

WOMEN, BUSINESS AND THE LAW 2027

QUESTIONS & ANSWERS CONSOLIDATED RESPONSES

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WBL 2027 Q&A - CONSOLIDATED RESPONSES

TABLE OF CONTENTS

OVERVIEW	8
1. How does <i>Women, Business and the Law</i> (WBL) capture the gap between laws on the books and actual outcomes in practice?	8
2. How does the <i>Women, Business and the Law</i> (WBL) methodology ensure the quality and reliability of expert-based enforcement perceptions for each topic, including mitigation of subjectivity and bias in expert opinions?	8
3. Why is Enforcement Perceptions data missing for some economies and indicators?	9
4. What are the WBL 2027 data collection cut-off dates?	9
5. How are qualitative comments provided in the questionnaire used within the WBL methodology?	9
6. What are the requirements for sex-disaggregated data to be considered under the various indicators?	10
7. What standards are applied when using information from non-governmental or private sector sources?	10
8. How does WBL account for indirect or structural inequality, beyond indicators that measure direct legal discrimination?	10
9. In contexts where legal reforms exist but women continue to face barriers in practice—such as in employment, property ownership, and access to credit—what reforms does WBL identify as priorities, and how can implementation be strengthened?	11
10. How does the WBL project support or contribute to legal reform worldwide?	11
SAFETY	14
11. Why is scoring binary for some indicators and incremental for others in the Safety topic?	14
12. How does the WBL methodology account for digital violence against women, and why are general sexual harassment laws not considered sufficient to capture these forms of abuse?	14
13. How do cultural beliefs and traditions influence perceptions about child marriage enforcement?	14
14. How does WBL account for contexts in which legal instruments and mechanisms exist, yet women are unable to effectively access the legal system due to social stigma?	15
15. Why does the WBL methodology require that shelters be at least partially government-funded, and how does that correlate with the impact and effectiveness of privately funded shelters?	15

MOBILITY 17

16. How does WBL address non-legal barriers to women's economic participation, such as the inability to obtain a husband's consent in practice, or the risk that a woman's family will lose financial support if she leaves a dangerous situation? 17
17. Does WBL account for varying degrees of legal consequences women may face — for example, loss of alimony or maintenance rights, if a woman leaves the marital home? 17
18. How does WBL account for constraints on women's mobility that are not codified in law — such as social norms, family pressure, or informal practices? 17
19. Why is safe and gender-sensitive public transportation relevant to women's freedom of movement?..... 18
20. Why does WBL include citizenship rights — such as the ability to confer citizenship on a spouse or children — under the Mobility topic, and how do these rights connect to women's economic opportunities? 18
21. How does WBL capture informal barriers to women's mobility such as social pressure to obtain a husband's consent, or the risk of losing financial support from the family upon leaving the household? 19
22. When laws restrict women's mobility, how does WBL measure the perception on whether those restrictions are enforced? 19

WORK 21

23. Why does the Work topic focus on discrimination in recruitment based on marital status, parental status, and age? How is pregnancy captured within this framework? 21
24. How does the methodology define flexible work arrangements, and does it include part-time work? 21
25. Do private sector initiatives, such as company-level policies on flexible work or nondiscrimination, factor into the Work assessment?..... 22
26. Which institutions are considered under the Supportive Frameworks pillar in the Work topic, and are labor inspectorates or unions included? 22
27. Does discrimination in recruitment factor in discrimination based on likelihood of having children during the recruitment process?..... 22
28. How are national employment or gender strategies incorporated into the Work assessment? 23
29. How does the Work topic account for women working in the informal sector? 23
30. How does the WBL Work topic assess collective bargaining agreements? 23

PAY 25

31. How does the WBL methodology reconcile the promotion of flexible work arrangements with the objective of ensuring pay equality?..... 25
32. Does the Pay topic consider the undervaluation of occupations predominantly held by women, in addition to access to higher-paying jobs?..... 25

33. Does the transportation sector also include fishing and global shipments?.....	26
34. To what extent does the Pay topic capture protections for women outside formal employment, such as students or those not in the labor force?.....	26

MARRIAGE..... 28

35. Why does WBL look at fast-track procedures in family law cases?.....	28
36. Does the assessment rely exclusively on formal statutory law, or does it also incorporate customary and religious norms that govern marriage in practice for a significant portion of the population? And what about court judgements?.....	28
37. Isn't WBL double-counting restrictions when a legal provision on a woman's obedience to her husband also includes specific restrictions already measured elsewhere, such as requiring a husband's permission to leave the marital home?.....	29
38. Does WBL consider issues that arise before marriage, specifically forced marriage and child marriage, and how these are reflected in the methodology?.....	29
39. What interventions have proven most effective in empowering girls to resist early marriage, and how should these approaches be combined for lasting impact?	29
40. Could you elaborate on how marriage laws may influence women's economic opportunities? ...	30
41. How does the methodology account for legal frameworks that differ between the federal and subnational (provincial or state) levels, for example, in countries where areas, such as inheritance and domestic violence, have been devolved to the provinces?	30

PARENTHOOD 32

42. How does the methodology address potential unintended effects of maternity leave policies on women's employment opportunities?.....	32
43. How does the methodology assess maternity and parental leave benefits, including their financing, administration, and applicability across different categories of workers?.....	32
44. Does a country that offers 180 days of maternity leave get the same score as one that offers 98 days?	33
45. Does the methodology capture the gap between legal protections and their implementation in practice, particularly regarding dismissal during pregnancy?	33
46. Why does the methodology emphasize government responsibility in covering the costs of maternity and parental benefits, rather than assigning a greater role to large or financially capable firms?	33
47. If a country provides maternity and paternity leave but compensation is low or access is administratively burdensome, does it still receive full points under the methodology?	34
48. Does the WBL methodology consider protections related to reproductive autonomy, such as workplace protections against forced pregnancy or parenthood?	34

CHILD CARE..... 36

- 49. Does the methodology assess childcare accessibility, including affordability and geographic availability?..... 36
- 50. Does the methodology capture whether governments allocate budget resources for childcare services?..... 36
- 51. What is the reference period for assessing childcare-related data, such as quality monitoring or reporting?..... 36
- 52. Does the methodology consider actual usage of childcare services, in addition to laws and policies?..... 36
- 53. How does WBL evaluate and distinguish formal and informal access to childcare?..... 37
- 54. Is the WBL methodology expanding its scope to cover broader caregiving responsibilities, such as care for dependent adults or persons with disabilities?..... 37
- 55. Is the scope of the childcare topic limited to young children, and if so, why? 37
- 56. Does the methodology assess the quality of childcare services, including provider qualifications and accountability mechanisms? 37

ENTREPRENEURSHIP..... 39

- 57. How does WBL define “women-led” business in the context of decision-making? 39
- 58. How does the methodology take into account the role of financial management skills in ensuring that access to credit translates into positive economic outcomes for women? 39
- 59. Why is access to credit considered a core component of the Entrepreneurship topic? 40
- 60. What is the relevance of public procurement to women’s entrepreneurship?..... 40
- 61. Why does the Entrepreneurship topic extend beyond business registration when assessing the enabling environment for women entrepreneurs? 40
- 62. Has WBL examined the role of women’s business certification schemes in expanding access to public and private procurement opportunities?..... 41

ASSETS 43

- 59. Are there data on how many countries recognize or account for unpaid care work in their legal frameworks? Additionally, does the assessment consider only the existence of legal provisions, or does it also examine the extent or monetary valuation of unpaid care work?..... 43
- 60. In contexts where informal property arrangements, family or community pressure, and undocumented ownership are common, how does WBL account for potential discrepancies between formal property ownership statistics and women’s lived experiences?..... 43
- 61. What’s the difference between owning property and having the authority to manage it? 44
- 62. Are equal inheritance rights sufficient to ensure that women effectively receive and control property in practice? 44
- 63. How do property and asset rights affect women’s access to credit? 45

64. A recent judgement of Court in Pakistan ruled that assets acquired during marriage subject to equitable distribution, how will such a ruling be considered in the absence of an explicit law? 45
65. Under the Supportive Frameworks pillar, which poses a greater challenge in practice: mechanisms for property ownership or for property registration? Additionally, should the terminology emphasize “empowerment” rather than “incentives” when referring to these measures? 45

PENSION..... 47

66. Does the Pension topic extend beyond retirement benefits to assess broader social protection needs of women in old age, such as elder care or social assistance? 47
67. How does the methodology distinguish between the effects of legal frameworks and broader structural factors such as informal employment or caregiving responsibilities? 47
68. What is the rationale for assessing eligibility conditions for survivor pension benefits, including age thresholds?..... 47
69. Does the methodology consider noncontributory or universal pension systems? 48
70. What is the rationale for assigning partial scores where women retire earlier than men, and why does the methodology use equal retirement ages as a benchmark despite structural inequalities? 48



OVERVIEW

OVERVIEW

1. How does *Women, Business and the Law* (WBL) capture the gap between laws on the books and actual outcomes in practice?

