



# ***WOMEN, BUSINESS AND THE LAW 2027***

**METHODOLOGY HANDBOOK**

Last updated: April 7, 2026

# ABOUT THE *METHODOLOGY HANDBOOK*

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The World Bank Group's *Women, Business and the Law* (WBL) is a global benchmarking project that provides comprehensive and comparable data on how laws, regulations, and policies affect women's economic opportunities and private sector development in 190 economies.

The WBL data and research findings aim to inform research, policy dialogues, and development operations on gender equality reforms to drive global growth and productivity. Launched in 2010, the WBL project has produced 11 reports, with data spanning more than 50 years, highlighting legal reforms affecting women's economic participation from 1970 to the present. Initially focused on analyzing de jure laws "on the books", the WBL report expanded its scope in 2024 to assess the de facto implementation of these laws in practice. This assessment involves examining policy and institutional frameworks supporting the implementation of laws and gauging experts' perceptions of the extent of legal enforcement. This evolution marks a significant step in understanding not only the existence of laws but their practical impact on women's access to jobs and markets. *Women, Business and the Law* presents this assessment of the enabling environment for women's economic opportunity across 190 economies in a series of annual studies.

WBL employs a life-cycle approach to assess how laws and policies affect women as economic actors at different stages of their working lives. The scope of the research is organized according to ten key topics relevant to women's economic participation: (1) Safety, which includes protection from violence against women in the form of child marriage, sexual harassment, domestic violence, and femicide; (2) Mobility, which includes women's agency and freedom of movement when choosing where to live, traveling internationally, and conferring citizenship; (3) Work, which includes protection from discrimination in recruitment and employment and access to flexible work arrangements; (4) Pay, which includes equal remuneration for work of equal value and freedom from restrictions on work at night, in dangerous jobs, and in specific economic sectors; (5) Marriage, which includes equality of rights in marriage and divorce and access to justice measures in family law disputes; (6) Parenthood, which includes paid leave for mothers and fathers, protection from dismissal due to pregnancy, and access to maternity benefits; (7) Childcare, which includes availability, public financing, and quality of center-based childcare services for children under the age of three years; (8) Entrepreneurship, which includes equal capacity among women and men to start and run businesses, obtain credit, attain representation in leadership positions, and win public contracts; (9) Assets, which includes equality in property and inheritance rights and government efforts to protect women's rights to own and inherit immovable property; and (10) Pension, which includes equality in retirement ages, mechanisms to account for career breaks, and survivor benefits for spouses.

WBL data are publicly available online and can be used to assess the economic impact of laws, regulations, and policies on women's prospects as employees and entrepreneurs. Rooted in the World Bank's commitment to promoting gender equality and economic development, the WBL reports and data set are key resources in understanding how legal and policy environments affect women's economic opportunities and private sector development.

The *WBL Methodology Handbook* first presents the objectives, scope, and approach of the project. It then provides a detailed description of the project's methodology, including motivation, indicators, questionnaires, and scoring guidelines per topic. The *WBL Methodology Handbook* may be updated periodically to reflect refinements resulting from the data collected.

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# OVERVIEW

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## 1. BACKGROUND

A thriving global economy requires the full participation of all its members, yet systemic legal barriers and weak implementation continue to hinder half the world's population from reaching their potential. Global estimates suggest that reducing gender gaps in labor force participation would generate increases in GDP of 15 to 20 percent for many economies, with the largest gains going to regions where women's labor is most constrained (Fiuratti et al. 2024; Goldberg et al. 2025; Pennings 2022). Despite meaningful global progress in advancing legal equality, women across the world continue to face legal barriers that constrain their economic participation.

The World Bank's *Women, Business and the Law* (WBL) report has played a pivotal role in informing research, policy discussions, and development operations on women's economic opportunities since 2010. This series provides comprehensive and comparable data on how laws, regulations, and policies affect women's economic opportunities and private sector development in 190 economies. Since its inception, the WBL project has produced 11 reports.<sup>1</sup> The data collected span a period of more than 50 years, providing a robust foundation for research and evidence-based policy making. The data set highlights legal reforms that affect women's ability to participate in the economy from 1970 until today.

Over the years, the project has evolved significantly (figure O.1). Initially focused on analyzing de jure laws "on the books", the WBL report expanded its scope in 2024 to assess the de facto implementation of these laws in practice. It aims to do so by examining policy and institutional frameworks in support of the implementation of laws and gauging perceptions on the enforcement of laws. This evolution marks a significant step in understanding not only the existence of laws but their practical impact on women's lives.

The findings of these reports and the accompanying data set provide invaluable insights for policy makers aiding them in identifying legal reforms that can enhance women's economic participation. They also serve as a powerful tool for governmental and nongovernmental organizations (NGOs), and researchers working to advance economic prosperity. By examining long-term trends and historical patterns in gender equality, users of the data can evaluate the effectiveness of various legal and policy reforms in promoting women's economic opportunity and how they contribute to private sector development, job growth, and economic resilience. Academics can assess the impact of specific laws and regulations on women's economic opportunities across geographic locations and time, helping to determine which policies are most effective in promoting economic development objectives. The comprehensive and comparable nature of the WBL data allows for cross-country comparisons, enabling researchers to study how different legal frameworks affect women's economic participation in various countries and regions. Through data analysis, researchers can develop evidence-based policy recommendations aimed at improving women's economic opportunity, which will ultimately contribute to private sector development and job growth, ensuring increased productivity and economic resilience. Furthermore, the data can bolster efforts at gender equality reform by providing concrete evidence of the legal barriers women face and good practice examples on how to remove them. The rich data set can serve as an important resource for academic research, contributing to the broader understanding of gender equality and private sector development issues and informing scholarly articles, papers, and books.

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<sup>1</sup> For more on the WBL project, see <https://wbl.worldbank.org/en/wbl>.

Underscoring the benefits of the data set and findings to a growing body of research, a wide range of studies have utilized *Women, Business and the Law* data as a key input to analyze women's economic opportunities and demonstrate the critical role of legal reforms in both advancing women's economic participation and driving broader economic growth. More recently, Goldberg et al. (2025) developed the Global Gender Distortions Index to quantify the productivity losses from gender-based misallocation of talent, finding that these losses often exceed 15 percent of GDP and are strongly correlated with weaker legal protections as measured by the *Women, Business and the Law* index. Notably, Goldin (2024) emphasized that legal progress in the 1960s and 1970s in the United States played a crucial role in narrowing gender gaps. Sever (2022) demonstrated that gender-equal legal systems contribute to global economic convergence by reducing income disparities between low-income and high-income countries. In terms of labor market outcomes, Tertilt et al. (2022) analyzed the relationship between legal frameworks and women's workforce engagement, emphasizing their importance in driving overall economic development. Pande and Roy (2021) analyzed how gender-equal laws influence labor market outcomes by shaping cultural norms. Hyland, Djankov, and Goldberg (2020) found that legal reforms promoting gender equality are associated with higher female labor force participation and reductions in the wage gap. Gonzales et al. (2015) showed that eliminating legal barriers to property ownership, credit access, and employment could significantly increase female labor force participation and stimulate overall economic growth. Saavedra-Caballero et al. (2025) provided a comprehensive review of the literature on how legal frameworks influence women's economic opportunities across the life cycle, confirming that legal reform alone is insufficient without complementary institutional support and enforcement.

By examining 190 different economies, the *Women, Business, and the Law* data set allows for the analysis of heterogeneous effects of legal reforms on economic outcomes while highlighting how factors such as institutional structures, political and civil society engagement, social dynamics, and economic contexts influence these effects at both regional and country levels. Some notable examples include Christopherson et al. (2022) and Hyland, Djankov, and Goldberg (2021), which argue that while legal reforms can improve women's economic participation, their success depends on the strength of institutional enforcement and cultural acceptance. Behr et al. (2024) found correlation between democratic governance and active civil society movements with legal advancements in gender equality. Kim (2022) shows a strong link between women's political participation and more equitable laws and rights for both men and women. Behr et al. (2025) used historical climate fluctuations within countries to assess how temperature anomalies may erode legal gender equality, opening a new line of inquiry on environmental constraints to women's rights. De Hoop et al. (2026) showed how violent crime operates as a structural barrier to women's labor market participation in Latin America and the Caribbean, highlighting the role of legal and institutional frameworks in mediating these effects. Gurbuz Cuneo et al. (2026) examined how laws and social norms interact to shape women's economic participation, underscoring that legal frameworks require enforcement mechanisms to translate into outcomes. Oliver Wyman Forum et al. (2025) found that greater women's representation in legislatures and cabinets is strongly associated with advances in women's economic rights.

In terms of analyzing specific policy areas, the *Women, Business and the Law* database has been utilized to provide insights into how childcare laws boost female labor market participation (Anukriti et al. 2023); how restrictions on credit and property rights curtail female entrepreneurship (Ubfal 2024); how legal provisions strengthen women's economic security (Banerjee et al. 2024); and how restrictive gender laws limit women's financial independence and migration prospects (Neumayer and Plümper 2021). Behr and Xi (2026) systematically reviewed the barriers facing female entrepreneurs, showing that enabling legal and institutional environments are strongly correlated with improved women's entrepreneurship and labor force participation. Behr and Siegrist (2026) further show how childcare responsibilities constrain women's entrepreneurial choices and business growth, highlighting the importance of integrating care into entrepreneurship policy.

The *Women, Business and the Law* reports align with broader international development goals, including those related to gender equality and women's economic empowerment, such as the United Nations' Sustainable Development Goals (SDGs). The World Bank's *Women, Business, and the Law* project, UN Women, and the Organisation for Economic Co-operation and Development (OECD) Development Centre collectively serve as co-custodians for SDG Indicator 5.1.1, *whether or not legal frameworks are in place to promote, enforce and monitor equality and non-discrimination on the basis of sex*. This Tier 1 Indicator plays a pivotal role in monitoring progress toward eliminating discriminatory laws and establishing legal structures that advance gender equality (UN DESA 2023; UN Women 2023).<sup>2</sup> Additionally, the World Economic Forum's Global Gender Gap Report 2025 incorporated *Women, Business and the Law* data to demonstrate that countries with stronger legal frameworks and supportive implementation systems tend to achieve better gender parity outcomes (World Economic Forum 2025).

In summary, the *Women, Business and the Law* reports and data set are key resources in understanding how legal and policy environments affect women's economic opportunity. Their foundation is rooted in the World Bank's commitment to promoting gender equality and economic development, with a focus on using data to drive policy change and improve women's lives globally.

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<sup>2</sup> Also see the WBL website (<https://wbl.worldbank.org/en/sdg511>).

**FIGURE O.1.**  
Sixteen Years of *Women, Business and the Law*



Source: *Women, Business and the Law* team.

## 2. DEVELOPMENT PURPOSE

*Women, Business and the Law* has the objective to inform research, policy discussions, and development operations on women's economic opportunities by producing primary data on laws, regulations, and policies and the extent of their enforcement. The project aims to provide measurable benchmarks for global progress toward gender equality through regular data updates, reports, and associated research covering 190 economies and 10 topics relevant to women's economic participation.

Policy makers, international financial institutions, civil society organizations (CSOs), gender equality experts, investors, and researchers can utilize the data and findings from *Women, Business and the Law* in various ways. The research produced by the project provides the evidence base for the importance of legal and policy reform to advance gender equality and drive global economic growth. The presentation of the data in a numerical index allows for quick identification of gender gaps in the enabling environment for women's economic participation in each of the 190 economies assessed by the project. The data highlight the legal barriers that women face across the world in accessing jobs and markets and they present examples of how to remove them, supported by evidence on the economic impact of such reforms. Geared to ensure cross-country comparability, the data evaluate countries based on the conduciveness of their regulatory environments for women workers and business owners, allowing for global and regional evaluations and detection of trends. The data can help identify legal reforms adopted in 190 economies and show their effects on women's economic opportunity. By examining long-term trends and historical patterns in gender equality, users of the data can evaluate the effectiveness of various legal and policy reforms in promoting women's economic empowerment and how these reforms contribute to private sector development, job growth, and economic resilience. The data set can also be employed to identify good practices in laws and policies adopted in other countries and regions to guide reforms where needed. The findings from research produced by *Women, Business and the Law* can be used to assess the economic impact of laws, regulations, and policies on women's prospects as employees and entrepreneurs, thereby strengthening traditional rights-based approaches with economic research. Academics are also encouraged to use the *Women, Business and the Law* data set in their research to bolster economic arguments for gender equality.

In summary, *Women, Business and the Law* data and findings can influence legislative change, promote evidence-based policy reform, and guide private investment decisions.

