



# **DATA UPDATE – Women, Business and the Law 2023**

**Benin**

**Ministère de l'Economie et des Finances**

## **1. Entrepreneurship**

### **Comment received from Government:**

#### *1. Does the law prohibit discrimination in access to credit based on gender?*

On September 14, 2022, the Ministry of Economy and Finance in Benin adopted the Order No. 2349 /MEF/DC/SGM/DGSF/178 SGG 2022 prohibiting any discrimination in access to credit based on gender from credit institutions, financial institutions, and decentralized financial systems (DFS). The new order expands the scope of Circular No. 2468/2020/MEF/CAB/SGM/ANSSFD/DESI to include all credit institutions and banking-type credit institutions in addition to the decentralized financial system (DFS).

In the order, discrimination is determined as any act that breaks the equality between men and women by subjecting women to greater demands than men or placing them in more difficult conditions. The measure considers: the setting of conditions for granting and collecting credits, the list of documents required for credit beneficiaries, the reception and processing of credit files, the institution or completion of all other formalities relating to the loans granted.

Non-compliance with the order exposes any offender to sanctions in accordance with law n°2011-26 of January 9, 2011, on the prevention and repression of violence against women. The Director General of the Treasury and Public Accounting, the Director General of the Financial Sector and the Director General of the National Agency for the Supervision of Decentralized Financial Systems are responsible for overseeing the application of the order.

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

The *Women, Business and the Law* team takes note of the issuance of Order No. 2349/MEF/DC/SGM/DGSF/178 SGG 2022. The team understands that this order now prohibits discrimination in access to credit based on gender. The updated analysis will be reflected in the upcoming *Women, Business and the Law* report.

### **Communications**

For questions on this note, please contact:

Tea Trumbic  
Women, Business and the Law  
Global Indicators Group – Development  
Economics  
World Bank Group  
2121 Pennsylvania Avenue NW  
Washington D.C. 20433  
Tel: +1 (202) 473-0577  
E-mail: [ttrumbic@worldbank.org](mailto:ttrumbic@worldbank.org)

Marina Elefante  
Women, Business and the Law  
Global Indicators Group – Development  
Economics  
World Bank Group  
2121 Pennsylvania Avenue NW  
Washington D.C. 20433  
Tel: +1 (202) 473-5556  
E-mail: [melefante@worldbank.org](mailto:melefante@worldbank.org)