Response: The WBL methodology was designed precisely to address the gap between laws on the books and women's lived experience. Its three-pillar structure recognizes that legal reform alone does not necessarily produce effective implementation or real change in practice. The Supportive Frameworks pillar captures the institutional and policy measures that can make laws functional, such as national action plans, programs and services for women, awareness-raising initiatives, accountability and access to justice mechanisms, and sex-disaggregated data. Supportive, serve as an intermediary layer between formal legal rights and actual outcomes. The Enforcement Perceptions pillar captures the extent to which public authorities enforce, in practice, each of the laws and rights measured under legal frameworks, as assessed by experts.

2. How does the *Women, Business and the Law* (WBL) methodology ensure the quality and reliability of expert-based enforcement perceptions for each topic, including mitigation of subjectivity and bias in expert opinions?

Response: The Enforcement Perceptions pillar complements the legal and supportive frameworks by capturing expert assessments of how effectively laws are implemented in practice, using a structured methodology designed to ensure reliability and comparability. Responses are collected through standardized questionnaires aligned with the legal indicators, and contributors are selected based on their expertise, professional background, and familiarity with the relevant legal framework.

The Enforcement Perceptions pillar is designed to capture informed views on how laws are enforced in practice. WBL recognizes that these inputs may involve a degree of subjectivity. To harmonize interpretations across jurisdictions and reduce potential bias, WBL uses anchoring vignettes with clearly defined response scales. Specifically, the questionnaires used to collect Enforcement Perceptions data include an "anchoring vignette" section to improve the comparability of perception scores across different economies. It is a common methodological concern in perception-based surveys that people interpret the same phenomenon differently due to their specific material, institutional, and cultural contexts.

For example, a certain level of employment discrimination might be seen as significant by some but not by others. To address this issue, the questionnaire begins with a set of paragraphs ("anchoring vignettes"), which describe hypothetical scenarios of enforcement relevant to the survey topics. For instance, before answering questions about laws and their enforcement in their own economies, experts on labor law will read vignettes about gender discrimination in employment, where anti-discriminations laws are enforced

to different degrees. These vignettes are designed to provide a common reference point, helping contributors consider a wide range of situations and align their responses more consistently. Importantly, enforcement perceptions are treated as a distinct analytical dimension and are not directly combined with legal scores, allowing the framework to differentiate between the existence of rights and their practical application.

3. Why is Enforcement Perceptions data missing for some economies and indicators?

Response: The Enforcement Perceptions pillar evaluates the enforcement of laws and upholding of rights by gathering expert opinions within an economy. The data for this pillar are collected from the same experts who contribute to the WBL legal and supportive frameworks, excluding public employees to avoid potential conflicts of interest.

As the availability of experts differs across economies, enforcement perception data may not be available across all economies and topics. A minimum-threshold rule is applied to ensure that the data are sufficiently representative. For the calculation of the Enforcement Perceptions Pillar scores, at least three responses from expert contributors for each of the perception questions are required for economies with adult population of more than 2 million. For economies with adult population of less than 2 million, only two responses from expert contributors for each of the perception questions are required. A topic-level score is constructed if there are valid scores for at least 2 out of the 4 indicators for each topic. A pillar-level score is constructed if there are valid scores for at least 7 out of the 10 topics for the pillar.

4. What are the WBL 2027 data collection cut-off dates?

Response: WBL data collection uses a fixed annual cut-off date for each annual report. For WBL2027, the report will reflect legal and policy changes that entered into force by March 31, 2026. This means that legislative reforms or new policies entering into force after the cut-off date will not be included in the upcoming edition but will be tracked for inclusion in the following year's data collection cycle.

5. How are qualitative comments provided in the questionnaire used within the WBL methodology?

Response: Comments provided by contributors are systematically reviewed as part of the data validation process. While the scoring is based on standardized legal and policy indicators, qualitative inputs help clarify legal interpretations, contextualize responses, and identify potential inconsistencies across submissions. These comments may inform follow-up verification and support the interpretation of findings, but they do not directly affect scores unless they lead to a revision of the underlying coded responses based on verifiable legal evidence.

6. What are the requirements for sex-disaggregated data to be considered under the various indicators?

Response: There are several indicators assessing the availability of sex-disaggregated data under the Supportive Frameworks pillar, for example, on unpaid care work, employment and salaries, women-owned businesses and corporate leadership, property ownership, and retirement ages and pension benefits. Generally, three conditions need to be met:

- 1) Anonymized sex-disaggregated data must be collected and published by a government or government-affiliated institution such as the statistics office, the cadaster, or a line ministry;
- 2) It must be presented in a structured, accessible table format suitable for analysis and interpretation, either on a government-associated website or in an associated report; and
- 3) within the three years preceding the report's data collection cut-off date.

Data published outside this period, or available only through secondary sources, such as press releases, reports from non-governmental organizations or international entities, are not sufficient for scoring unless they are incorporated into official government data systems. This requirement helps ensure that data are current, reliable, and comparable across economies, while also reflecting the government's capacity to generate and disseminate sex-disaggregated data relevant to advancing women's economic opportunities.

7. What standards are applied when using information from non-governmental or private sector sources?

Response: To ensure rigor and consistency, the WBL team applies strict standards when evaluating information from non-governmental organizations and private sector sources. Such inputs are carefully assessed against predefined criteria, including reliability of the source, methodological transparency, and alignment with primary legal evidence. Information published in secondary sources is always cross verified with official legislation, regulations, and other authoritative sources. Inputs that cannot be substantiated through verifiable legal texts or corroborated by multiple credible references are not used for analysis. This approach helps ensure that all data reflected in the WBL research maintains a high standard of accuracy, credibility, and neutrality.

8. How does WBL account for indirect or structural inequality, beyond indicators that measure direct legal discrimination?

Response: WBL adopts a life-cycle approach and therefore does not examine women's economic participation only at the point of labor market entry. Instead, it assesses how laws and policies affect women across different stages of life, including marriage, pregnancy, parenthood, return to work, career progression, and retirement. This broader design allows the methodology to capture barriers that may not always appear as explicit legal discrimination in the context of employment but nevertheless shape

women's economic opportunities. In that sense, indirect and structural inequalities are reflected through the cumulative impact of legal and policy constraints across the life cycle.

9. In contexts where legal reforms exist but women continue to face barriers in practice—such as in employment, property ownership, and access to credit—what reforms does WBL identify as priorities, and how can implementation be strengthened?

Response: WBL emphasizes not only the importance of strengthening legal frameworks but also improving implementation and enforcement mechanisms to ensure that existing protections are applied effectively in practice. WBL recognizes that legal reform alone is often insufficient; effective implementation depends on factors such as institutional capacity, public awareness, administrative accessibility, interinstitutional coordination, and strong enforcement systems. The Supportive Frameworks pillar captures institutions, procedures, services, and public data systems that are important for the implementation of laws, while the Enforcement Perceptions pillar captures experts' assessments of how effectively public authorities enforce the law in practice. The Enforcement Perceptions pillar complements the legal analysis, for example, by highlighting situations where women have equal rights, but labor inspectors do not effectively address workplace discrimination or instances in which administrative authorities create barriers that prevent women from exercising property rights guaranteed by law. Ultimately, it is not only important for economies to adopt laws and policies, but also to foster enabling environments in which women can effectively access opportunities, exercise their rights in practice, and participate fully in economic life.

Importantly, the methodology does not measure outcomes such as case numbers or labor force participation rates; rather, it focuses on whether implementation mechanisms exist and whether laws are meaningfully enforced. This structure allows WBL to distinguish between rights on paper, implementation mechanisms, and their practical realization.

10. How does the WBL project support or contribute to legal reform worldwide?

Response: The WBL project contributes to legal reform primarily by producing and disseminating comparable data on laws shaping women's economic opportunities, and also by actively creating opportunities for policy dialogue and reform engagement. Through its data, research, country-level analytical work, and partnerships with governments, development institutions, civil society organizations, and the private sector, WBL helps identify legal barriers to women's economic participation and facilitates discussions on potential reform pathways.