### 3. SCOPE

*Women, Business and the Law* incorporates a life-cycle approach to assess how laws, regulations, and policies and their implementation (or lack thereof) affect women as economic actors. This approach considers barriers and enablers that all women encounter at different stages of their working lives, with a focus on those applicable to women employees and entrepreneurs. This way of looking at the data helps assess how the legal and regulatory environment affects women's economic opportunities and experiences throughout their lives. The Safety topic, on the one hand, takes into account that violence against women affects women's lives everywhere and at any stage, and therefore assesses laws protecting all women regardless of their occupation and, in the case of child marriage and sexual harassment in education, girls. The Parenthood topic, on the other hand, includes laws around maternity and paternity leave, which are likely to influence working women's economic decision making when thinking about starting a family. Policy makers interested in keeping women from dropping out of the labor force after they have children can look at their economy's scores in this topic as a starting point.

The topics demonstrate statistically significant positive correlations with outcomes such as the female-to-male labor force participation rate, the female-to-male wage ratio, the percentage of female business owners, and the percentage of female sole business proprietors (Anukriti et al., 2023; Hyland et al., 2020; Meunier et al., 2017; Gonzales et al., 2015), showing that gender equality as measured by the WBL index is linked to better development outcomes for women.

*Women, Business and the Law* employs a thorough review of the economic literature that supports each topic (see chapters that follow), demonstrating how legislation influences women's equality of opportunity during different phases of their working lives and affects their economic inclusion. To ensure their relevance to women's human and economic rights, each topic is supported by the international legal framework set out in the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and its authentic interpretation through the General Recommendations of the Committee on the Elimination of Discrimination against Women (CEDAW Committee). Indicators are further supported by topic-specific and regional conventions as benchmarks, such as the United Nations (UN) Declaration on the Elimination of Violence against Women, the Council of Europe Convention on preventing and combating violence against women and domestic violence, the Protocol to the African Charter on the Rights of Women in Africa (Maputo Protocol), and the Inter-American Convention on the Prevention, Punishment, and Eradication of Violence against Women (Convention of Belem do Para), and the International Labour Organization (ILO) Maternity Protection Convention N. 183 of 2000 (appendix C).

#### Definition of gender equality in the WBL framework

The *Women, Business and the Law* topics examine laws and policies that aim to achieve both equality between men and women and more equitable outcomes for women, recognizing that women may be facing systemic barriers. This requires an assessment of disparities in legal rights between men and women, as well as of incentives and other enabling provisions.

The report focuses on women without addressing gender identity and sex characteristics and other areas of intersectionality, such as race, ethnicity, or disability status, deferring to national legislators for definitions.<sup>3</sup>

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<sup>3</sup> Laws pertaining to the rights of lesbian, gay, bisexual, and transgender people are covered by the World Bank's *Equality of Opportunity for Sexual and Gender Minorities* initiative. *Women, Business and the Law* has also produced pilot research on the rights of women with disabilities, available here: <https://wbl.worldbank.org/en/disability>.

## 4. OUTPUT

The *Women, Business and the Law* project provides comprehensive data and analysis on how laws, regulations, and policies affect women's economic opportunity globally. The project produces a data set, global report, country profiles, and associated research.

### Data set

The WBL data set measures the enabling environment for women's opportunity across 190 economies and 10 topics structured around the life cycle of an economically active woman: Safety, Mobility, Workplace, Pay, Marriage, Parenthood, Childcare, Entrepreneurship, Assets, and Pension. Each of the 10 topics is divided into three pillars: (1) legal frameworks, (2) supportive frameworks, and (3) enforcement perceptions. The three pillars show (1) women's economic opportunity under the written law; (2) policy measures aimed at their implementation; and (3) the perception of experts regarding the extent of their enforcement. This pillar approach is relevant for understanding not only the existence of laws but their practical impact on women's economic opportunity. The data set is updated on an annual basis and available for 50+year timeframe (from 1970 to 2026). The data are publicly available online, and in Excel and Stata format for use by researchers and policy makers.

### Global report

The data are presented in a global report, published annually, by the *Women, Business and the Law* team. The global report highlights reforms undertaken by the assessed economies in the timeframe covered by the report and includes detailed examples of countries that have enacted reforms to improve women's economic opportunity. The report also examines the impact of legal and policy reforms on women's access to jobs and markets. It presents correlations between data and economic outcomes, such as income, women's labor force participation, entrepreneurship, and the gender pay gap, to show linkages between gender equality and global economic growth.

### Country profiles

In addition, individual country profiles are published for each economy covered in the global report. These profiles can be used by researchers and operational teams for quick identification of gender gaps and entry points for reform. Regional profiles and country-specific deep dives analyzing the state of women's rights and the impact of legal reforms on women's economic participation in select countries are also available.

### Associated research

The team maintains a robust research agenda built around the WBL index, systematically exploring a wide range of topics that shape women's economic opportunities. This includes producing thematic briefs in areas related to the project, such as measures to increase women's financial inclusion and entrepreneurship, and the importance of access to affordable childcare and protection from gender-based violence for women's economic participation. Further, the team conducts independent research into other areas relevant for women's economic opportunity, such as women's health, the rights of women with disabilities, and fiscal policies. This agenda aims to support the refinement and expansion of the WBL index in regular intervals and also investigate the broader economic case for gender-equal laws and their intersection with global challenges, such as climate change, crime, and migration. By leveraging rigorous data analysis, research produced by *Women, Business and the Law* can equip policymakers with evidence-based insights, demonstrating the power of legal and policy reforms to drive women's economic empowerment worldwide.

### Informing World Bank operations and supporting scalable reforms

The resources produced by the *Women, Business and the Law* project are critical for understanding how laws, regulations, and policies affect women's economic participation and for driving global productivity and growth. Since its inception in 2010, *Women, Business and the Law* has measured about 750 legal reforms that advance women's economic opportunity around the world. These data are used by the World Bank and external partners to guide legal reforms and interventions that aim to increase women's entrepreneurship and labor force participation. Notably, World Bank teams have used *Women, Business and the Law* data for creating Country Gender Assessments and regional gender action plans, informing the World Bank Group Corporate Scorecard, and Implementation Plan of the World Bank Group Gender Strategy (2025-2030), and designing lending operations.

Specifically, the *Women, Business and the Law* project advances all three strategic objectives of the World Bank Gender Strategy (2025-2030) by elevating human capital, expanding economic opportunities, and promoting women's leadership. In line with the Strategy's implementation plan, it advances these objectives by strengthening country engagements, engaging differently, and mobilizing for impact, by leveraging knowledge, data, and partnerships.

Over the past decade, *Women, Business and the Law* data has informed over 120 World Bank operations, providing accessible, country-specific data on the enabling environment for women workers and entrepreneurs. The research demonstrates the positive link between gender-equal laws and economic development, supporting scalable reforms worldwide.

For example, *Women, Business and the Law* data informed the reform of Azerbaijan's Labor Code, removing discriminatory provisions that previously prevented women from working in 670 jobs across various economic sectors, and opening up new, more lucrative job opportunities for women. In the Democratic Republic of Congo, *Women, Business and the Law* data were instrumental for the reform of the family code that allowed women to get a job, open bank accounts, and register a business without requiring their husband's permission. The government of Sierra Leone, with World Bank support, drew on *Women, Business and the Law* data to pass the 2023 Employment Act banning job discrimination, ensuring equal pay, and adding parental leave, thus opening more jobs and opportunities for women. In Jordan, *Women, Business and the Law* data informed laws eliminating restrictions on women's work in industrial jobs, prohibiting workplace sexual harassment, and banning gender discrimination in the workplace, helping women access more and better jobs.

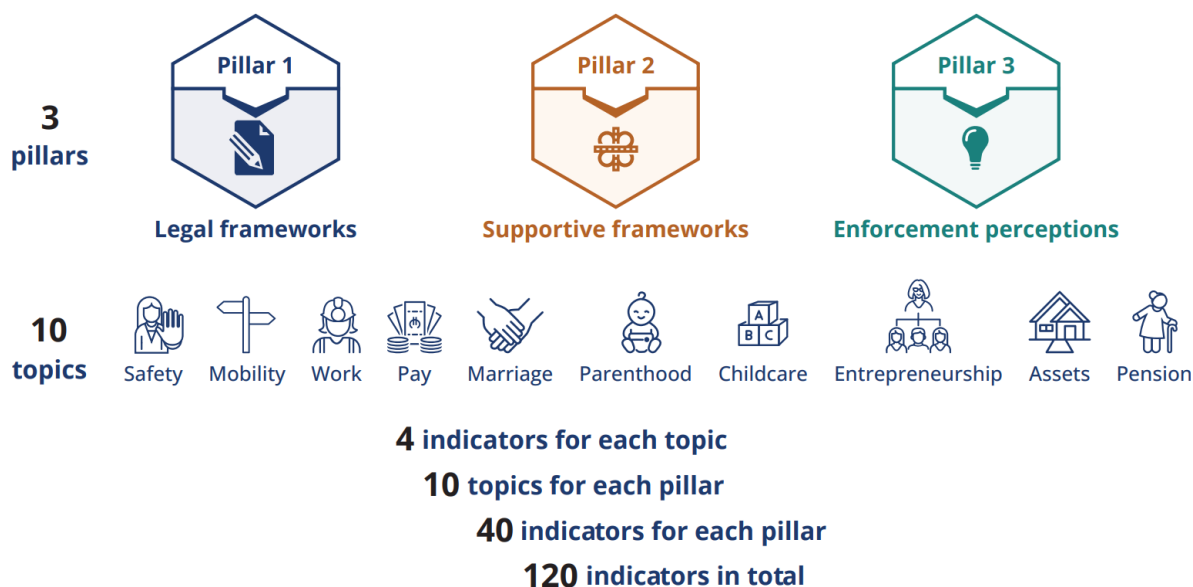
## 5. PILLAR MODEL

Legal barriers can prevent women's economic participation; enabling laws are often needed to close gender gaps in economic opportunity. Since its inception in 2009, *Women, Business and the Law* has taken as its starting point that the law can help women reach their full economic potential. By removing legal barriers and enacting an enabling legal framework, policy makers can boost women's economic participation and promote their countries' economic progress and output. However, for women to thrive in the world of work, the laws that guarantee their equality of opportunity must be meaningfully implemented and enforced. Gaps between laws on the books and actual practice prevent the full realization of women's rights and opportunities. To present a fuller picture of the legal environment for women, since 2024, *Women, Business and the Law* has been analyzing de jure laws "on the books", while also examining the existence of policy and institutional frameworks supporting the de facto implementation of the law and gauging experts' perceptions of how effectively the law is enforced or a right is upheld in practice for women.

Following this model, *Women, Business and the Law* measures three pillars: legal frameworks, supportive frameworks, and enforcement perceptions (figure O.2). The first pillar assesses de jure laws "on the

books”, while the second and third pillar attempt to evaluate the extent of de facto implementation of existing laws in practice. This model is inspired by the structure-process-outcome framework, further refined to align with the objectives of the WBL report (OHCHR 2006; World Bank 2022). The design of the methodology for the *Women, Business and the Law* three pillar model to be piloted in the 2026 report has also gained valuable insights from the development of the Business Ready project.

**Figure O.2.**  
The *Women, Business and the Law* Pillar Model



Source: *Women, Business and the Law* team.

### Pillar I

The legal frameworks pillar is based on analysis of the domestic laws and regulations that affect women’s economic opportunities, depending on the legal system applicable in the assessed economy (box O.1). Answers to the questions in this pillar are assessed based on binding laws, whether codified (i.e., enacted by the competent authorities in the form of a formal written law) or case law, based on the applicable legal system. Customary law and personal law are not considered unless they have been codified, e.g., in an act or statute. When the answers differ according to the legal system (for example, in mixed legal systems in which different laws govern different groups of people within an economy), the answer used is the one based on legislation that applies to women living in the economy’s main business city and belonging to the most populous group (social, ethnic, linguistic, cultural, religious, etc.). Supranational law, such as that enacted by the Organization for the Harmonization of Business Law in Africa (OHADA), is not considered when domestic law contravenes supranational rules and limits the legal capacity of women.

### Pillar II

The supportive frameworks pillar is based on an analysis of instruments designed to support the implementation of laws, such as (1) national policies and action plans; (2) institutions in charge of monitoring and implementing laws; (3) access to justice measures; (4) government programs and services; and (5) collection and publication of data. These instruments are considered only when they are in place and operational.

