based on Art. 7 and 23 of the Basic Law of Governance which provide the following: "(7) Governance in the Kingdom of Saudi Arabia derives its authority from the Quran and the Sunna of the Prophet, peace be upon him. The Quran and Sunna shall govern this Law and all the laws of the State." "(23) The State shall protect the Islamic creed, apply Sharia, promote virtue and prevent vice, and propagate Islam." It is unclear that the mentioned articles are related to the question.

Supporting Documents: Saudi basic law of governance.pdf (IMB)

Response from Women, Business and the Law team:

According to the Assets topic methodology, the answer is "Yes" when there is an explicit legal recognition of nonmonetary contributions, and the law provides for equal or equitable division of property, or the transfer of a lump sum based on nonmonetary contributions. The answer is also "Yes" when the default marital property regime is full community, partial community, or deferred community of property because these regimes implicitly recognize nonmonetary contributions at the time of property division and benefit both spouses regardless of who purchased property or holds title to it. Conversely, the answer is "No" when the default marital property regime is not a form of community of property and there is no explicit legal provision providing for equal or equitable division of property based on nonmonetary contributions. Within the context of this question, nonmonetary contributions, include caring for minor children, taking care of the family home, or any other contribution from a spouse that does not directly generate income.

In the case of Saudi Arabia, the Personal Status Law, promulgated by Royal Decree No. M73 of 1443 (Hijri), lacks legal provisions that establish the right of women to receive compensation for nonmonetary contributions. Also, the default marital property regime in Saudi Arabia is "Separation of Property" which does not recognize nonmonetary contributions at the time of property division. Therefore, the answer to this question remains "No".

Comment received from Government

Are there awareness measures in place to improve women's access to information about marital and inheritance rights? The answer to this question based on the 2024 report is: No, insufficient evidence located. However, the Ministry of Justice, through its official websites on social media networks, publishes awareness campaigns on women's rights in many aspects, including marriage, inheritance, custody, alimony, and others. The Human Rights Commission provides detailed information available on the Najiz platform of the Ministry of Justice and the services of calculating the legal inheritance for heirs. <https://www.moj.gov.sa/English/Pages/default.aspx>

Response from Women, Business and the Law team:

According to the Assets topic methodology, the answer is "Yes" when detailed information on women's inheritance and marital rights is published on the government website in the language spoken by the majority on matters such as the necessary steps and documentation required for enforcement of the procedures and support services available. The answer is also "Yes" when awareness measures are implemented by a public entity through learning activities, programs, or information materials. Conversely, the answer is "No" when little or no information is available on the government website about a woman's inheritance and marital rights. The answer is also "No" when there is no evidence of government-led awareness activities to improve a woman's access to information about marital and inheritance rights. Since the information provided by the government does not include any information or reference to awareness activities aimed to improve women's awareness of their inheritance and marital rights, the answer to this question remains "No."

9. Pension

Comment received from Government:

Are there incentives in place to increase women's retirement benefits? The answer to this question based on the 2024 report is: No, insufficient evidence located. However, there are no programs that provide an increase in retirement benefits for women, but the "Taqdeer" program provides a path to various financing solutions (goods financing, car financing, personal financing) for retirees, both male and female, with appropriate profit margins and easy installments, in cooperation with (Taqdeer) program partners from the private sector. <https://www.gosi.gov.sa/en/Taqdeer/AboutUs>

Response from Women, Business and the Law team:

The Women, Business and the Law team notes the existence of the "Taqdeer" program. The team will evaluate the impact of this policy in the next report cycle and include any necessary updates in the subsequent edition.

Comment received from Government:

General notes on the methodology are attached.

Supporting Documents: WBL Report Comments for the WorldBank V2.xlsx (0.03MB)

Response from Women, Business and the Law team:

The Women, Business and the Law questions have been carefully designed over the past 15 years, grounded in extensive research and informed by alignment with international standards. This rigorous process ensures that the questions and their methodology cover topics that reflect globally recognized norms and demonstrate robust associations with economic outcomes. While the methodology is standardized to ensure comparability across economies and over time, the team is currently working on refining it.

The team appreciates your valuable suggestions and is pleased to inform you that an updated Methodology Handbook will be shared in a few weeks, which may consider some of the proposed changes. Thank you for your continued support and contributions.

Communications

For questions on this note, please contact:

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