WBL data serve as a catalyst for evidence-based policy dialogue by providing governments and stakeholders with objective benchmarks, highlighting reform gaps, and showcasing examples of successful reforms from around the world. The project regularly engages policymakers through government dialogue, conferences, training, capacity building, and collaboration with World Bank operational teams, helping translate evidence into actionable reform agendas. WBL data are widely used and have had real impact

informing legal and policy reforms in several countries, including Azerbaijan, Benin, Côte d'Ivoire, the Democratic Republic of Congo, Gabon, Jordan, Madagascar, Togo, Sierra Leone, Uzbekistan and Vietnam. Further, by evidencing the positive link between gender-equal laws and positive development outcomes, WBL data has informed hundreds of World Bank lending and technical assistance operations since its inception, providing the analytical underpinnings for project design and enabling scalable reforms. Thus, by combining rigorous data with sustained engagement and knowledge sharing, WBL supports countries in designing, implementing, and monitoring legal reforms that expand women's economic opportunities and promote gender equality.





SAFETY

SAFETY

11. Why is scoring binary for some indicators and incremental for others in the Safety topic?

Response: The scoring approach varies depending on the nature of the indicator being measured. Beginning with the WBL 2026 data cycle, partial scoring was introduced for indicators whose components can be meaningfully disaggregated or measured incrementally, allowing the methodology to recognize partial progress. However, binary scoring is still used where a single legal threshold must be fully met to offer meaningful protection (e.g. child marriage, femicide). Incremental scoring is used when legal protection can be present in multiple settings or forms (e.g. sexual harassment in employment, education, public places, and online, or physical, psychological, sexual or economic domestic violence). This approach ensures that WBL reflects both minimum standards and partial progress fairly.

12. How does the WBL methodology account for digital violence against women, and why are general sexual harassment laws not considered sufficient to capture these forms of abuse?

Response: Within the WBL methodology, digital violence is addressed through the indicator on cyberharassment or cyberstalking under the Safety topic. General sexual harassment provisions are not considered sufficient because online violence differs from offline abuse: it may be continuous, searchable, scalable, cross-border, and persistent over time. Precision in legislative drafting therefore affects whether victims have access to effective remedies that consider the specificities of this type of conduct, and whether authorities have a clear legal basis to act. Finally, WBL recognizes the importance of multiple avenues of redress. Criminal penalties play an important deterrent role, but civil remedies, such as injunctions, compensation, and expedited relief, can often provide timelier and survivor-centered responses.

13. How do cultural beliefs and traditions influence perceptions about child marriage enforcement?

Response: WBL measures the existence and content of formal, codified laws, that is, laws enacted by competent legislative or executive authorities in the form of a binding, written, and published instrument. Therefore, the index does not assess cultural beliefs, traditions, or informal social norms. For child marriage specifically, the analysis is based solely on the written law. WBL examines whether the law sets a minimum age of marriage, whether exceptions to that minimum exist (e.g., through parental consent), and whether penalties apply to adults who authorize or enter into child marriages. Cultural beliefs and traditions are relevant to the WBL framework in some indirect ways, such as when customary or religious law operates in parallel to civil law and has been officially codified or is explicitly referenced in a codified law. Another

example is through the enforcement perceptions pillar, where expert views on the extent to which public authorities enforce a law aimed at preventing child marriage may capture implementation dynamics affected by various social and institutional factors, including cultural beliefs and traditions.

14. How does WBL account for contexts in which legal instruments and mechanisms exist, yet women are unable to effectively access the legal system due to social stigma?

Response: The WBL methodology analyzes violence against women across legal frameworks, supportive frameworks, and enforcement perceptions. Under supportive frameworks, it examines whether tailored access to justice measures, such as specialized police or prosecutorial units, courts or procedures, and legal aid services are available to women affected by gender-based violence. These measures are intended to reduce some of the barriers that discourage women from reporting the crime or testifying in court. Specialized units often involve personnel trained to handle cases of gender-based violence in a sensitive and informed manner, while dedicated procedures, such as closed court testimony, in camera proceedings, fast-track mechanisms, or the ability to provide testimony through alternative means, can help minimize re-traumatization, protect survivors' privacy, and reduce the social costs associated with reporting abuse. Under enforcement perceptions, experts assess the extent to which laws are enforced in practice, including whether women come forward and whether cases are pursued. In this way, the methodology is designed to capture at least part of the gap between formal access to justice and women's ability to use the system in socially constrained settings.

15. Why does the WBL methodology require that shelters be at least partially government-funded, and how does that correlate with the impact and effectiveness of privately funded shelters?

Response: The methodology assesses supportive frameworks only when they are implemented or funded by public authorities. This reflects the project's purpose of measuring government commitment to implementing and supporting women's rights through public systems. Accordingly, shelters or other services provided solely by NGOs or private entities without government financial or in-kind support are not considered for scoring purposes. This does not diminish their value; rather, it reflects the methodological rule that shelters must be implemented or funded by a government body.



MOBILITY

MOBILITY

16. How does WBL address non-legal barriers to women’s economic participation, such as the inability to obtain a husband's consent in practice, or the risk that a woman’s family will lose financial support if she leaves a dangerous situation?

Response: WBL explicitly acknowledges that legal equality on paper is not sufficient. Even where laws removing spousal consent requirements have been enacted, the social expectation that a woman must seek her husband’s approval can persist as a binding constraint in practice. WBL research published in the working paper [“I Want to Break Free’ How Laws and Social Norms Open Doors for Women”](#) finds that social norms along with the expectation of social sanctions, not just private beliefs, most strongly restrict women’s behavior. To address these non-legal barriers, WBL complements its legal analysis with evidence on how norms, institutional practices, and enforcement gaps shape outcomes. The project highlights that legal reforms need to be accompanied by effective implementation, awareness-raising, and supportive institutions to ensure that women can exercise their rights in practice.

17. Does WBL account for varying degrees of legal consequences women may face — for example, loss of alimony or maintenance rights, if a woman leaves the marital home?

Response: Under the Legal Frameworks pillar, WBL uses a binary scoring approach: if a law places women in a different legal position from men — for instance, by making a woman's right to maintenance contingent on remaining in the marital home — the indicator receives a score of 0, regardless of how severe or mild the specific consequence is. The methodology captures whether a discriminatory restriction exists in law, not the degree of penalty it carries. WBL recognizes that the real-world impact of such laws varies significantly across and within countries. These differences, including how consistently rules are enforced or applied, are reflected through the Enforcement Perceptions pillar, which complements legal analysis by capturing to what extent restrictive laws are enforced in practice.

18. How does WBL account for constraints on women’s mobility that are not codified in law — such as social norms, family pressure, or informal practices?

Response: WBL's applies a three-pillar approach focusing on Legal Frameworks, Supportive Frameworks, and Enforcement Perceptions. The first pillar exclusively addresses formal legal frameworks. Under this pillar, additional constraints such as those existing outside the law, including social norms or non-codified customary practices are not captured. The Enforcement Perceptions pillar partly bridges this gap by capturing expert views on the extent to which public authorities enforce mobility-related legal rights in practice. This includes perceptions of whether women are able to exercise their rights to choose where to

live, travel domestically and internationally, and enjoy equal citizenship-related rights without undue barriers in practice. While the pillar does not measure social norms directly, expert assessments may reflect the effects of informal constraints, such as family expectations, where they influence the practical exercise of these legal rights.

19. Why is safe and gender-sensitive public transportation relevant to women’s freedom of movement?

Response: Safe and gender-sensitive public transportation matters for Mobility because legal guarantees of freedom of movement only become meaningful when women can move safely and confidently in daily life. A woman may have the legal right to work, study, run a business, or access public services, but if transport is unsafe, unreliable, unaffordable, or exposes her to harassment, her choices are limited in practice. This is especially important because women often rely heavily on public transportation and may make more complex trips linked to work, caregiving, markets, schools, and health services. When transport systems take women’s needs into account, for example through safety measures, lighting, reporting mechanisms, trained staff, accessible routes, and policies against harassment, they help women exercise their mobility rights in practice.

20. Why does WBL include citizenship rights — such as the ability to confer citizenship on a spouse or children — under the Mobility topic, and how do these rights connect to women’s economic opportunities?