Although laws can mandate the equal treatment of women and men as employees and entrepreneurs, poor implementation stemming from weak political and legal institutions, a flawed design, or low capacity can limit a woman’s access to the equality that formal laws establish. The countries most successful in reducing gender gaps mainstream equality in legislation across sectors, designate an official government body as responsible for monitoring gender equality, and administer sanctions for gender discrimination in the private sector (Kashina and Pyakhkel 2020). Providing incentives such as tax benefits is equally important to create an uptake of the services available for the beneficiaries of legal norms. For example, policies that promote maternity and paternity leave, flexible work, and childcare may help to reduce gender gaps in domestic activities and, in turn, drive a reduction in gender differences in the labor market (Del Boca et al. 2020; Profeta 2020). Moreover, if policy makers are to address the barriers facing female employees and entrepreneurs, they need comprehensive and accurate data that capture the realities of women (Bonfert et al. 2023). Strengthening legal frameworks, alongside policies that enhance enforcement and service accessibility, is essential to ensuring equal opportunities, particularly in areas such as education, economic empowerment, and health rights for adolescent girls (World Bank 2024). Further, the collection of high-quality, quantifiable sex-disaggregated data is fundamental to the design of gender-smart policies. To design the right programs and mechanisms, policy makers also need evidence on what works. Implementing gender equality thus requires a multisectoral approach, sustained efforts, and collaboration between government agencies and private sector service providers. *Women, Business and the Law* presents measures of frameworks that support the implementation of laws for gender equality across all 10 topics in the report.

### Pillar III

The enforcement perceptions pillar evaluates legal experts’ views on how effectively public authorities enforce laws and uphold rights assessed in the *Women, Business and the Law* legal frameworks. “Enforcement” is defined as “the act of ensuring compliance with the law or making sure rules or laws are followed” (Justia Legal Dictionary), encompassing both the practical implementation of laws and the legal duty to uphold them. Respondents are asked to evaluate the extent to which existing laws are enforced and whether women’s equal rights are upheld in practice within their economy. The purpose of including the enforcement perceptions pillar is to broaden the investigation beyond legal and supportive frameworks, aiming to understand whether these structures lead to behavioral changes. To maintain a tractable theoretical scope, the pillar focuses on enforcement by public authorities. To measure the degrees of enforcement and upholding of rights, WBL relies on legal experts’ perceptions.

For each legal frameworks indicator, there is a corresponding enforcement perceptions indicator. The advantage of this specific approach is that it focuses the inquiry on how laws and rights are being enforced and upheld rather than on other factors that might influence the outcomes. Thus, the enforcement perceptions score should always be interpreted in the context of the specific law or right it refers to.

The Enforcement Perceptions pillar relies on expert assessments, which, despite a limited sample size, provide valuable insights into legal enforcement. To enhance consistency and comparability, the questions are aligned with contributors’ legal expertise and anchoring vignettes are included to provide a frame of reference for varying degrees of enforcement. Additionally, methodology refinement is an ongoing effort, with projects such as national-level individual data collection in progress in select countries to compare perceptions of enforcement with actual outcomes.

It is important to note that while this Methodology Handbook presents the structure of the pillars in a sequential order, the survey design for data collection ensures that enforcement perception questions are asked immediately after the corresponding legal framework questions to maintain consistency.

Additionally, the enforcement perception indicators and questions are phrased to closely match the legal framework indicators and questions, and their display is conditional on them.

### Box O.1. WBL Assessment of Different Legal Systems

WBL's assessment of legal frameworks is based on different sources of law relevant to the assessed economy. In case of mixed legal systems, the answers provided to WBL indicators are based on legislation that applies to women living in the economy's main business city and belonging to the most populous group.

**Civil law.** In civil law legal systems, characterized by comprehensive, codified sets of laws, WBL assesses constitutions, legal codes, statutes, administrative regulations, and decrees issued by government authorities.

**Common law.** In common law legal systems, based on binding judicial decisions as well as codified statutes enacted by legislative bodies, WBL assesses both codified law and case law, when it has reached the level of binding precedent. Reaching legal precedent involves a binding judicial decision that establishes a legal standard or principle, serving as an authoritative guide that lower courts are obligated to follow in future similar cases.

**Customary law.** Customary law, typically used in indigenous and tribal communities, consists of traditional norms, practices, and customs that have been accepted as binding by a community over time. Customary law is often unwritten and can govern aspects including land tenure, marriage, inheritance, and dispute resolution. WBL assesses customary laws, irrespective of their coexistence with common or civil law regimes, in two cases: (1) when they are codified, i.e., enacted by the competent legislative or executive authorities in the form of a binding written and published formal law; (2) when they are explicitly referred to in a codified law and established and interpreted through binding judicial decisions.

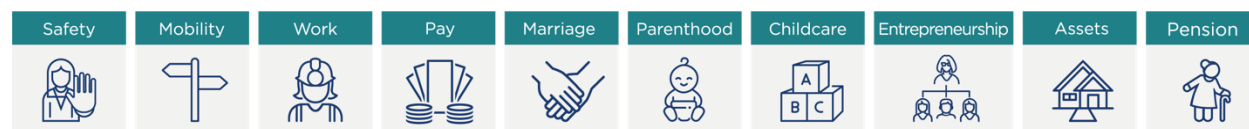
**Personal law.** Personal law (or law based on religious traditions), often found in countries with diverse populations and multiple religious groups, refers to legal rules and principles that apply to individuals based on their religion or other personal characteristics. Personal laws typically govern matters such as marriage, divorce, inheritance, and family relations. These laws can stem from religious texts and doctrines and are often uncoded. WBL assesses personal laws, irrespective of their coexistence with common or civil law regimes, in two cases: (1) when they are codified, i.e., enacted and published by the competent authorities as a formal law; (2) when they are explicitly referred to in a codified law and established and interpreted through binding judicial decisions or equivalent evidence.

## 6. TOPICS

*Women, Business and the Law* assesses how laws, regulations, and policies and their implementation (or lack thereof) affect women throughout their lives. The chosen 10 topics consider women's interactions with the law as economic actors at different stages of their working lives, with a focus on women employees and entrepreneurs, as they begin, progress through, and end their careers: Safety, Mobility, Workplace, Pay, Marriage, Parenthood, Childcare, Entrepreneurship, Assets, Pension (figure O.3).

**FIGURE O.3.**

The *Women, Business and the Law* Life Cycle Approach



Source: *Women, Business and the Law* team.

## 7. INDICATORS

Each of the three *Women, Business and the Law* pillars consists of 40 indicators that are scored across the ten topics. Each topic representing a different phase or aspect of a working woman’s life is composed of four indicators specific to the topic.

*Women, Business and the Law* indicators are structured into two broad categories: (1) disparities; and (2) protections and benefits.

### Disparities

The “disparities” category evaluates whether women face any restrictions or other differences in their legal rights compared to men. For example, women may face restrictions on their legal capacity to independently perform a legally binding transaction—more broadly defined as “agency” (see World Bank Group 2012); additional hurdles or procedural steps when realizing a right or accessing a service; or restrictions on jobs they can do that men are not subject to. *Women, Business and the Law* measures disparities in three main areas of law and policy pertaining to women’s economic empowerment:

- ▶ Agency. Ensuring no restrictions on women’s mobility, legal capacity, and access to assets, as measured by indicators under the topics Mobility, Work, Marriage, Entrepreneurship, and Assets.
- ▶ Procedural barriers. Ensuring women do not face additional requirements or documentation to realize their rights, as measured by indicators under the topics Mobility, Marriage, and Entrepreneurship.
- ▶ Job restrictions. Lifting restrictions on women’s employment in various economic sectors, including dangerous jobs or night work, as measured by indicators under the Pay topic.

### Protections and benefits

The “protections and benefits” category assesses whether laws and policies enable women to overcome gender inequalities in outcomes in the form of nondiscrimination guarantees; provision of benefits, incentives, or affirmative action; and laws addressing violence against women. Incentives and other enabling provisions differ from antidiscrimination measures by requiring proactive measures to address persistent gender gaps (Holzer and Neumark 2000). For example, a mandatory gender quota has been associated positively with women’s economic empowerment in several areas such as education and leadership, and it has been identified as a critical intervention to speed up change (Duflo 2012; Najam 2024; Noon 2010). Where the law prescribes unequal treatment, such as when a woman does not have the same rights as a man to register a business or work in specific industries, removal of those legal restrictions may be a sufficient remedy. However, in the face of persistent inequalities in outcomes, such as gender gaps in labor force participation, property ownership, and the disproportionate numbers of women experiencing gender-based violence, laws and policies must go beyond lifting restrictions and take on an affirmative role. *Women, Business and the Law* measures protections and benefits that aim to increase equitable outcomes for women in the workplace and social life in the following five areas of law and policy:

- ▶ Gender-based violence: right to life (femicide) and to a life free of violence, including domestic violence, sexual harassment and child marriage, as measured by indicators under the Safety topic.
- ▶ Childbearing and women’s disproportionately high engagement in unpaid care and domestic work: leave policies providing maternity, paternity, and parental leave; support to access quality and affordable childcare services and flexible work; recognition of nonmonetary contributions to the home, as measured by indicators under the topics Work, Marriage, Parenthood, and Childcare.
- ▶ Incentives to increase women’s representation in leadership positions: corporate board quota, gender-responsive procurement, and incentives to work in science, technology, engineering, and mathematics (STEM) fields, as measured by indicators under the topics Work and Entrepreneurship. The inclusion of gender quotas as a temporary measure assessed by the *Women, Business and the Law* index will be reevaluated once these measures expire or have achieved their purpose in practice.
- ▶ Nondiscrimination: right to access and remain in the labor market as employees or entrepreneurs, right to equal pay, and to access credit, as measured by indicators under the topics Work, Pay, Parenthood, and Entrepreneurship.
- ▶ Pension benefits: equal access to pension benefits, as measured by indicators under the Pension topic.

Many of the supportive frameworks’ measurements go beyond legislative reform and require active involvement from governments, the private sector, and civil society alike. The *Women, Business and the Law* team acknowledges that some of the newly added supportive frameworks’ measurements require substantial government funding and capacity to be implemented successfully. Limited resources may prove to be an additional obstacle to the ability of lower-income economies to put these supportive frameworks in place. However, without adequate resources, laws do not translate into action. The long-term benefits of boosting women’s economic participation should serve as an incentive for governments and development partners to allocate the necessary funding.

## 8. SCORING

The *Women, Business and the Law* three pillars consist of 40 indicators that are each scored across 10 topics. Each of the 10 topics representing a different phase or aspect of a woman’s working life is composed of four indicators specific to the topic.

The **economy-level WBL index**, for each of the three pillars, is constructed in several steps. First, indicator scores are calculated for each of the 40 indicators under each pillar; then these scores are aggregated at the topic level; and finally, the WBL index for each pillar is computed.

In order to more accurately capture the complexities and nuances of the legal and policy landscape in each economy, and to better measure and recognize incremental progress, starting with the WBL 2026 data cycle the WBL team will use a set of criteria for partial scoring for certain indicators, moving away from a purely binary scoring of 0 and 1. As a result of this effort, which involved identifying the underlying components of all the indicators measured and their nature, researchers using WBL will be able to rely on a more granular data set and observe a greater variation, across countries, topics, and time.

More specifically, indicators that have underlying questions that can be considered cumulative or incremental in nature will no longer be scored based on a binary rule (0/1). Instead, partial points will be assigned to each additional underlying component realized (summing up to 1) to reflect the gradual improvement in the realization of the legal provision or policy under consideration. Indicators that have

quantitative elements (such as the length of leave or gap in pensionable age) will be assigned partial points on a linear scale, with clearly defined minimum and maximum bounds. Indicators that have underlying questions that can be considered either substitutes (either component is sufficient for the full realization of the right) or complements (all components need to be present for the full realization of the right) continue to be scored on a binary basis (0/1). Data for all underlying scored questions, whether incremental, quantitative, substitute, or complementary in nature, will be published along with the scored indicators to ensure full transparency and replicability.

A **pillar-level WBL index** is calculated for each pillar by taking the unweighted average of the ten topic scores, with 100 representing the highest possible score.

**Topic-level scores for the legal and supportive frameworks** are obtained by calculating the unweighted average of scores of the indicators within that topic and scaling the result to 100.

**The enforcement perceptions pillar** evaluates the enforcement of laws and of upholding of rights by gathering expert opinions within an economy. When collecting this information from experts, the enforcement perception indicators questions are presented immediately after the corresponding legal frameworks indicators questions to ensure experts directly associate the legal frameworks with their enforcement perceptions. The pillar includes 40 indicators scored across the same 10 topics as in the legal and supportive frameworks. The data for the enforcement perceptions 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. Experts are asked to rate the enforcement of laws or the upholding of rights on a five-point Likert scale (0–4), where: 0 means no enforcement of protective or beneficial laws, no upholding of women’s rights, or the full enforcement of restrictive laws; and 4 means full enforcement of protective or beneficial laws, the full upholding of women’s rights, or no enforcement of restrictive laws. This scale is used across all indicators and economies to measure the enforcement of women’s equal rights, including the provision of benefits, the upholding of rights where no restrictions exist, and the nonenforcement of restrictions where they are present in the law. Experts are asked to rate the enforcement of laws and policies in the WBL survey(s) of their expertise except when such laws and policies establishing protections and benefits do not exist. There are no enforcement perceptions scores assigned to legislation that has changed in the reporting cycle.