Response: Rights to confer citizenship are included in the Mobility topic because nationality laws directly affect whether women can move, live, work, and make family decisions on an equal basis with men. Mobility is not only about whether a woman can travel or choose where to live; it is also about whether the law recognizes her equal legal capacity to determine the nationality status of her children and spouse. When women cannot pass citizenship to their children or foreign spouses on the same basis as men, their choices become constrained. For example, a woman may face barriers to marrying a foreign spouse, returning to her home country with her family, relocating for work. In practice, unequal nationality rights can make women’s mobility conditional on male relatives or spouses, limiting their autonomy and bargaining power within the household. These restrictions also have important economic implications. Citizenship is often the gateway to formal employment, property ownership, business registration, access to finance, public services, and social benefits. If a woman’s children or spouse cannot obtain citizenship through her, the family may face legal and financial insecurity, documentation challenges, or exclusion from services. This can reduce women’s ability to take up jobs, pursue entrepreneurship, invest in their children’s education, or make long-term economic plans. Including citizenship rights under Mobility therefore reflects a broader understanding of movement and economic opportunity. Equal nationality rights allow women to make decisions about residence, family life, and work without legal constraints in the same way as men.

21. How does WBL capture informal barriers to women's mobility such as social pressure to obtain a husband's consent, or the risk of losing financial support from the family upon leaving the household?

Response: Women, Business and the Law addresses barriers to women's mobility through its three-pillar approach, which goes beyond measuring laws alone.

First, the Legal Framework pillar assesses whether women and men have equal legal rights. This pillar only assesses the content of formal law, not the social or family dynamics that may govern behavior in practice. For Mobility, this includes questions such as whether a woman can choose where to live, travel outside her home, obtain a passport, or confer citizenship.

Second, the Supportive Frameworks pillar captures measures that can help women exercise these rights in practice. For example, WBL examines whether economies have transportation policies that consider women's safety and mobility needs, recognizing that legal rights alone may not be sufficient for women to move freely and access economic opportunities.

Third, the Enforcement Perceptions pillar seeks to understand how well these laws are enforced in practice. Through surveys of local experts, WBL captures perceptions of enforcement, for example, whether women face obstacles when exercising their legal rights.

While this pillar does not directly measure social pressure within households or the risk of losing family support, it helps identify gaps between the law on the books and women's lived experiences. Hence, where a woman holds a legal right in principle but routinely cannot exercise it due to social or family dynamics, that gap is likely to be registered in expert enforcement assessments. Taken together, these three pillars allow WBL to move beyond a narrow focus on legislation and provide a more comprehensive picture of the laws and policies affecting women's mobility and the level of their implementation and enforcement.

22. When laws restrict women's mobility, how does WBL measure the perception on whether those restrictions are enforced?

Response: WBL measures enforcement of potentially existing legal restrictions through its Enforcement Perception pillar, which asks two distinct questions depending on how the law grants or restricts a Mobility right. For each Mobility legal indicator, if the law grants women equal rights, experts are asked to what extent public authorities uphold those rights in practice. If the law restricts women's mobility rights, experts are asked to what extent the restriction is enforced in practice. For example, if the law restricts a woman's ability to travel domestically, reflected by a score of 0 on the Legal Frameworks pillar, experts assess how strongly that restriction is enforced in practice, ranging from fully enforced to not at all enforced.



WORK

WORK

23. Why does the Work topic focus on discrimination in recruitment based on marital status, parental status, and age? How is pregnancy captured within this framework?

Response: The Work topic assesses whether laws explicitly prohibit discrimination at the recruitment stage across key dimensions that capture the intersectional nature of discrimination that women face when entering or advancing in the labor market. These include marital status, parental status, or age, as defined under indicator I.3.2.

Within this framework, pregnancy is captured under parental status, reflecting a broader methodological approach. Rather than solely focusing on pregnancy protection, the methodology evaluates whether the legal system provides protection across the full spectrum of family-related responsibilities—including pregnancy, childbirth, and caregiving. In some economies, the law may protect women during pregnancy but may not extend comparable protection after childbirth or once they become parents. By measuring parental status broadly, WBL assesses whether legal protections go beyond pregnancy alone and cover a broader continuum of family-related discrimination.

24. How does the methodology define flexible work arrangements, and does it include part-time work?

Response: Within the Work topic, flexible work arrangements are defined as legal provisions that allow adjustments in the time or place of work, such as flexible hours or remote work for individuals employed full-time and are assessed under indicator I.3.4.

The methodology focuses specifically on whether employees have the possibility to request such arrangements and whether the law provides a framework governing their use. In this context, this question does not encompass part-time employment. 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.

This approach ensures that the indicator captures the ability of workers, particularly those with care responsibilities, to seek more adaptable working conditions, in line with the methodology's focus on reconciling work and family life through enforceable legal mechanisms.

25. Do private sector initiatives, such as company-level policies on flexible work or nondiscrimination, factor into the Work assessment?

Response: WBL primarily assesses government-established legal and policy frameworks rather than voluntary company practices. In the Work topic, the Legal Frameworks pillar focuses on whether the law guarantees relevant rights and protections, while the Supportive Frameworks pillar examines whether the government has issued guidance, complaint mechanisms, or national plans to support implementation. As a result, private sector initiatives are not assessed on their own unless they are mandated by law or explicitly supported through government policy. This approach ensures consistency and comparability across economies by anchoring the analysis in state responsibility for creating an enabling legal environment for women's economic participation, rather than in firm-level practices that may vary widely and are not uniformly regulated.

26. Which institutions are considered under the Supportive Frameworks pillar in the Work topic, and are labor inspectorates or unions included?

Response: The Work Supportive Frameworks pillar examines policies and institutions that support the implementation of workplace laws, including specialized, independent and autonomous institutions that receive complaints related to gender-based discrimination in employment by private sector actors. According to the methodology, a “specialized body” refers to an entity or institution that has been established in addition to courts with a constitutional and/or legislative mandate to protect and promote principles of equality, specifically gender-based discrimination in employment by private sector actors. An “independent and autonomous body” functions with a degree of separation and freedom from the direct influence or control of the entity they relate to (e.g., a national government or ministry) and are legally established as “independent” in their foundational documents. It may take forms such as a human rights commission, ombudsperson, labor tribunal, or gender equality commission, among others, that are tasked with receiving, adjudicating, or referring to the competent court, complaints of gender-based discrimination in employment by public and private actors. Trade unions and labor inspectorates are, therefore, not included within the scope of this question.

27. Does discrimination in recruitment factor in discrimination based on likelihood of having children during the recruitment process?

Response: Under the current WBL methodology, discrimination in recruitment is assessed through indicator I.3.2, which focuses on whether the law explicitly prohibits discrimination based on marital status, parental status, or age. Within this framework, considerations related to the likelihood of having children are captured indirectly through protections against discrimination based on parental status, which encompasses pregnancy, parenthood, and related family responsibilities.

28. How are national employment or gender strategies incorporated into the Work assessment?

Response: National strategies and action plans are assessed under the Supportive Frameworks pillar as evidence of implementation mechanisms. WBL examines whether national plans, strategies, or policies include concrete measures to improve women's access to the labor market, such as training, skills development, or incentives to hire and retain women, including implementation mechanisms and measurable targets and indicators. This ensures that only operational and policy-relevant instruments are considered, in line with the broader objective of capturing whether governments provide structured support to translate legal provisions into effective outcomes.

29. How does the Work topic account for women working in the informal sector?

Response: *Women, Business and the Law* (WBL) focuses on the formal legal and regulatory environment determining whether women can open their own businesses or work. Although many women in developing economies start businesses or work in the informal economy, a goal of this project is to define some of the features of the legal framework that make it more difficult for women to transition from the informal to the formal economy. Further, to maintain comparability across economies, WBL includes an assumption that the woman in question is employed in the formal sector. However, many of the indicators have direct relevance for women who work in the informal sector, for example laws affecting women's ability to own or inherit property, or protections against domestic violence. Indirectly, legal protections affecting the formal sector provide a foundation for economic inclusion and offer incentives for women to be employed in or start businesses in the formal sector.

30. How does the WBL Work topic assess collective bargaining agreements?

Response: WBL primarily assesses binding laws and regulations applicable to the private sector. However, a collective bargaining agreement (CBA) may also be considered when it effectively establishes generally applicable labor standards. A collective bargaining agreement may be used as baseline for the assessment if it covers more than 50 percent of workers in the relevant sector (i.e. food retail sector) and applies to workers beyond the original signatories, either through legal extension or because its provisions are generally binding within the sector. Accordingly, benefits available only under collective bargaining agreements that apply to union members, employees of a particular employer, or another limited group of workers are not reflected in the indicators.