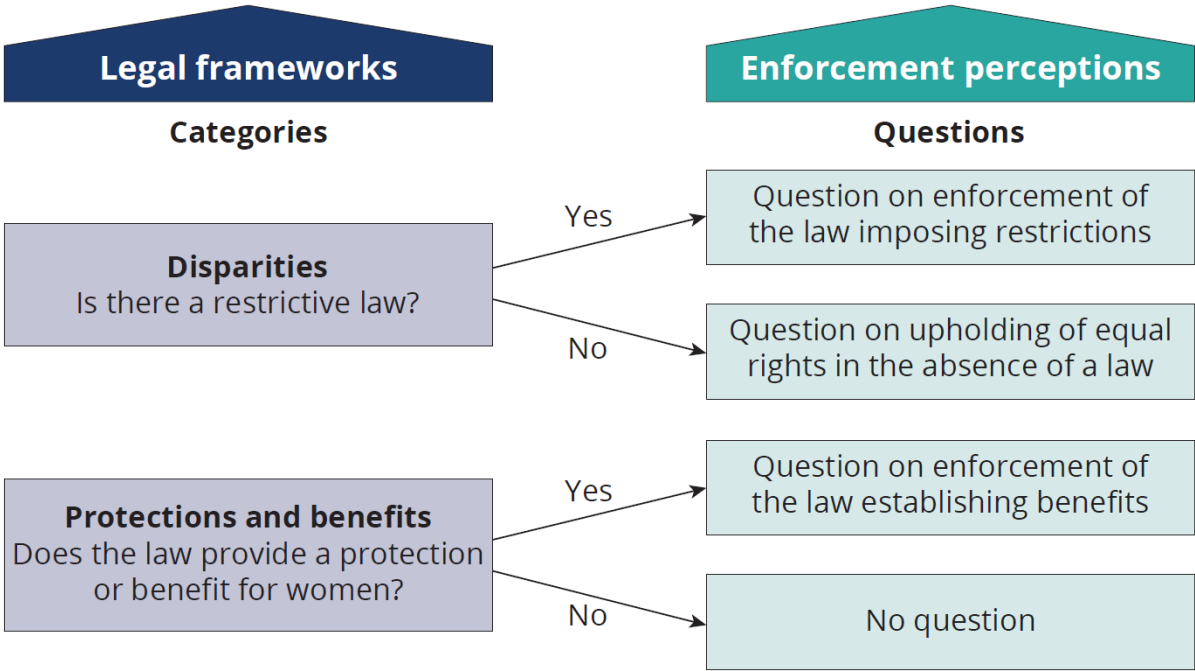
**Enforcement perceptions indicator-level scores** are calculated by taking the median value of the individual responses of experts, given on the five-point Likert scale (0 to 4), for each indicator at the economy level. For the indicators that correspond to a partially scored legal frameworks indicator, a weighted approach is applied, as described in detail in the enforcement perceptions scoring sections in relevant topic chapters. The **enforcement perceptions topic-level scores** are obtained by taking the unweighted average of the indicators in each topic, then rescaling it to 100.

When the legal frameworks score receives a partial score, the enforcement perceptions indicator scores are weighted to account for the legal frameworks score (between 0 and 1). The weighting rule is dependent on the type of legal frameworks question and the partial score assigned to an economy. Detailed explanations on the weighting method are provided in each topic chapter.

Each enforcement perceptions indicator score should be interpreted in conjunction with the content of the referenced law or right. For example, if the legal frameworks indicates that an economy protects women’s right to be treated equally to men in a certain context, full enforcement of that right means that the right is fully enforced or upheld. Conversely, when interpreting enforcement perceptions indicator scores for laws that restrict women’s rights, the highest score is assigned to the nonenforcement of that restriction. In other words, both fully enforced benefits and unenforced restrictions receive the same

enforcement perceptions indicator score. This approach aims to ensure that specific legal bases are examined solely in terms of enforcement, which improves consistency and objectivity despite the variety of laws and rights that comprise legal frameworks. In sum, the enforcement perceptions scores should be understood as an indicator of the extent to which each existing legal framework is practically enforced in its individual contexts (figure O.4).

**FIGURE O.4.**  
The *Women, Business and the Law* Enforcement Perceptions pillar



Source: *Women, Business and the Law* team.

**9. QUESTIONNAIRE DESIGN**

The *Women, Business and the Law* questionnaire is designed to ensure accurate data collection through a structured approach. It includes a cover letter, contact information for the Expert Contributor, parameters, legal questions, and questions on policy instruments and enforcement. The approval process involves clearance by the Topic Leader and WBL Manager, with new questions reviewed by peer experts and approved by the DECIg Director. The Survey Team programs the questionnaire on ngSurvey, translates it into multiple languages, develops communication documents, verifies prepopulated information, and conducts thorough testing. Coordination with information technology (IT) colleagues ensures proper distribution and technical support. For the WBL 2026 data collection cycle, questionnaires will also contain questions on policy instruments that support the law’s implementation and expert assessments on its enforcement in practice.

In addition, the questionnaires will include a new "vignette" section to improve the comparability of perception scores across different economies. In perception-based surveys, people often 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 ("vignettes"), which describe hypothetical scenarios relevant to the survey topics. For instance, experts on labor law will read vignettes about gender discrimination in employment before answering questions about the laws and

their enforcement in their own economy. These vignettes are designed to provide a common reference point, helping contributors consider a wide range of situations and align their responses more consistently. The goal of the vignettes is to harmonize answers from diverse backgrounds, making the enforcement perceptions data more suitable for generating global, regional, and cross-economy insights.

Details are provided in the *Women, Business and the Law Manual and Guide* (World Bank 2027).

## 10. DATA COLLECTION AND VALIDATION

*Women, Business and the Law* relies on responses drawn from a database of more than 20,000 respondents with expertise in family law and entrepreneurship, labor law and childcare services, and violence against women legislation. Additionally, the team collects data from public sector contributors who work for government agencies, including ministries and the judiciary, to supplement the data collected from private sector respondents. The team engages with experts through conference calls, written correspondence, and in-person meetings during country visits. Responses to legal frameworks questions are validated against codified sources of national law, including constitutions, civil codes, labor laws, other applicable statutes and acts, and relevant regulations, in areas such as violence against women, labor and employment law, social security, marriage and family, childcare, inheritance, nationality, and land rights. Responses to supportive frameworks index indicators are validated against official information provided by implementing institutions on government websites and in national budgets, policies, plans, programs, and services, and published on official data portals. Enforcement perceptions responses are reported “as is” for those economies where the team is able to obtain a sufficient number of responses.

The data reflect legal and supportive frameworks in force during a specified timeframe in the year preceding its publication. For example, for the *Women, Business and the Law 2026* report, the data are based on laws and policies in force as of October 1, 2025. For the *Women, Business and the Law 2027* report, the data will be based on laws and policies in force as of March 31, 2026.

The data collection and analysis procedures, including data updates from governments and World Bank-internal review processes, are discussed in detail in the *Women, Business and the Law Manual and Guide* (World Bank 2027), which aims to ensure the transparency, quality, and integrity of data and research.

## 11. GENERAL PARAMETERS

*Women, Business and the Law* examines laws and regulations under a common set of general parameters. These parameters assume a woman who resides in the economy’s main business city, has reached the legal age of majority and has full legal capacity, is in good health, has no criminal record, and is a lawful citizen of the economy. In unitary economies, this approach necessarily captures laws and regulations that apply uniformly to women nationwide. In federal economies or economies with mixed legal systems, however, laws governing women’s economic participation may vary across jurisdictions; in such cases, the analysis reflects the legal framework applicable in the main business city only and does not capture subnational variation outside that jurisdiction. Some topics (for example, Work and Pay) are governed by topic-specific parameters. Each chapter includes a section that elaborates on these specific parameters for a specific topic, providing a rationale for their use and discussing how the parameters are applied within each pillar.

## 12. STRENGTHS AND LIMITATIONS OF THE METHODOLOGY

The *Women, Business and the Law* methodology has both strengths and limitations (table O.1). Where necessary to ensure data comparability across economies, it uses parameters, such as assuming the woman in question has one child for maternity leave indicators and is located in the largest business city of an economy. This approach allows for transparent and comparable data, ensuring that the data are based on formal legal and policy frameworks that are officially recognized and enforceable. It may not capture the full diversity of women's experiences, especially in rural areas or in federal economies where laws can vary by state or province. The focus on the most populous group means that restrictions applying to minority populations in mixed legal systems may not be covered.

The methodology under Pillars 1 and 2 considers only codified laws, i.e., enacted by the competent legislative or executive authorities in the form of a binding written and published formal law, excluding customary and personal laws unless officially codified or when they are explicitly referred to in a codified law and established and interpreted through binding judicial decisions or equivalent evidence. This ensures consistency, comparability, and alignment with the rule of law by focusing on enforceable legal provisions. Since unwritten customary or personal laws vary in application and lack uniform enforcement, *Women, Business and the Law* excludes them unless incorporated into statutory law. While this approach provides a clear assessment of legal gender equality, it may not fully capture the realities of women in countries where informal justice systems and customary norms shape legal outcomes. Even where statutory law upholds gender equality, parallel legal systems may enforce discriminatory practices in family law, property rights, or access to justice. By centering on codified law, *Women, Business and the Law* offers a reliable benchmark for legal gender disparities while recognizing that legal pluralism may obscure enforcement gaps.

The expert contributor base of the *Women, Business and the Law* allows for the gathering of informed insights from individuals who have specialized knowledge or experience in each respective field. The Enforcement Perceptions pillar especially relies on expert assessments, which, despite a smaller sample size, provide valuable insights into legal enforcement. To enhance consistency and comparability, the questions are aligned with contributors' legal expertise and anchoring vignettes are included to provide a frame of reference for varying degrees of enforcement. Additionally, methodology refinement is an ongoing effort, with projects such as national-level individual data collection in progress in select countries to compare perceptions of enforcement with actual outcomes.

The methodology emphasizes the formal sector, which is more relevant for regulatory analysis, but may not reflect the reality for women in the informal sector. Despite these limitations, the data collected can be relevant for women regardless of their employment status, because laws affecting agency, mobility, marital and property rights, and protections against violence apply broadly. WBL highlights the importance of legal frameworks in enabling women to transition from the informal to the formal sector and underscores the interplay of economic, social, and cultural factors in achieving equal opportunities for women in business and the workplace. Research indicates that gender-discriminatory laws increase the likelihood that female-owned businesses start in the informal sector, often leading to weaker performance years later (Hyland and Islam 2021). Additionally, economies with lower gender disparities—measured by the *Women, Business and the Law* legal index—are characterized with higher numbers of women engaging in formal entrepreneurial activities at the levels of both limited liability companies (LLCs) and sole proprietorships (Meunier, Krylova, and Ramalho 2017).

The *Women, Business and the Law* topics are built around a life-cycle approach that follows women's working lives, with a focus on women employees and entrepreneurs. This approach captures essential aspects that affect women as they enter the workforce, move through different phases of their life, and eventually retire. Currently, the approach does not capture aspects related to women's education and

health, which are crucial to women’s economic outcomes (Mammen and Paxson 2000) and growth more generally (Barro 2002, Duflo 2012). The WBL team regularly conducts pilot research to advance policy dialogue in other areas related to women’s economic opportunity, such as women’s health, the rights of women with disabilities, and fiscal policies. The team is also piloting data collection at the sub-national level in select economies to provide more granularity on the frameworks applicable to women living outside of the main business city.

The scoring methodology is purposefully designed to be simple and straightforward. The same weights are adopted for each topic within a pillar and for each indicator within a topic. Each indicator component is also weighted equally. Aggregations, to calculate indicator scores, topic scores, and pillar scores are made by using simple mean calculations. This ensures a more straightforward interpretation of the results, transparency, and ease of replication. This approach assumes that all topics and indicator components have equal importance, for the purposes of reform, leaving it up to economies themselves to drive the reform agenda and to define the sequence of their reform efforts.

**TABLE O.1.**  
Methodological Strengths and Limitations of the Women, Business and the Law Index

| FEATURE                                       | STRENGTH  | LIMITATION   |
|---|---|--|
| Use of general parameters                     | Data are comparable across economies, and the methodology is transparent.   | The scope of data is smaller; only regulatory reforms in the areas measured can be tracked systematically and data may be less representative in federal economies or mixed legal systems where laws differ across locations or population groups. |
| Focus on codified laws                        | The data is precise, standardized, and globally comparable, as it relies exclusively on codified laws, i.e., laws that are enacted by the competent legislative or executive authorities in the form of a binding written and published formal law and legally enforceable. | The data may not fully capture the lived experiences of women, as it excludes uncoded customary and personal laws that can significantly influence legal outcomes in practice.   |
| Emphasis on the formal sector for some topics | For some topics, attention is centered on the formal economy, where some regulations are applicable.  | The reality faced by women in the informal sector, which may be a significant population in some economies, is not fully reflected.  |
| Women’s working life cycle approach           | Clear and easily accessible view of women’s economic decision-making at different stages of their lives, with a focus on barriers and enablers for women employees and entrepreneurs.   | Additional underlying aspects such as health and education are currently not measured.   |

|                                |  |  |
|--------------------------------|--|--|
| Equal-weight scoring           | Simple and straightforward scoring approach allowing for easy comparison across topics and regions, where all topics and indicators are treated with equal importance. | Uniform, equal-weight scoring may not always consider the different relative importance of certain components across different contexts. |
| Reliance on expert respondents | The data reflect the knowledge of those with most experience in the areas measured.  | Data are less able to capture variations in experiences among individuals.   |

Source: *Women, Business and the Law* team.

### 13. INTEGRITY AND TRANSPARENCY

The WBL data collection and reporting process is governed by the highest possible standards of data integrity, including sound data-gathering processes, robust data safeguards, and clear approval protocols. In addition, WBL relies on transparency and replicability to build trust in its data and report. The WBL project publishes a comprehensive data set that includes scored datapoints and the legal basis or official source of information used as a reference by the team to substantiate the analysis. It also follows the World Bank Group’s guidelines on Accountability and Decision-Making (ADM) framework for Advisory Services and Analytics. The governance of the WBL project is presented in the companion *WBL Manual and Guide*. There, the protocols, safeguards, processes, and resources of WBL governance are established in writing.

### 14. STRUCTURE OF THE *METHODOLOGY HANDBOOK*

Following this overview, the *WBL Methodology Handbook* contains a separate chapter for each of the ten topics. Each chapter contains a methodology note explaining the rationale, scope, and scoring of the topic. The methodology note includes (1) a brief overview of the topic; (2) a detailed explanation of the indicators and questions comprising each pillar, with an explanation of the scoring; and (3) parameters used. The questionnaires published in appendix A provide a glossary and all indicators related to the topic. Appendix B describes the parameter used to select the largest city that serves as the business location for each economy surveyed by the WBL project. Appendix C summarizes the international treaty law and instruments used to support the legal frameworks questions.

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# SAFETY

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# CHAPTER 1. SAFETY

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## 1. MOTIVATION

Globally, one in three women is subjected to some form of gender-based violence by an intimate or nonintimate partner (WHO 2021). Such violence is rooted in underlying gender-based inequalities and harmful gender norms and is reinforced by them. While some women face higher risks than others, violence can affect any woman, in any country, irrespective of culture, religion, or economic status. Violence against women is any act of gender-based violence that results in, or is likely to result in, physical, sexual, psychological, or economic harm or suffering to women, including threats of such acts, coercion, or arbitrary deprivation of liberty, whether occurring in public or in private life (Council of Europe 2011). It is an extreme denial of agency and has significant impacts on women and their families, the communities they live in, the businesses they work for, and the economy at large (Harrison 2021).

Violence undermines a woman's health and bodily autonomy, with various consequences that range from higher morbidity and mortality to physical and psychological health problems (Cirici Amell et al. 2023; Piccinini et al. 2023). Its economic costs include lower labor supply, decreased productivity, reduced access to economic resources, less investment in human capital, and lower investments due to high health and judicial expenses (Vyas et al. 2023). For example, a 1 percentage point increase in the share of women subject to violence in Sub-Saharan Africa is found to reduce economic activities by up to 8 percent due to drops in female employment (Ouedraogo and Stenzel 2021). In Ghana, macroeconomic losses due to violence against women are estimated to amount to about 0.94 percent of Ghanaian GDP and is estimated not to be a once-off loss but a continuous drain on the economy. (Raghavendran et al. 2022). Globally, the cost of violence against women amounts to US\$1.5 trillion (UN Women 2016) and, in some countries, it is estimated to reach up to 3.7 percent of their GDP (Klugman et al. 2014). Gender-based violence is clearly acknowledged in the United Nations 2030 Agenda as a major obstacle to social and economic development and to the achievement of the Sustainable Development Goals (SDGs).

According to the CEDAW Committee, the prohibition of gender-based violence against women has evolved into a principle of customary international law, therefore binding all states to enact laws prohibiting gender-based violence and to adopt necessary measures to address it (CEDAW Committee 2017). In this context, the Safety topic analyzes laws, policies, procedures, services, and institutions addressing four forms of violence against women that significantly affect women's economic participation: child marriage, sexual harassment, domestic violence, and femicide (the intentional killing of a woman with a gender-related motivation; see UN General Assembly 2016).

## 2. INDICATORS

The Safety topic measures protection from violence against women across three different dimensions, here referred to as pillars. The first pillar measures laws addressing child marriage, sexual harassment, domestic violence, and femicide. The second pillar examines policies and practices that support the implementation of legislation on violence against women, including the existence of action plans, access to justice mechanisms, services for survivors, and monitoring and implementing agencies. The third pillar measures the extent to which laws addressing gender-based violence are enforced in practice. Each pillar is composed of four main indicators, which in some cases are further divided into questions to provide

more details on the assessed laws, regulations, and policies. Relevant points are assigned to each indicator. Table 1.1 summarizes all three pillars and their respective indicators.

**TABLE 1.1.**

Summary Table of All Three Pillars for the Safety Topic

| PILLAR I—SAFETY LEGAL FRAMEWORKS  |
|---|
| I.1.1 Does the Law Address Child Marriage?  |
| I.1.1.1 Is the legal age of marriage 18 or higher for boys and girls?   |
| I.1.1.2 Is the law free of parental consent exceptions to the legal age of marriage (or is the age of marriage with parental consent 18 or higher)? |
| I.1.1.3 Is marriage under the legal age void or voidable?   |
| I.1.1.4 Are there penalties for adults who authorize, celebrate, register, or enter into child marriage?  |
| I.1.2 Does the Law Address Sexual Harassment?   |
| I.1.2.1 Is there legislation on sexual harassment in employment with criminal penalties or civil remedies?  |
| I.1.2.2 Is there legislation on sexual harassment in education/schools with criminal penalties or civil remedies?                                   |
| I.1.2.3 Is there legislation on sexual harassment in public places (or on transportation) with criminal penalties or civil remedies?                |
| I.1.2.4 Is there legislation on cyberharassment or cyberstalking with criminal penalties or civil remedies?   |
| I.1.3 Does the Law Address Domestic Violence?   |
| I.1.3.1 Is there a law or legal provision on domestic violence?   |
| I.1.3.2 Does legislation on domestic violence establish criminal penalties?   |
| I.1.3.3 Does legislation on domestic violence provide for protection orders?  |
| I.1.3.4 Does legislation on domestic violence address physical, sexual (including marital rape), psychological, and financial/economic violence?    |
| I.1.4 Does the Law Address Femicide?  |
| I.1.4.1 Does the law specifically criminalize femicide (the intentional killing of a woman with a gender-related motivation)?                       |
| I.1.4.2 Does the law provide for aggravated penalties for the intentional killing of women?   |
| PILLAR II—SAFETY SUPPORTIVE FRAMEWORKS  |
| II.1.1 Is There an Action Plan or Strategy on Violence against Women?   |
| II.1.1.1 Does the action plan or strategy on violence against women provide for prevention measures?  |
| II.1.1.2 Does the action plan or strategy on violence against women indicate the institutions responsible for its implementation?                   |
| II.1.1.3 Does the action plan or strategy on violence against women provide for result targets and indicators?                                      |
| II.1.2 Are There Mechanisms to Facilitate Access to Justice for Cases of Violence against Women?  |
| II.1.2.1 Are there special police or prosecutorial units on violence against women?   |
| II.1.2.2 Are there special courts or procedures for cases of violence against women?  |

II.1.2.3 Is legal aid provided for cases of violence against women?

II.1.3 Does the Government Provide or Fund Services for Women Affected by Violence?

II.1.3.1 Are there shelters for women affected by violence?

II.1.3.2 Are there health services for women affected by violence?

II.1.3.3 Are there psychological services for women affected by violence?

II.1.3.4 Are there livelihood support services for women affected by violence?

II.1.4 Is There an Institutional Mechanism to Monitor the Implementation of Legislation, National Plans and/or Programs on Violence against Women?

### PILLAR III—SAFETY ENFORCEMENT PERCEPTIONS

III.1.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Addressing Child Marriage, in Practice?

III.1.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Addressing Sexual Harassment, in Practice?

III.1.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Addressing Domestic Violence, in Practice?

III.1.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Addressing Femicide, in Practice?

## PILLAR I—SAFETY LEGAL FRAMEWORKS

Pillar I—The Safety Legal Frameworks pillar measures laws addressing child marriage, sexual harassment, domestic violence, and femicide. It is divided into four indicators, some of which consist of several questions (Table 1.2).

**TABLE 1.2.**

Summary Table of Pillar I for the Safety Topic

| PILLAR I—SAFETY LEGAL FRAMEWORKS  | POINTS  | MAXIMUM SCORE |
|---|---|---------------|
| I.1.1 Does the Law Address Child Marriage?  | 0 or 1  | 100           |
| I.1.1.1 Is the legal age of marriage 18 or higher for boys and girls?   | The response to each question must be YES to obtain 1 point |               |
| I.1.1.2 Is the law free of parental consent exceptions to the legal age of marriage (or is the age of marriage with parental consent 18 or higher)? |   |               |
| I.1.1.3 Is marriage under the legal age void or voidable?   |   |               |
| I.1.1.4 Are there penalties for adults who authorize, celebrate, register, or enter into child marriage?  |   |               |
| I.1.2 Does the Law Address Sexual Harassment?   | 0–1   | 100           |
| I.1.2.1 Is there legislation on sexual harassment in employment with criminal penalties or civil remedies?  | 0 or 0.25   |               |
| I.1.2.2 Is there legislation on sexual harassment in education/schools with criminal penalties or civil remedies?                                   | 0 or 0.25   |               |

|  |  |            |
|--|--|------------|
| I.1.2.3 Is there legislation on sexual harassment in public places (or on transportation) with criminal penalties or civil remedies?   | 0 or 0.25  |            |
| I.1.2.4 Is there legislation on cyberharassment or cyberstalking with criminal penalties or civil remedies?  | 0 or 0.25  |            |
| <b>I.1.3 Does the Law Address Domestic Violence?</b>   | <b>0–1</b>   | <b>100</b> |
| I.1.3.1 Is there a law or legal provision on domestic violence?  | The response to each qualifying question must be YES to be eligible to score on the below components |            |
| I.1.3.2 Does legislation on domestic violence establish criminal penalties?  |  |            |
| I.1.3.3 Does legislation on domestic violence provide for protection orders?   |  |            |
| I.1.3.4 Does legislation on domestic violence address physical, psychological, financial/economic, and sexual violence (including marital rape)?   |  |            |
| Does legislation on domestic violence address physical violence?   | 0 or 0.25  |            |
| Does legislation on domestic violence address psychological violence?  | 0 or 0.25  |            |
| Does legislation on domestic violence address economic or financial violence?  | 0 or 0.25  |            |
| Does legislation on domestic violence address sexual violence, including marital rape?   | The response to at least one of the question must be YES to obtain 0.25 point.                       |            |
| Does legislation on domestic violence address sexual violence?<br>Does the law criminalize marital rape or allow a woman to file a criminal complaint for rape or sexual assault against her husband or partner? |  |            |
| <b>I.1.4 Does the Law Address Femicide?</b>  | <b>0 or 1</b>  | <b>100</b> |
| I.1.4.1 Does the law specifically criminalize femicide (the intentional killing of a woman with a gender-related motivation)?  | The response to at least one of the questions must be YES to obtain 1 point                          |            |
| I.1.4.2 Does the law provide for aggravated penalties for the intentional killing of women?  |  |            |
| <b>Topic Pillar Score (rescaled average of indicator scores)</b>   | <b>4</b>   | <b>100</b> |

### I.1.1 Does the Law Address Child Marriage?

This indicator is divided into four main questions (Table 1.3).