PAY

PAY

31. How does the WBL methodology reconcile the promotion of flexible work arrangements with the objective of ensuring pay equality?

Response: The WBL index treats flexible work arrangements and pay equality as complementary components of women's economic opportunity. Under the Work topic, the index assesses whether legislation allows employees to request flexibility in the time or location of work, recognizing that such arrangements can support women's entry into and retention in the labor market, particularly for those with caregiving responsibilities. At the same time, under the Pay topic, the index evaluates whether the law guarantees equal remuneration for work of equal value and prohibits gender-based discrimination in employment, consistent with the principles established in the ILO Equal Remuneration Convention, 1951 (No. 100).

More broadly, the WBL methodology recognizes that no single legal reform is sufficient on its own to achieve gender equality in the labor market. Flexible work arrangements are most effective when accompanied by legal protections that promote equal economic opportunities and outcomes, including equal pay provisions and pay transparency mechanisms, protections against discrimination in recruitment and employment, the removal of restrictions on women's work, and supportive measures such as childcare services. By measuring these dimensions across multiple indicators, WBL highlights that flexibility and equal pay are mutually reinforcing objectives within a broader ecosystem of laws and policies designed to expand women's access to work while ensuring that such access translates into equitable labor market outcomes.

32. Does the Pay topic consider the undervaluation of occupations predominantly held by women, in addition to access to higher-paying jobs?

Response: While WBL primarily focuses on legal frameworks that enable access, such as removing restrictions on employment, supporting entrepreneurship, and facilitating labor force participation, it also examines laws and regulations that influence job quality. This includes provisions on equal remuneration for work of equal value, protections against workplace discrimination and harassment, access to social protection, and policies that can support career progression. By capturing these elements, WBL aims to highlight how legal systems can both open doors to new opportunities and contribute to better outcomes within existing sectors. The findings underscore that improving job quality and promoting upward mobility are essential complements to increasing women's participation in the labor market.

33. Does the transportation sector also include fishing and global shipments?

Response: WBL assesses restrictions and availability of sex-disaggregated data across economic sectors according to the International Standard Industrial Classification of All Economic Activities (ISIC). Under ISIC, the transportation sector corresponds to Section H (Transportation and Storage) and includes activities such as road, rail, air, and water transport, including international freight and passenger shipping services. However, fishing and aquaculture are classified separately under Section A (Agriculture, Forestry and Fishing) and are therefore not considered part of the transportation sector for WBL purposes. As a result, international shipping companies whose primary activity is the transport of goods or passengers are included in the transportation sector, whereas fishing activities are assessed under the agriculture, forestry, and fishing sector.

34. To what extent does the Pay topic capture protections for women outside formal employment, such as students or those not in the labor force?

Response: The WBL methodology is designed to assess legal and policy frameworks governing women's participation in the formal private sector, using standardized parameters to ensure cross-country comparability. While broader labor categories and informal or nonstandard forms of work raise important policy considerations, they are not currently included in the core scoring framework. This reflects a methodological choice to focus on codified and comparable legal provisions.

Further, to maintain comparability across economies, WBL includes an assumption that the woman in question is employed in the formal sector. However, many of the indicators have direct relevance for women who work in the informal sector, for example laws affecting women's ability to own or inherit property, or protections against domestic violence. Indirectly, legal protections affecting the formal sector provide a foundation for economic inclusion and offer incentives for women to be employed in or start businesses in the formal sector.





MARRIAGE

MARRIAGE

35. Why does WBL look at fast-track procedures in family law cases?

Response: The Marriage Supportive Frameworks pillar includes fast-track or expedited procedures because family law disputes often have immediate and very practical consequences for women's lives. Delays in family law disputes can have significant personal and economic consequences, especially in matters such as divorce, alimony, and child custody. The methodology explains that prolonged proceedings can intensify financial instability, uncertainty, and stress, particularly for women and children. It therefore treats fast-track or expedited procedures as relevant implementation measures that can improve timely access to justice. The methodology also recognizes nonmandatory alternative dispute resolution as potentially useful, while making clear that mandatory processes are not treated as good practice. When these mechanisms become mandatory, they can perpetuate traditional forms of unbalanced power dynamics within a household.

36. Does the assessment rely exclusively on formal statutory law, or does it also incorporate customary and religious norms that govern marriage in practice for a significant portion of the population? And what about court judgements?

Response: Women, Business and the Law assesses legal frameworks primarily on the basis of codified law including written statutes and, where applicable, binding case law or formally recognized precedent in order to ensure methodological consistency and cross-country comparability. In plural legal systems, customary and religious norms are taken into account only to the extent that they have been formally codified or explicitly recognized as applicable within the statutory legal framework. Where such customary or religious norms remain uncoded even if widely applied in practice they fall outside the scope of the Legal Frameworks pillar, as their inclusion would introduce inconsistencies that undermine comparability across different legal traditions. The gap between legal rights and lived realities is acknowledged through the enforcement perceptions pillar, which separately captures practical constraints on women's ability to exercise their rights in practice.

Under the Legal Frameworks pillar, WBL primarily relies on written law, but it may also consider court judgments when they constitute binding legal precedent. This is particularly relevant in legal systems where precedent is recognized as a source of law or where a constitutional or highest court decision effectively invalidates a discriminatory provision. At the same time, written law remains the primary point of reference because lower courts may continue applying a discriminatory rule if a restriction remains formally in force. The relevance of a judgment, therefore, depends on its legal status and enforceability within the domestic legal system.

37. Isn't WBL double-counting restrictions when a legal provision on a woman's obedience to her husband also includes specific restrictions already measured elsewhere, such as requiring a husband's permission to leave the marital home?

Response: WBL's indicators are designed as stand-alone legal assessments. A score under one indicator does not determine the score under another. The obedience indicator under the Marriage topic assesses whether the law requires a wife's duty of obedience, references disobedience, or attaches legal consequences, such as loss of maintenance to conduct deemed contrary to the husband's will, thus capturing restrictions that are not measured elsewhere. By contrast, specific restrictions such as mobility constraints are assessed under the corresponding topic.

38. Does WBL consider issues that arise before marriage, specifically forced marriage and child marriage, and how these are reflected in the methodology?

Response: The Marriage topic focuses on rights during and after marriage rather than on the premarital stage. Child marriage is captured under the Safety topic because it is primarily considered a protection issue with significant implications for girls' agency, education, health, and future economic opportunities. This categorization reflects the life-cycle approach of the WBL framework, in which the Safety topic addresses critical risks and vulnerabilities that arise before or at the early stages of women's economic lives. The distinction is therefore methodological rather than substantive. While child marriage is closely linked to marriage laws, it is classified under Safety to better reflect its broader protective dimensions and long-term impact on women's economic participation.

39. What interventions have proven most effective in empowering girls to resist early marriage, and how should these approaches be combined for lasting impact?

Response: While child marriage is obviously connected to the Marriage topic, WBL covers child marriage under the Safety topic. The reason is that child marriage is treated first and foremost as a protection and safety issue. It affects girls' agency, exposes them to heightened risks, and can have serious consequences for education, health, employment, and long-term economic opportunity. So, WBL measures child marriage under Safety, alongside other issues that affect women's and girls' protection from violence and harm. Ending child marriage requires a coordinated set of mutually reinforcing strategies, as the drivers of the practice, poverty, social norms, limited education, and weak legal enforcement, are themselves interconnected. Empowering girls with life skills, reproductive health knowledge, and access to safe spaces builds the confidence and agency they need to navigate decisions about their own lives. This must be accompanied by deliberate efforts to engage parents, religious leaders, and the community. Awareness-raising and social norms interventions are critical. Community dialogues, mass media campaigns, and initiatives that engage influential leaders, and men and boys can help shift perceptions about the value of

girls, challenge expectations around early marriage, and build collective support for keeping girls in school and delaying marriage. Child marriage is often sustained by beliefs about what is socially acceptable or expected, therefore changing norms at the community level is essential for lasting progress.

Expanding girls' access to affordable, quality secondary education is among the most reliable tools for delaying marriage, as schooling provides a credible and valued alternative pathway. Where poverty is a primary driver, economic incentives — including conditional cash transfers, scholarships, and livelihood programs — are essential to reduce the financial pressures that push families toward early marriage. Finally, a sound legal framework setting the minimum age of marriage at 18, backed by functioning civil registration systems, establishes the foundation within which all other interventions operate.

40. Could you elaborate on how marriage laws may influence women's economic opportunities?

Response: Marriage laws matter because they shape women's legal autonomy within the household. If the law requires a wife to obey her husband, limits her role as head of household, or makes it harder for her to divorce or remarry, this can affect her ability to make independent choices about work, assets, mobility, family life, and financial security. It is key to outline that while marriage is often perceived as a private matter, it also has important economic consequences. When women have equal rights in marriage and divorce, they are better able to protect their income, plan for the future, leave harmful situations, and participate more fully in economic life. This is why WBL treats marital equality as a public policy issue, not just a family matter. To reflect the importance just in one number, WBL research shows that since 1970, 600 million women have gained access to economic opportunities through family law reforms, showing that changes in this area of law can have economy-wide effects (Policy Brief "[Changing Laws, Changing Lives: Family Law Reform as a Catalyst for Economic Prosperity](#)").

41. How does the methodology account for legal frameworks that differ between the federal and subnational (provincial or state) levels, for example, in countries where areas, such as inheritance and domestic violence, have been devolved to the provinces?

Response: WBL uses standardized parameters to preserve cross-country comparability. In federal economies, the methodology examines the laws, regulations, and implementing mechanisms applicable in the economy's main business city only, rather than attempting to aggregate subnational variation. The handbook also notes this as a methodological limitation, because legal conditions may differ across states or provinces and may therefore not be fully captured by the benchmarked city-level approach. This means that WBL provides a consistent reference point, but it does not purport to represent every subnational legal variation. See results on the WBL website: <https://wbl.worldbank.org/en/publications/thematic-topics/subnational-wbl>



PARENTHOOD

PARENTHOOD

42. How does the methodology address potential unintended effects of maternity leave policies on women's employment opportunities?

Response: The methodology recognizes that while maternity leave is a critical protection, its design may influence employer incentives if not accompanied by adequate safeguards. Accordingly, the Parenthood topic assesses not only the existence and duration of maternity leave, but also complementary legal protections such as prohibitions on dismissal during pregnancy and leave and the financing structure of benefits. In particular, when maternity benefits are financed through public or social insurance schemes rather than directly by employers, this can reduce the cost burden on firms and mitigate the risk of discrimination in hiring or promotion decisions. In this way, WBL emphasizes that maternity leave policies are most effective when embedded within a broader legal framework that promotes equal treatment and reduces unintended biases, ensuring that protections for women do not translate into disadvantages in the labor market.

43. How does the methodology assess maternity and parental leave benefits, including their financing, administration, and applicability across different categories of workers?

Response: The Parenthood indicators capture whether paid leave for mothers and fathers is available to workers in the private sector, and do not assess differences in coverage or leave duration across occupations or professional categories unless those distinctions are explicitly established in law, and applicable to the food retail sector. The methodology also evaluates how maternity and parental leave benefits are financed and administered.

Under the Legal Frameworks pillar, a full point is assigned when benefits are fully financed or administered by a government entity, including compulsory social insurance schemes, public funds, or government-mandated private insurance. This includes collectively financed systems supported through social contributions, where the costs are pooled across employers and employees rather than borne by individual firms. Where the cost of benefits is shared between employers and the government, the methodology assigns a partial score of 0.50.

The Supportive Frameworks pillar separately assesses whether maternity benefits can be accessed through a single government application process. By emphasizing government-established financing mechanisms, the methodology recognizes that government-funded or collectively financed maternity and parental leave benefits avoid placing the financial burden on individual employers, reducing the risk of gender discrimination in hiring, retention, and promotion.

44. Does a country that offers 180 days of maternity leave get the same score as one that offers 98 days?

Response: Yes, the two countries would obtain the same score. For indicator “*What is the length of paid leave available to mothers?*”, the methodology assigns a full score once the length of paid leave available to mothers reaches at least 98 calendar days, which corresponds to the internationally recognized standard set out by the International Labour Organization Maternity Protection Convention, 2000 (No. 183). Scores are assigned on a linear scale below this threshold, allowing incremental recognition of progress. Once the threshold is reached, additional days of leave do not further increase the score for this indicator.

45. Does the methodology capture the gap between legal protections and their implementation in practice, particularly regarding dismissal during pregnancy?

Response: Yes, the WBL methodology addresses this distinction through the enforcement perceptions pillar, which captures how effectively public authorities enforce laws in practice, according to expert assessments. In the Parenthood topic, there is a specific enforcement perceptions indicator on legislation prohibiting dismissal of pregnant workers. This allows the framework to distinguish between formal legal protection and the extent to which that protection is actually upheld. As a result, the methodology can reflect cases where the law exists, but enforcement remains weak.

46. Why does the methodology emphasize government responsibility in covering the costs of maternity and parental benefits, rather than assigning a greater role to large or financially capable firms?

Response: The WBL methodology aligns with international standards, including the International Labour Organization's Maternity Protection Convention, 2000 (No. 183), which encourages financing maternity benefits through compulsory social insurance or public funds rather than individual employers. Consistent with this principle, WBL assesses whether governments have established systems, such as social insurance schemes, public funds, or other financing mechanisms, that reduce the costs borne by individual employers. Employer-financed maternity benefits may create incentives to discriminate against women in hiring, retention, or promotion decisions, whereas government-administered or collectively financed systems help distribute costs across society and support women's labor force participation. Accordingly, the methodology focuses on the legal and institutional framework established by governments rather than on the financial capacity or practices of individual firms.

47. If a country provides maternity and paternity leave but compensation is low or access is administratively burdensome, does it still receive full points under the methodology?

Response: The methodology distinguishes between the existence of legal rights and the mechanisms that support access to those rights across different pillars. Under the Parenthood Legal Frameworks pillar, economies are assessed based on statutory entitlements, including the existence, duration, and financing of maternity, paternity, and parental leave. An economy may therefore receive points (full or partial) if it meets the legal criteria established for a particular indicator, even if benefit levels are relatively low or access to benefits is administratively complex.

Implementation-related considerations are captured separately under the Supportive Frameworks pillar. For example, the methodology assesses whether maternity benefits can be accessed through a single government application process, recognizing that streamlined procedures can facilitate uptake of available benefits. This approach reflects the broader WBL framework, which evaluates legal frameworks and supportive frameworks as distinct, yet complementary dimensions, allowing users to distinguish between the existence of statutory protections and the systems that facilitate access to them. In addition, the Enforcement Perceptions pillar captures expert views on the extent to which public authorities enforce the law, providing complementary evidence on whether leave-related benefits are likely to be accessible in practice.

48. Does the WBL methodology consider protections related to reproductive autonomy, such as workplace protections against forced pregnancy or parenthood?

Response: The Parenthood topic focuses on clearly defined legal provisions related to maternity, paternity, and parental leave, as well as protections linked to pregnancy and employment, such as protection from dismissal during pregnancy and leave and access to benefits. Broader issues related to reproductive autonomy, such as protections against forced pregnancy or parenthood, are not explicitly captured within the current set of indicators. However, *Women, Business and the Law* is currently piloting the collection of data on legal and policy frameworks related to women's sexual and reproductive health in selected economies. The data explore issues of non-discrimination, external consent, and financing affecting sexual and reproductive health services such as maternal health, obstetric emergency care, and family planning. It can be accessed on the WBL website: <https://wbl.worldbank.org/en/publications/thematic-topics/women-health>



CHILDCARE

CHILDCARE

49. Does the methodology assess childcare accessibility, including affordability and geographic availability?

Response: The methodology does not measure “accessibility” as a standalone concept but rather evaluates the enabling conditions governments put in place to support accessible and affordable childcare, including the availability of public, private, and employer-supported services. While geographic density of childcare centers was previously explored as a potential indicator, the framework currently focuses on areas more clearly reflected in legal and regulatory systems, particularly affordability measures such as vouchers, subsidies, start-up grants, tax support, and public-private partnerships that can help expand access to childcare services.

50. Does the methodology capture whether governments allocate budget resources for childcare services?

Response: The methodology assesses the existence of financial and tax support mechanisms related to childcare, including subsidies, grants, and fiscal incentives directed at families, providers, or employers. However, the global index does not evaluate government budgetary allocations for childcare. To address this important issue, WBL recently collected data on fiscal policy, which findings were published in the working paper ["Mapping the Gender Dimension in Taxation and Budgeting: A Cross-Country Study of Laws, Policies and Practices"](#).