**TABLE 1.3.**

Does the Law Address Child Marriage?

|  |   |
|--|---|
| <b>I.1.1 DOES THE LAW ADDRESS CHILD MARRIAGE?</b>  |   |
| I.1.1.1 Is the legal age of marriage 18 or higher for boys and girls?  | The response to at least one of the questions must be YES to obtain 1 point |
| I.1.1.2 Is the law free of parental consent exceptions to the legal age of marriage (or is the age of marriage with parental consent is 18 or higher)? |   |
| I.1.1.3 Is marriage under the legal age void or voidable?  |   |
| I.1.1.4 Are there penalties for adults who authorize, celebrate, register, or enter into child marriage?   |   |

Child marriage refers to any formal marriage or informal union between a child under the age of 18 and an adult or another child. It is a widespread practice, with approximately one in five young women aged 20 to 24 married as children and an estimated 640 million girls and women alive today married in childhood (UNICEF 2023). Child marriage exposes young brides to early pregnancies, with increased risk of maternal morbidity and mortality. It can imply significant age and power differentials between spouses, which undermine the agency and autonomy of young brides and increase the risk of intimate partner violence (UN General Assembly, Human Rights Council 2014). Further, child marriage has important economic implications. It denies girls educational and employment opportunities, thus perpetuating a cycle of poverty (Commission on the Status of Women 2007). Evidence shows that eliminating child marriage would significantly improve economic growth—if child marriage were to end today, long-term annual per capita real GDP growth in emerging markets and low-income countries would increase by 1.05 percentage points (Mitra et al. 2020). International law provides that marriage should be entered into only with free and full consent and, to that end, mandates the marriage of a child to have no legal effect. The Committee on the Elimination of Discrimination against Women (CEDAW Committee) and the Committee on the Rights of the Child (CRC Committee) have called on states parties to remove exceptions to the minimum age of marriage and establish a minimum age of marriage for girls and boys, with or without parental consent, of 18 years (CEDAW Committee 1994; CEDAW Committee and CRC Committee 2014). Several regional human rights conventions have similarly placed the obligation on states to undertake legislative and other measures to establish a minimum age of marriage of 18 years. The Human Rights Council further recommends prohibiting child marriage and imposing sanctions on perpetrators (UN General Assembly, Human Rights Council 2014). Legal remedies for child marriage must be genuinely accessible; restrictive procedural rules—such as short limitation periods for annulment—constitute barriers to justice and function as legal loopholes that prevent girls from exercising their rights.

Accordingly, indicator I.1.1 is divided into four questions. Each question is individually assessed. This assessment is based on the assumption that the laws examined apply to a girl who is under 18 years of age and not emancipated. Indicator I.1.1 is assigned a score of 1 if the response is YES to all of its questions:

I.1.1.1 Is the legal age of marriage 18 or higher for boys and girls?

Question I.1.1.1 is assigned a response of YES if the following two conditions are met:

- ▶ The legal age of marriage for girls—the age at which girls are free to marry without parental or an authority’s consent—is at least 18; AND
- ▶ The legal age of marriage for boys—the age at which boys are free to marry without parental or an authority’s consent—is at least 18.

I.1.1.2 Is the law free of parental consent exceptions to the legal age of marriage (or is the age of marriage with parental consent 18 or higher)?

Question I.1.1.2 is assigned a response of YES if one of the following two conditions is met:

- ▶ The law does not provide for exceptions to the legal age of marriage based on parental consent;  
OR
- ▶ The minimum age of marriage with parental consent is at least 18 for boys and girls.

### I.1.1.3 Is marriage under the legal age void or voidable?

Question I.1.1.3 is assigned a response of YES if marriage in violation of the age requirements is void or voidable. Underage marriage is considered “void” if there are provisions in the law stating that marriages in violation of the age requirements are null and void. Void marriages are marriages that are deemed invalid and have no legal effect from the beginning. Underage marriage is considered “voidable” if there are provisions in the law that allow for the annulment of marriages of girls and boys in violation of the age requirements for at least six months after the age of majority. In other words, the marriage is initially valid but may be later annulled by a court.

### I.1.1.4 Are there penalties for adults who authorize, celebrate, register, or enter into child marriage?

Question I.1.1.4 is assigned a response of YES if one of the following conditions is met:

- ▶ The law establishes penalties for anyone who authorizes, celebrates, or registers marriages in violation of the age requirements; OR
- ▶ The law established penalties for any party to the marriage who is over the legal age and knowingly enters into such a marriage.

## I.1.2 Does the Law Address Sexual Harassment?

This indicator is divided into four main questions (Table 1.4).

**TABLE 1.4.**

Does the Law Address Sexual Harassment?

### I.1.2 DOES THE LAW ADDRESS SEXUAL HARASSMENT?

I.1.2.1 Is there legislation on sexual harassment in employment with criminal penalties or civil remedies?

I.1.2.2 Is there legislation on sexual harassment in education/schools with criminal penalties or civil remedies?

I.1.2.3 Is there legislation on sexual harassment in public places (or on transportation) with criminal penalties or civil remedies?

I.1.2.4 Is there legislation on cyberharassment or cyberstalking with criminal penalties or civil remedies?

Sexual harassment is any unwelcome sexual advance, request for sexual favor, or verbal or physical conduct or gesture of a sexual nature that might reasonably be expected or perceived to offend or humiliate another human being (UN Secretariat 2008). Sexual harassment in the workplace can take many forms: submission to such conduct can be made a condition of employment, for example, or used as a basis for employment decisions, create a hostile or offensive work environment, or interfere with an individual's work performance. In addition to its physical and psychological impacts on women (Thurston et al. 2019), sexual harassment contributes to diminished female employment (Adams-Prassl et al. 2024) and to the gender wage gap (Folke and Rickne 2022; Hegewisch, Forden, and Mefferd 2021). Lower employee productivity, lower company profitability, and higher labor costs are some of the economic and social consequences of sexual harassment borne by employers, governments, and society as a whole (Hejase 2021). A study conducted in Australia found that lost output deriving from sexual harassment cases totals about US\$2 billion annually (Deloitte Access Economics 2019).

Sexual harassment can occur in places other than the workplace, including in schools, in public places such as public transportation, and online. Sexual harassment in public spaces can dissuade women from using public transport and commuting long distances, deterring women from accessing promising opportunities (Ollivier et al. 2022). When sexually harassed in school, girls face severe consequences limiting their educational attainment (Cipriano et al. 2022; Eniola and Dada 2023). Similarly, the widespread use of new technologies and social media, especially after the COVID-19 pandemic, has spawned the growing threat of online harassment. In the European Union, one in ten women 15 and older has experienced cyberharassment. The significant labor market impacts of cyberharassment include a lower presence at work, the risk of job loss or lower productivity, and a reduced quality of life (Lomba, Navarra, and Fernandes 2021).

The United Nations Declaration on Violence against Women, the CEDAW Committee, the Human Rights Council, and regional human rights conventions call on governments to adopt legislative and other measures to address all forms of sexual harassment, including by criminalizing these practices and offering civil remedies (appendix C).

Accordingly, indicator I.1.2 is divided into four questions. Each question is individually assessed and assigned a score of 0 or 0.25. The final score for indicator I.1.2 is calculated by adding up the scores of its four questions:

I.1.2.1 Is there legislation on sexual harassment in employment with criminal penalties or civil remedies?

Question I.1.2.1 is assigned a score of 0.25 if the following two conditions are met:

- ▶ There is legislation on sexual harassment in employment; AND
- ▶ There are criminal penalties for sexual harassment in employment (OR) There are civil remedies for sexual harassment in employment.

The assessment of this question is based on the assumption that the laws examined apply to a woman who is a cashier in the food retail sector in a supermarket or grocery store that has 60 employees.

I.1.2.2 Is there legislation on sexual harassment in education/schools with criminal penalties or civil remedies?

Question I.1.2.2 is assigned a score of 0.25 if the following two conditions are met:

- ▶ There is legislation on sexual harassment in education/school, including for students over 18 years of age; AND
- ▶ There are criminal penalties for sexual harassment in education/school (OR) There are civil remedies for sexual harassment in education/school, including for students over 18 years of age.

The assessment of this question is based on the assumption that the laws examined apply to a woman or girl who is a student.

I.1.2.3 Is there legislation on sexual harassment in public places (or on transportation) with criminal penalties or civil remedies?

Question I.1.2.3 is assigned a score of 0.25 if the following three conditions are met:

- ▶ There is legislation on sexual harassment in public places (or on transportation); AND
- ▶ The legislation on sexual harassment on transportation is not limited to the relationship between the service provider and the user; AND
- ▶ There are criminal penalties for sexual harassment in public places (or on transportation) (OR) There are civil remedies for sexual harassment in public places (or on transportation).

I.1.2.4 Is there legislation on cyberharassment or cyberstalking with criminal penalties or civil remedies?

Question I.1.2.4 is assigned a score of 0.25 if the following four conditions are met:

- ▶ There is legislation on cyberharassment or cyberstalking; AND
- ▶ The definition of cyberharassment or cyberstalking includes, but is not limited to, any act directed at assisting in or committing any form of violence such as abusive comments, threats, sexual harassment, harassment, or stalking perpetrated through the internet or other electronic means, including applications; AND
- ▶ The legislation on cyberharassment or cyberstalking is not limited to the relationship between the service provider and the user; AND
- ▶ There are criminal penalties for cyberharassment or cyberstalking (OR) There are civil remedies for cyberharassment or cyberstalking.

### I.1.3 Does the Law Address Domestic Violence?

This indicator is divided into four main questions. Some of these questions are further divided into additional components (Table 1.5).

**TABLE 1.5.**

Does the Law Address Domestic Violence?

| I.1.3 DOES THE LAW ADDRESS DOMESTIC VIOLENCE?  |
|--|
| I.1.3.1 Is there a law or legal provision on domestic violence?  |
| I.1.3.2 Does legislation on domestic violence establish criminal penalties?  |
| I.1.3.3 Does legislation on domestic violence provide for protection orders?   |
| I.1.3.4 Does legislation on domestic violence address physical, sexual, psychological, and financial/economic violence?                        |
| Does legislation on domestic violence address physical violence?   |
| Does legislation on domestic violence address psychological violence?  |
| Does legislation on domestic violence address financial/economic violence?   |
| Does legislation on domestic violence address sexual violence, including marital rape?   |
| Does legislation on domestic violence address sexual violence?   |
| Does the law criminalize marital rape or allow a woman to file a criminal complaint for rape or sexual assault against her husband or partner? |

Domestic violence can be defined as gender-based violence (GBV) commonly directed against women and occurring in the private sphere, within the family or between members of the same household, or within interpersonal relationships, including intimate partner violence. The abuse can consist of physical, emotional, or psychological, sexual, or financial/economic actions or threats of actions (CEDAW Committee 2017). Based on good practices identified in laws globally and guided by international standards, the WBL team defines the various forms of domestic violence as follows: Physical violence is any act that causes physical harm as a result of unlawful physical force, such as hitting, slapping, punching, choking, pushing, throwing objects, burning, and other types of contact that result in physical injury to the victim. Psychological/emotional violence involves any conduct or behavior, including verbal abuse, threats, intimidation, or other act, that impairs the victim’s psychological or emotional integrity. Sexual violence involves any nonconsensual sexual act, attempt to obtain a sexual act, unwanted sexual comments or advances, or other act directed against a person’s sexuality. Financial/economic violence involves conduct to control, limit, or prevent the other partner’s access to economic resources, such as to create financial dependence.

Domestic violence has serious physical and mental health consequences (Cirici et al. 2023) and affects a woman’s ability to participate in the labor force, as well as her productivity, salary, and career advancement (Alonso-Borrego and Carrasco 2023; Duvvury, Vara-Horna, and Chadha 2020; Gu, Li, and Peng 2022; Vyas et al. 2023). Domestic violence leads to economic costs that are estimated at 5 percent of global gross domestic product (Fearon and Hoeffler 2014). Evidence from Sub-Saharan Africa finds that violence against women is more detrimental to economic development in countries without protective laws against domestic violence (Ouedraogo and Stenzel 2021). Domestic violence legislation is also associated with reduced mortality for women (Amin, Islam, and Lopez-Claros 2021). In China, the first national Anti-Domestic Violence Law, adopted in 2016, has been found to significantly increase the life satisfaction of married women through increased self-confidence, health status, and bargaining power within the household (Gu, Li, and Peng 2022). International and regional human rights treaties, resolutions of the Human Rights Council, and recommendations of the CEDAW Committee have consistently called on governments to address all forms of domestic violence through legislative measures imposing criminal penalties commensurate to the seriousness of this behavior and providing women affected by domestic violence with protection, restraining, or emergency barring orders (appendix C).

Accordingly, indicator I.1.3 is divided into four questions. The first three questions are qualifying questions. The response to all three questions must be YES to be eligible to earn points on the fourth question. The fourth question is further divided into four additional components, each of which can be scored either 0 or 0.25 points. The final score for indicator I.1.3 is calculated by adding up the scores from the four components of the fourth question, but only if the response was YES to all three of the qualifying questions:

#### I.1.3.1 Is there a law or legal provision on domestic violence?

Question I.1.3.1 is assigned a qualifying response of YES if there is a law or provision on domestic violence, intended as violence commonly directed against women and occurring in the private sphere, within the family or between members of the same household, or within interpersonal relationships, including intimate partner violence.