51. What is the reference period for assessing childcare-related data, such as quality monitoring or reporting?

Response: The methodology applies a defined reference period to ensure consistency across economies. For the WBL 2027 cycle, only data, systems, or reports that were in place or updated between April 1, 2023 and March 31, 2026 are considered. Reports published prior to this period are not counted unless they are part of an ongoing system that remains current and regularly updated.

52. Does the methodology consider actual usage of childcare services, in addition to laws and policies?

Response: The current methodology does not include indicators on the usage or uptake of childcare services. Instead, it focuses on legal and policy frameworks and complements this with the enforcement perceptions pillar, which captures expert views on the implementation and quality of services in practice.

53. How does WBL evaluate and distinguish formal and informal access to childcare?

Response: The methodology focuses specifically on center-based formal childcare arrangements such as nurseries, crèches, preschools, and in some cases kindergartens that provide care for children under 3 years old in order to ensure comparability across 190 economies. While informal or community-based childcare arrangements play an important role in many contexts, they are generally outside the formal regulatory scope of government-regulated systems. They are therefore not currently captured within the framework.

54. Is the WBL methodology expanding its scope to cover broader caregiving responsibilities, such as care for dependent adults or persons with disabilities?

Response: While the broader care economy includes services beyond childcare, the current methodology is specifically focused on early childhood care, as this is where the largest share of unpaid care work is concentrated. The possibility of expanding the scope to other forms of care may be considered in complementary or future analytical work.

55. Is the scope of the childcare topic limited to young children, and if so, why?

Response: The current Childcare methodology focuses on children between 0-3 years old for three main reasons:

- (1) The International Labour Organization identifies access to childcare services for children under age three as a necessary connection between care leave and care services;
- (2) An early start to childcare could be a viable option for parents seeking to maintain earnings during the first stage of their child's life and improve parental labor market opportunities, particularly in countries where parents receive fewer adequate care leave cash benefits than employees;
- (3) Evidence shows that the enrollment of children under three in childcare services is associated with significant child development gains at six to seven years of age.

56. Does the methodology assess the quality of childcare services, including provider qualifications and accountability mechanisms?

Response: The methodology does not directly assess provider qualifications or detailed quality standards due to the absence of a universally agreed benchmark and significant cross-country variation. However, these considerations are indirectly captured through the enforcement perceptions pillar, where experts assess how effectively childcare standards are implemented in practice, including aspects related to service quality.



ENTREPRENEURSHIP

ENTREPRENEURSHIP

57. How does WBL define “women-led” business in the context of decision-making?

Response: One of the questions under the indicator assessing the existence of a comprehensive framework to support women entrepreneurs captures whether there is a nationally applicable definition on what constitutes a women-owned business or women-led business.

A consistent definition enables policy makers to accurately identify the businesses in question, analyze the unique conditions and challenges faced by female entrepreneurs, and tailor interventions to their needs. The absence of a clear definition of women-owned and women-led businesses can hinder women’s enterprise development, create challenges to collecting sex-disaggregated data for evidence-based policy making, contribute to inadequate understanding of gaps in the women entrepreneurial ecosystem, or limit the recognition of the business case for financial institutions to invest in women’s businesses.

The definition must be clear, straightforward, and uniformly applicable across sectors and regions. It should also specify relevant criteria, such as ownership shares, leadership roles, or decision-making authority held by women. Definitions issued only by private institutions or nongovernmental organizations are not sufficient for scoring.

58. How does the methodology take into account the role of financial management skills in ensuring that access to credit translates into positive economic outcomes for women?

Response: Access to credit is essential because most businesses need financing to start, survive, and grow. Without credit, women entrepreneurs may struggle to buy equipment, hire workers, manage cash flow, expand into new markets, or move from informal activities into formal, growth-oriented businesses. Recent research shows that explicit non-discrimination laws do matter: If a law explicitly prohibits discrimination based on gender in access to credit, women are less likely to be “discouraged borrowers,” meaning they are more likely to ask for credit when they need it, instead of assuming they will be rejected or treated unfairly. Hence, these laws are an important first step as they may enable women to approach financial institutions. A legal provision prohibiting gender discrimination in credit can signal that women have an equal right to seek financing, which is an important step toward growing businesses, formalizing enterprises, and expanding women’s participation in the economy.

The Supportive Frameworks pillar then captures whether there are dedicated programs in place to support female entrepreneurs. These can include a range of targeted interventions, including training, mentoring, coaching, and business development services. WBL-related research published in the Working Paper [“Closing the Gender Gap in Entrepreneurship: Overcoming Challenges in Law and Practice for Female](#)

[Entrepreneurs”](#) highlights the importance of socioeconomic skills training in enhancing business performance and growth.

59. Why is access to credit considered a core component of the Entrepreneurship topic?

Response: Access to credit is included in the Entrepreneurship topic because it is a fundamental enabler of women’s ability to start, operate, and expand businesses. Access to credit is essential because most businesses need financing to start, survive, and grow. Without credit, women entrepreneurs may struggle to buy equipment, hire workers, manage cash flow, expand into new markets, or move from informal activities into formal, growth-oriented businesses. Women entrepreneurs continue to face disproportionate barriers in credit markets: they are more likely to be denied loans, receive smaller loan amounts, and self-select out of applying when they anticipate rejection. These constraints often push women toward informal financing and reinforce a cycle of financial exclusion. By assessing whether the law protects women’s equal access to credit, the indicator captures an important legal safeguard that can help reduce discrimination, encourage women to seek formal finance, and support business creation and growth.

60. What is the relevance of public procurement to women’s entrepreneurship?

Response: Public procurement matters because governments are often among the largest buyers of goods and services in an economy. If women-owned businesses are excluded from procurement opportunities, they lose access to a trillion-dollar market that could help them grow, build credibility, and generate stable revenue. Procurement is a strong bridge between entrepreneurship and access to markets. Women entrepreneurs do not only need loans; they also need customers, contracts, and opportunities to compete. Gender-responsive procurement can help open these markets by encouraging or requiring public institutions to consider women-owned businesses, collect data, reduce barriers, or create more inclusive bidding processes.

61. Why does the Entrepreneurship topic extend beyond business registration when assessing the enabling environment for women entrepreneurs?

Response: The Entrepreneurship topic is designed to capture a broader set of legal and policy conditions affecting women’s ability to start, operate, and grow businesses. The scope of measurement extends beyond registration to include signing contracts, opening bank accounts, accessing credit without discrimination, participating in leadership, and benefiting public procurement opportunities. The Supportive Frameworks pillar likewise considers strategies, training programs, financial inclusion measures, and sex-disaggregated data. This broader design reflects the understanding that formal registration alone does not fully capture the legal and institutional environment shaping women’s entrepreneurship.

62. Has WBL examined the role of women's business certification schemes in expanding access to public and private procurement opportunities?

Response: WBL currently captures women's business certification schemes as one possible form of gender-responsive procurement, but it does not treat certification as a required or standalone condition. The methodology is intentionally not prescriptive, recognizing that economies may promote women's access to public procurement through different legal mechanisms.

Under the indicator, procurement laws are assessed for whether they include gender-responsive provisions that specifically benefit women in the procurement process. These may include quotas, reserved contracts or set-asides for women-owned businesses; exclusion or selection criteria; tie-breaking rules; gender equality certification requirements; or other measures that explicitly promote women's participation.

Importantly, the law must refer to women, sex, or gender in the context of public procurement. General references to sustainable procurement or preferential treatment for SMEs are not sufficient unless they specifically address women or gender equality. This allows WBL to capture certification schemes where they are embedded in procurement law, while also recognizing other approaches economies may use to expand women-owned businesses' access to procurement opportunities.





ASSETS

ASSETS

59. Are there data on how many countries recognize or account for unpaid care work in their legal frameworks? Additionally, does the assessment consider only the existence of legal provisions, or does it also examine the extent or monetary valuation of unpaid care work?

Response: The Assets topic captures unpaid care work by assessing whether the law recognizes nonmonetary contributions to the family during divorce proceedings. Recognizing and valuing these contributions can significantly enhance women's bargaining power and economic security. Furthermore, it promotes a more equitable distribution of assets, such as land and property, which are vital for women's economic mobility and resilience. The legal assessment focuses on whether the law recognizes such contributions, either explicitly or implicitly, depending on the default property regime.

The methodology does not assess the monetary value assigned to these contributions in individual cases.