### I.1.3.2 Does legislation on domestic violence establish criminal penalties?

Question I.1.3.2 is assigned a qualifying response of YES if the law or provision on domestic violence establishes criminal penalties.

### I.1.3.3 Does legislation on domestic violence provide for protection orders?

Question I.1.3.3 is assigned a qualifying response of YES if the law or provision on domestic violence provides for protection orders.

### I.1.3.4 Does legislation on domestic violence address physical, sexual, psychological, and financial/economic violence?

Does legislation on domestic violence address physical violence?

Does legislation on domestic violence address psychological violence?

Does legislation on domestic violence address financial/economic violence?

Does legislation on domestic violence address sexual violence, including marital rape?

Does legislation on domestic violence address sexual violence?

Does the law criminalize marital rape or allow a woman to file a criminal complaint for rape or sexual assault against her husband or partner?

Question I.1.3.4 is divided into four components that are individually scored:

- ▶ The first component is assigned a score of 0.25 if there is a law or provision on domestic violence addressing physical violence.
- ▶ The second component is assigned a score of 0.25 if there is a law or provision on domestic violence addressing psychological or emotional violence.
- ▶ The third component is assigned a score of 0.25 if there is a law or provision on domestic violence addressing financial/economic violence.
- ▶ The fourth component is assigned a score of 0.25 if the following two conditions are met:
  - ▶ There is a law or provision on domestic violence addressing sexual violence; AND
  - ▶ The law explicitly criminalizes marital rape without qualifications (OR) The law allows a woman to file a criminal complaint for rape or sexual assault against her husband or partner.

## I.1.4 Does the Law Address Femicide?

This indicator is divided into two main questions (Table 1.6).

**TABLE 1.6.**

Does the Law Address Femicide?

### I.1.4 DOES THE LAW ADDRESS FEMICIDE?

I.1.4.1 Does the law specifically criminalize femicide (the intentional killing of a woman with a gender-related motivation)?

#### I.1.4.2 Does the law provide for aggravated penalties for the intentional killing of women?

The UN Special Rapporteur on Violence against Women has long identified ideologies enforcing women's dependent status and impeding women's access to nontraditional roles as factors fueling the most extreme forms of gender-based violence, such as honor killings and femicide (UN 1999). Femicide is not an isolated, sudden act but instead the culmination of an extended and ignored continuum of violence that had progressively escalated (UN 2012). In 2023, about 51,100 women and girls worldwide were killed by their intimate partners or other family members. Women and girls are disproportionately victims of homicides within the home: 60 per cent of the nearly 85,000 women and girls killed intentionally during the year were murdered by their intimate partners or other family members (UNODC and UN Women 2024). Given the pervasiveness and characteristics of femicide, appropriate punishments, proportionate to the gravity and features of the offence, should be in place (UN 2016). The risk of deathly consequences already has life-altering effects on women and their children's physical and mental health (Hernández 2021). Once femicide occurs, it reduces the workforce and has intergenerational impacts on the victims' families, including children's education and well-being (EIGE 2021; European Parliament 2021).

Accordingly, indicator I.1.4 is divided into two questions. Each question is individually assessed and assigned a score of 0 or 1. The final score for indicator I.1.4 is 1 if the score of at least one of its questions is 1:

##### I.1.4.1 Does the law specifically criminalize femicide (the intentional killing of a woman with a gender-related motivation)?

Question I.1.4.1 is assigned a score of 1 if the law specifically criminalizes femicide (the intentional killing of a woman with a gender motivation).

##### I.1.4.2 Does the law provide for aggravated penalties for the intentional killing of women?

Question I.1.4.2 is assigned a score of 1 if the law provides for aggravated penalties for the murder of a woman.

## PILLAR II—SAFETY SUPPORTIVE FRAMEWORKS

Pillar II—The Safety Supportive Frameworks pillar examines policies and practices that support the implementation of gender-based violence legislation, including the existence of action plans or strategies, mechanisms to facilitate access to justice, services for women affected by violence, and monitoring agencies. It is divided into four indicators, some of which consist of several questions (Table 1.7).

**TABLE 1.7.**

Summary Table of Pillar II for the Safety Indicator

| PILLAR II—SAFETY SUPPORTIVE FRAMEWORKS   | POINTS    | MAXIMUM SCORE |
|--|-----------|---------------|
| II.1.1 Is There an Action Plan or Strategy on Violence against Women?                                | 0-1       | 100           |
| II.1.1.1 Does the action plan or strategy on violence against women provide for prevention measures? | 0 or 0.33 |               |

|   |           |            |
|---|-----------|------------|
| II.1.1.2 Does the action plan or strategy on violence against women indicate the institutions responsible for its implementation?                   | 0 or 0.33 |            |
| II.1.1.3 Does the action plan or strategy on violence against women provide for result targets and indicators?                                      | 0 or 0.33 |            |
| II.1.2 Are There Mechanisms to Facilitate Access to Justice for Cases of Violence against Women?  | 0-1       | 100        |
| II.1.2.1 Are there special police or prosecutorial units on violence against women?   | 0 or 0.33 |            |
| II.1.2.2 Are there special courts or procedures for cases of violence against women?  | 0 or 0.33 |            |
| II.1.2.3 Is legal aid provided for cases of violence against women?   | 0 or 0.33 |            |
| II.1.3 Does the Government Provide or Fund Services for Women Affected by Violence?   | 0-1       | 100        |
| II.1.3.1 Are there shelters for women affected by violence?   | 0 or 0.25 |            |
| II.1.3.2 Are there health services for women affected by violence?  | 0 or 0.25 |            |
| II.1.3.3 Are there psychological services for women affected by violence?   | 0 or 0.25 |            |
| II.1.3.4 Are there livelihood support services for women affected by violence?  | 0 or 0.25 |            |
| II.1.4 Is There an Institutional Mechanism to Monitor the Implementation of Legislation, National Plans, and/or Programs on Violence against Women? | 0 or 1    | 100        |
| <b>Topic Pillar Score (rescaled average of indicator scores)</b>  | <b>4</b>  | <b>100</b> |

### II.1.1 Is There an Action Plan or Strategy on Violence against Women?

This question is divided into three main questions (Table 1.8).

**TABLE 1.8.**

Is There an Action Plan or Strategy on Violence against Women?

| II.1.1 IS THERE AN ACTION PLAN OR STRATEGY ON VIOLENCE AGAINST WOMEN?   |  |
|---|--|
| II.1.1.1 Does the action plan or strategy on violence against women provide for prevention measures?                              |  |
| II.1.1.2 Does the action plan or strategy on violence against women indicate the institutions responsible for its implementation? |  |
| II.1.1.3 Does the action plan or strategy on violence against women provide for result targets and indicators?                    |  |

International human rights treaty bodies (including the Human Rights Committee, the Committee on Economic, Social and Cultural Rights, the CEDAW Committee, and the Beijing Platform for Action) and regional legal frameworks (including the Istanbul Convention and the Convention of Belém do Pará) have all called on states to develop, implement, and monitor national plans of actions to address violence against women (appendix C). The UN General Assembly has repeatedly stressed the importance of systematic, comprehensive, multisectoral, and sustained approaches, adequately supported and facilitated by strong institutional mechanisms, through national action plans to implement violence against women legislation (United Nations General Assembly 2006, 2009, 2011, and 2013).

Gender transformative approaches, which actively work to address violence against women—as opposed to ones that merely react to the problem after it occurs—are a feature of recent policy. Not only do these

approaches strengthen response systems but they also address the underlying causes of violence against women to achieve more substantial and lasting change (UN Women 2012). To complement these efforts, the development of a performance monitoring framework, through indicators and targets to ensure the effective implementation of the plan is of critical importance (UN Women 2012). Such plans enable all the sectors involved to coordinate and systematize their activity, evaluating and building on initiatives so that approaches remain adaptive and responsive over time.

Accordingly, indicator II.1.1 is divided into three questions. Each question is individually assessed and assigned a score of 0 or 0.33. The final score for indicator II.1.1 is calculated by adding up the scores of its three questions:

#### II.1.1.1 Does the action plan or strategy on violence against women provide for prevention measures?

Question II.1.1.1 is assigned a score of 0.33 if the following three conditions are met:

- ▶ There is an action plan or strategy on violence against women or strategy on gender equality;  
AND
- ▶ The action plan or strategy is in effect during the reporting cycle; or has been published within the past five years preceding the data collection cutoff date if there is no expiration date specified in the document; AND
- ▶ The action plan or strategy has measures to prevent violence against women. Examples include measures addressing the root causes of gender-based violence, such as measures to keep girls in schools, to raise awareness about the different forms of gender-based violence, the harmful attitudes and norms that condone it, relevant laws and support services, and active bystander interventions, or to address gender norms.

#### II.1.1.2 Does the action plan or strategy on violence against women indicate the institutions responsible for its implementation?

Question II.1.1.2 is assigned a score of 0.33 if the following three conditions are met:

- ▶ There is an action plan or strategy on violence against women or strategy on gender equality;  
AND
- ▶ The action plan or strategy is in effect during the reporting cycle; or has been published within the past five years preceding the data collection cutoff date if there is no expiration date specified in the document; AND
- ▶ The action plan or strategy indicates what specific institutions are responsible for its implementation.

#### II.1.1.3 Does the action plan or strategy on violence against women provide for result targets and indicators?

Question II.1.1.3 is assigned a score of 0.33 if the following three conditions are met:

- ▶ There is an action plan or strategy on violence against women or strategy on gender equality;  
AND

- ▶ The action plan or strategy is in effect during the reporting cycle; or has been published within the past five years preceding the data collection cutoff date if there is no expiration date specified in the document; AND
- ▶ The action plan or strategy has output or outcome indicators and result targets that are linked to the goals and objectives of the plan.

## II.1.2 Are There Mechanisms to Facilitate Access to Justice for Cases of Violence against Women?

This indicator is divided into three main questions (Table 1.9).

**TABLE 1.9.**

Are There Mechanisms to Facilitate Access to Justice for Cases of Violence against Women?

| II.1.2 ARE THERE MECHANISMS TO FACILITATE ACCESS TO JUSTICE FOR CASES OF VIOLENCE AGAINST WOMEN? |
|--|
| II.1.2.1 Are there special police or prosecutorial units on violence against women?              |
| II.1.2.2 Are there special courts or procedures for cases of violence against women?             |
| II.1.2.3 Is legal aid provided for cases of violence against women?                              |

An efficient gender-sensitive justice system is essential to implement and enforce laws criminalizing various forms of violence against women and providing civil remedies. Ensuring effective access to justice in this area serves two complementary functions: a redress function and a deterrence function. Access to justice is at the core of Sustainable Development Goal 16, which aims to promote peaceful and inclusive societies for development and has among its targets the elimination of all forms of violence.

Specialized institutions in charge of investigating, prosecuting, and trying cases of violence against women, as well as providing legal aid support for survivors, are critical elements to facilitate access to justice in this area. The quality of police and prosecutorial work is crucial in determining whether proceedings will be initiated and lead to conviction. When trained on how to respond to violence against women, specialized police and prosecutorial units have shown a positive impact on the number of cases investigated and the experience of survivors and their families (UN Women 2012). For example, the provision of specialized police, combined with medical, and legal services in Peru, has been found to reduce the incidence of gender-based violence (Sviatschi and Trako 2021).

Specialized courts or procedures have been found to provide more efficient, timelier handling of cases because regular court personnel may lack the gender sensitivity or specific competencies required to address cases of violence against women and may be subject to a case backlog, thereby leading to delays and higher costs for the complainant (UN 2010).

Legal aid is essential for survivors to understand and access the legal system and the remedies available to them. Legal representation has been shown to increase the likelihood of a positive outcome for survivors of gender-based violence in the legal process. For instance, monitoring of Bulgaria's Law on Protection against Domestic Violence (2005) has demonstrated that, although a survivor does not need a lawyer to file for a protection order, her application is more likely to succeed with legal representation (UN 2010). Overall, increased awareness of legal rights and of available remedies can contribute to better protection of victims' rights during the crime reporting stage and during proceedings. Low levels of literacy, education, and language skills, and informal discrimination in practice are the main factors

hindering victims' awareness of rights and remedies (Beqiraj and McNamara 2015). A study in Tanzania found that women who received legal aid services were more likely to report incidents of GBV against perpetrators compared to those who did not receive such services. This increased reporting is attributed to a better understanding of their legal rights, which they gained through education provided by legal aid service providers (Nyange, Sikira and Lyimo-Macha 2016).