60. In contexts where informal property arrangements, family or community pressure, and undocumented ownership are common, how does WBL account for potential discrepancies between formal property ownership statistics and women's lived experiences?

Response: On the legal frameworks side, WBL captures the formal legal rules governing ownership and administration of property, including whether a woman can have her name on title and what she is legally allowed to do with the property. The methodology distinguishes ownership from administration. Owning property means that a woman's name may be legally attached to an asset, such as land, a house, or another form of immovable property. But control is about whether she can make decisions over that asset. For example, whether she can sell or lease it, use it as collateral for a loan, or manage it independently, without needing permission from her husband or another family member. In some contexts, women may technically have ownership rights, but their ability to exercise those rights is limited by law or administrative practice. So, the Assets topic looks not only at whether women can own property, but also whether they can meaningfully use and benefit from it.

Under the Assets Supportive Frameworks pillar, WBL assesses whether economies collect and publish sex-disaggregated data on housing and land ownership. The availability of such data can help policymakers identify discrepancies between women's legal rights and actual ownership patterns, including situations where women's ownership may be underrepresented in formal records or where informal arrangements are prevalent.

In addition, the Enforcement Perceptions pillar captures expert views on the extent to which public authorities enforce women's property rights in practice. This can provide complementary insights into

whether women are able to exercise their legal rights over immovable property. For example, it may capture situations where land registries, courts, or other public authorities do not consistently recognize or enforce women's legal claims due to informal constraints, or where officials fail to uphold those rights due to social norms.

61. What's the difference between owning property and having the authority to manage it?

Response: According to the WBL methodology, ownership refers to the legal ability to hold property in one's own name, while administration refers to the authority to make legally relevant decisions about that property. A woman may formally own property yet face legal constraints in selling it, leasing it, using it as collateral, or otherwise managing it independently. The Assets topic therefore distinguishes between these two dimensions because both affect women's economic agency. This distinction helps capture whether formal ownership rights translate into meaningful control over the asset.

62. Are equal inheritance rights sufficient to ensure that women effectively receive and control property in practice?

Response: Equal inheritance rights are essential for women's access to assets, but they are not always enough. A law may say that daughters and sons, or widows and widowers, have equal inheritance rights, but women may still face barriers when they try to claim those rights in practice.

These barriers can include social pressure to give up their share, lack of information about their rights, weak enforcement, limited access to courts, missing documentation, or customary practices that favor male relatives. In some cases, women may be discouraged from asserting their rights because doing so could create conflict within the family. That is why it is important to look beyond the legal text and ask whether women are actually able to benefit from the rights the law provides.

To address this, the WBL framework complements legal indicators with measures related to supportive frameworks and perceptions of enforcement, which help capture the extent to which women's rights are upheld. Under the Assets topic's Supportive Frameworks pillar, WBL captures several mechanisms that help bridge the gap between formal rights and practice. These include whether economies provide incentives for women to register property (such as reduced fees, reduced stamp duties, subsidized services, affordable registration programs, or joint titling initiatives); whether public entities offer awareness measures on property and inheritance rights, including guidance, helplines, or step-by-step registration information; and whether economies publish sex-disaggregated data on land and housing ownership to help identify ownership gaps. WBL also assesses joint titling, recognizing whether the law mandates, presumes, or allows matrimonial property to be registered in both spouses' names.

63. How do property and asset rights affect women's access to credit?

Response: Property and asset rights affect women's access to credit because they shape women's ability to own, administer, and use assets as collateral. The WBL framework treats these legal capacities as economically significant because formal control over assets can influence women's bargaining power, financial autonomy, and eligibility for credit products. The connection is also reflected across topics, since the Entrepreneurship topic separately addresses nondiscrimination in access to credit. Together, these areas show that secure asset rights form part of the enabling environment for women's financial inclusion.

64. A recent judgement of Court in Pakistan ruled that assets acquired during marriage subject to equitable distribution, how will such a ruling be considered in the absence of an explicit law?

Response: Under the WBL methodology, a court judgment may be considered if it constitutes binding legal precedent within the domestic legal system. This is most relevant where a decision of a constitutional court or highest court has clear legal force and effectively changes the applicable rule. At the same time, written law remains the primary point of reference under the Legal Frameworks pillar. The relevance of the ruling would therefore depend on whether it is binding and enforceable as a source of law in the relevant jurisdiction.

65. Under the Supportive Frameworks pillar, which poses a greater challenge in practice: mechanisms for property ownership or for property registration? Additionally, should the terminology emphasize "empowerment" rather than "incentives" when referring to these measures?

Response: WBL applies equal weighting to each of the four indicators under each topic. Hence, WBL does not assign different weights to mechanisms for property ownership versus property registration. Under the Assets topic's Supportive Frameworks pillar, the four indicators are treated as equally important, based on the literature and the view that women's effective access to property requires complementary interventions.

Legal rights to own property are foundational, but without accessible and efficient registration systems, these rights may be difficult to exercise in practice. Conversely, strong registration systems cannot compensate for gaps in underlying ownership rights. As such, the framework assesses both dimensions to capture the extent to which legal rights are supported by practical mechanisms that enable women to claim and secure property. Regarding terminology, the choice between "encouraging" and "empowering" depends on the intended emphasis. "Encouraging" highlights the role of policies and systems in facilitating change, while "empowering" places greater emphasis on women's agency and ability to act.



PENSION

PENSION

66. Does the Pension topic extend beyond retirement benefits to assess broader social protection needs of women in old age, such as elder care or social assistance?

Response: The Pension topic focuses specifically on legal provisions related to pension systems, including retirement age, pension care credits, and survivor pension benefits. Broader aspects of social protection, such as elder care services or social safety nets, are not explicitly captured within the current indicators. The possibility of expanding the scope to other forms of care may be considered in complementary or future analytical work.

67. How does the methodology distinguish between the effects of legal frameworks and broader structural factors such as informal employment or caregiving responsibilities?

Response: While the Pension topic does not directly measure broader structural factors such as the prevalence of informal employment, it does capture certain mechanisms designed to mitigate the impact of caregiving responsibilities on women's retirement outcomes. For example, one of the indicators under Pension assesses whether periods spent out of the workforce caring for children are credited toward pension benefits, recognizing that caregiving-related career interruptions can reduce lifetime earnings and accumulation of pension.

More broadly, the methodology addresses structural disadvantages through its life-cycle approach. By examining legal rights and protections across ten areas of a woman's economic life, from employment and parenthood to entrepreneurship and retirement, the assessment captures how legal frameworks can contribute to or help mitigate inequalities that accumulate over time. This approach allows policymakers to identify legal reforms that may reduce the long-term effects of structural barriers, including those that ultimately affect women's pension outcomes.

68. What is the rationale for assessing eligibility conditions for survivor pension benefits, including age thresholds?

Response: The survivor pension benefits indicator historically emerged to address the economic vulnerability of widows after the death of a household income earner. The methodology examines not only whether spouses are entitled to survivor benefits, but whether widows and widowers are treated equally in terms of eligibility criteria, minimum age thresholds, and payment modalities. Age thresholds and eligibility conditions matter because they determine when and how surviving spouses can access income support. Differences in such criteria can influence both immediate financial security and longer-term labor market

decisions. By examining whether these rules are applied equally to men and women, the methodology ensures that pension systems are not reinforcing gender-based disparities at a critical life stage.

69. Does the methodology consider noncontributory or universal pension systems?

Response: Noncontributory or universal pensions are not included as a standalone indicator. However, they are considered in a specific context under the indicator on whether childcare-related absences are accounted for in pension systems. In cases where no contributory scheme exists, the presence of a universal pension may be recognized within that indicator.

70. What is the rationale for assigning partial scores where women retire earlier than men, and why does the methodology use equal retirement ages as a benchmark despite structural inequalities?

Response: Differences in statutory retirement ages between women and men can affect pension outcomes. Earlier retirement ages for women may result in shorter contribution periods and lower pension benefits, particularly in systems where benefits are linked to lifetime earnings. Given that women already experience career interruptions and lower lifetime earnings more frequently than men, lower statutory retirement ages can further affect their long-term economic security in retirement. For this reason, the methodology assigns full points when women and men retire at the same age and fractional scores when retirement ages differ, with the score increasing as the gap narrows. This graduated approach allows the methodology to capture incremental progress toward legal equality while maintaining equal retirement ages as the benchmark. In doing so, it reflects both the objective of equal treatment under the law and the reality that pension reforms frequently occur over extended transition periods.