Accordingly, indicator II.1.2 is divided into three questions. Each question is individually assessed and assigned a score of 0 or 0.33. The final score for indicator II.1.2 is calculated by adding up the scores of its three questions:

#### II.1.2.1 Are there special police or prosecutorial units on violence against women?

Question II.1.2.1 is assigned a score of 0.33 if one of the following two conditions is met:

- ▶ An economy has police units with specialized expertise and mandate in the investigation of cases of violence against women; OR
- ▶ An economy has prosecutorial units with specialized expertise and mandate in the prosecution of cases of violence against women.

#### II.1.2.2 Are there special courts or procedures for cases of violence against women?

Question II.1.2.2 is assigned a score of 0.33 if one of the following two conditions is met:

- ▶ An economy has special courts with thematic jurisdiction on cases of violence against women; OR
- ▶ An economy has special rules of procedure for cases of violence against women, such as fast-track procedures or closed court hearings.

#### II.1.2.3 Is legal aid provided for cases of violence against women?

Question II.1.2.3 is assigned a score of 0.33 if there is legal aid at least partially funded or provided by the government directly or through a nongovernmental organization (NGO) or other organization (financed by the government), intended as legal advice, assistance, or representation for women survivors of violence.

### II.1.3 Does the Government Provide or Fund Services for Women Affected by Violence?

This indicator is divided into four main questions (Table 1.10).

**TABLE 1.10.**

Does the Government Provide or Fund Services for Women Affected by Violence?

#### II.1.3 DOES THE GOVERNMENT PROVIDE OR FUND SERVICES FOR WOMEN AFFECTED BY VIOLENCE?

II.1.3.1 Are there shelters for women affected by violence?

II.1.3.2 Are there health services for women affected by violence?

II.1.3.3 Are there psychological services for women affected by violence?

II.1.3.4 Are there livelihood support services for women affected by violence?

A fundamental element of GBV response systems is the provision of support services for women survivors (CEDAW Committee 1992). Specialized physical and mental health care, safe accommodation, and livelihood support are all essential to enable women to escape from violence, recover, and find housing and employment, which is critical for their longer-term empowerment. Allocating adequate financial resources is one of the most important factors when setting up support services. When the government does not provide or fund support services for women survivors of gender-based violence, the provision of such services is left to civil society organizations, whose limited or unpredictable funding may result in limitations to availability and quality of services (UN Women 2012). Core and multiyear funding, including to women’s rights organizations, has been found critical to meet the Sustainable Development Goals and their targets, such as Target 5.2 on the elimination of all forms of violence against all women and girls in the public and private spheres (Rosche 2016). Indeed, cost-benefit analyses have shown repeatedly that investing in support services is more cost-effective than maintaining the status quo (Brown et al. 2023; Iyengar et al. 2008; Teufel et al. 2021).

Accordingly, indicator II.1.3 is divided into four questions. Each question is individually assessed and assigned a score of 0 or 0.25. The final score for indicator II.1.3 is calculated by adding up the scores of its four questions:

#### II.1.3.1 Are there shelters for women affected by violence?

Question II.1.3.1 is assigned a score of 0.25 if shelters for women survivors of violence are run or at least partially funded by the government. Shelters run by NGOs or other organizations not financed by the government are not considered.

#### II.1.3.2 Are there health services for women affected by violence?

Question II.1.3.2 is assigned a score of 0.25 if there is a service administered or at least partially funded by the government providing specialized health care (physical health) specifically to women survivors of violence. Health care services provided by NGOs or other organizations not financed by the government are not considered.

#### II.1.3.3 Are there psychological services for women affected by violence?

Question II.1.3.3 is assigned a score of 0.25 if there is a service administered or at least partially funded by the government providing psychological services specifically to women survivors of violence. Psychological services provided by NGOs or other organizations not financed by the government are not considered.

#### II.1.3.4 Are there livelihood support services for women affected by violence?

Question II.1.3.4 is assigned a score of 0.25 if there is a service administered or at least partially funded by the government providing livelihood support to women affected by violence, such as vocational training, job placement, microfinance programs, and cash programs. Livelihood support services provided by NGOs or other organizations that are not at least partially financed by the government are not considered.

## II.1.4 Is There an Institutional Mechanism to Monitor the Implementation of Legislation, National Plans, and/or Programs on Violence against Women?

This indicator is not divided into additional questions (Table 1.11).

### TABLE 1.11.

Is There an Institutional Mechanism to Monitor the Implementation of Legislation, National Plans, and/or Programs on Violence against Women?

## II.1.4 IS THERE AN INSTITUTIONAL MECHANISM TO MONITOR THE IMPLEMENTATION OF LEGISLATION, NATIONAL PLANS, AND/OR PROGRAMS ON VIOLENCE AGAINST WOMEN?

Regular monitoring is critical to the implementation of GBV laws and to evaluating their effectiveness, including gaps in scope, lack of a coordinated response, and the inadequate capacity of the relevant stakeholders (Council of Europe 2021; UN 2010). Institutional mechanisms dedicated to monitor the implementation of legislation, national action plans, or prevention and response programs ensure that the responsibility for monitoring is clearly defined and located. In the European Union, countries that are the most successful in reducing gender gaps mainstream equality in legislation across sectors and designate an official government body as responsible for monitoring gender equality (Kashina and Pyakhkel 2020). Monitoring mechanisms, however, can vary in form and scope. They may be situated within the government, connected to national human-rights bodies or ombudsman's offices, or operate as entirely independent organizations. Their mandate can range from narrow to broad, and include research, data collection, training, and technical support and programs evaluation (UN Women 2012).

Accordingly, indicator II.1.4 is assigned a score of 1 if the following two conditions are met:

- ▶ A specific government mechanism or agency oversees the implementation of legislation and policies on violence against women through, for example, reporting mechanisms, sex-disaggregated data collection, information gathering, analysis about survivors' access to justice and services as well as the impacts of laws and policies; AND
- ▶ The entity in place, such as a ministry or committee, is in charge of monitoring the implementation of laws, plans, or programs addressing violence against women.

## PILLAR III—SAFETY ENFORCEMENT PERCEPTIONS

Pillar III—The Safety Enforcement Perceptions pillar measures the extent to which laws on protecting women from gender-based violence are enforced in practice. To calculate the Safety topic enforcement perceptions score, the experts' valid responses for each indicator are aggregated into an indicator score at the economy level, taking the median value of all responses given to that indicator. If the corresponding legal frameworks indicator is fractionally scored, the median value is multiplied by the economy's legal frameworks score. This creates the indicator score in a 0-4 range, where 4 represents the highest possible score and 0 the lowest. Next, the topic score is calculated as the simple average of the four indicator scores scaled to a 0–100 range, where 100 represents the highest possible score and 0 the lowest (Table 1.12).

**TABLE 1.12.**

Summary Table of Pillar III for the Safety Topic

| PILLAR III—SAFETY ENFORCEMENT PERCEPTIONS   | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE |
|---|-----------------------|---------------------------|
| III.1.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Addressing Child Marriage, in Practice?     | 0, 1, 2, 3, or 4      | 0-100                     |
| Not at all enforced   | 0                     | 0                         |
| Rarely enforced   | 1                     | 25                        |
| Moderately enforced   | 2                     | 50                        |
| Mostly enforced   | 3                     | 75                        |
| Fully enforced  | 4                     | 100                       |
| III.1.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Addressing Sexual Harassment, in Practice?* | 0, 1, 2, 3, or 4      | 0-100                     |
| Not at all enforced   | 0                     | 0                         |
| Rarely enforced   | 1                     | 25                        |
| Moderately enforced   | 2                     | 50                        |
| Mostly enforced   | 3                     | 75                        |
| Fully enforced  | 4                     | 100                       |
| III.1.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Addressing Domestic Violence, in Practice?* | 0, 1, 2, 3, or 4      | 0-100                     |
| Not at all enforced   | 0                     | 0                         |
| Rarely enforced   | 1                     | 25                        |
| Moderately enforced   | 2                     | 50                        |
| Mostly enforced   | 3                     | 75                        |
| Fully enforced  | 4                     | 100                       |
| III.1.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Addressing Femicide, in Practice?           | 0, 1, 2, 3, or 4      | 0-100                     |
| Not at all enforced   | 0                     | 0                         |
| Rarely enforced   | 1                     | 25                        |
| Moderately enforced   | 2                     | 50                        |
| Mostly enforced   | 3                     | 75                        |
| Fully enforced  | 4                     | 100                       |
| Topic Pillar Score (rescaled average of indicator scores)   |                       | 0-100                     |

\*Please refer to the detailed explanation below for the calculation of the indicator score.

The enforcement perceptions indicator question is contingent upon the corresponding legal frameworks indicator score as follows:

- ▶ If the legal frameworks indicator score is greater than 0, the enforcement perceptions indicator question is about the extent of enforcement of the legislation. Scoring rules are provided in Tables 1.13 and 1.14.
- ▶ If the legal frameworks indicator score is 0, then no question on enforcement perceptions is asked, and the economy obtains a score of 0 points on this indicator.

**TABLE 1.13.**

Detailed Scoring for Safety Enforcement Perceptions (Indicator III.1.2) with Partial Scoring on Legal Frameworks (Indicator I.1.2)

| PILLAR III—SAFETY ENFORCEMENT PERCEPTIONS  | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE                   |
|--|-----------------------|---|
| If the score of indicator I.1.2 is greater than 0:<br>III.1.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Addressing Sexual Harassment, in Practice? | 0, 1, 2, 3, or 4      | 0-100                                       |
| Not at all enforced  | 0                     | 0   |
| Rarely enforced  | 1                     | 25 multiplied by indicator score for I.1.2  |
| Moderately enforced  | 2                     | 50 multiplied by indicator score for I.1.2  |
| Mostly enforced  | 3                     | 75 multiplied by indicator score for I.1.2  |
| Fully enforced   | 4                     | 100 multiplied by indicator score for I.1.2 |

**TABLE 1.14.**

Detailed Scoring for Safety Enforcement Perceptions (Indicator III.1.3) with Partial Scoring on Legal Frameworks (Indicator I.1.3)

| PILLAR III—SAFETY ENFORCEMENT PERCEPTIONS  | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE                   |
|--|-----------------------|---|
| If the score of indicator I.1.3 is greater than 0:<br>III.1.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Addressing Domestic Violence, in Practice? | 0, 1, 2, 3, or 4      | 0-100                                       |
| Not at all enforced  | 0                     | 0   |
| Rarely enforced  | 1                     | 25 multiplied by indicator score for I.1.3  |
| Moderately enforced  | 2                     | 50 multiplied by indicator score for I.1.3  |
| Mostly enforced  | 3                     | 75 multiplied by indicator score for I.1.3  |
| Fully enforced   | 4                     | 100 multiplied by indicator score for I.1.3 |

### 3. PARAMETERS

To ensure comparability of the data from expert consultations across economies, the Safety topic uses the general parameters discussed in detail in the Overview chapter.

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# MOBILITY

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# CHAPTER 2. MOBILITY

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## 1. MOTIVATION

Mobility is essential at every stage of a woman's working life, directly affecting her ability to participate in economic activities. The freedom to choose where to live, travel domestically, apply for a passport, and travel internationally are indicators of women's agency and crucial for their participation in the labor market. Barriers to mobility restrict women's choices in multiple areas, including decisions to enter and remain in the workforce, pursue job opportunities, and engage in entrepreneurship (Chang et al. 2020; Field and Vyborny 2022; Htun, Jensenius, and Nelson-Nuñez 2019; Halim, O'Sullivan and Sahay 2023).

For example, women's ability to choose their place of residence is essential, as mobility restrictions have been shown to affect women's employment and overall economic participation adversely (Christopherson et al. 2022; Estrin and Mickiewicz 2011). Similarly, freedom of movement within a country is a fundamental right that is critical to women's economic, political, and social participation (Chang et al. 2020; Field and Vyborny 2022; Halim, O'Sullivan, and Sahay 2023; Htun, Jensenius, and Nelson-Nuñez 2019). In particular, the lack of safe transportation is estimated to be the greatest obstacle to women's participation in the labor market in developing countries, reducing the probability of women participating in the labor force by an estimated 16.5 percentage points, according to the International Labour Organization (ILO 2017).

Removing these barriers is thus vital for strengthening women's positions within households and expanding their access to education and skill development programs, which are key to enhancing their qualifications and career prospects (Campos et al. 2019; Dominguez Gonzalez et al. 2020; Fruttero, Gomes, and Sharma 2023; Human Rights Watch 2023). For instance, limited mobility patterns, particularly in societies that enforce female seclusion or restricted movement, constrain women's entrepreneurship networks, reducing their opportunities to interact with other entrepreneurs, thereby hindering their ability to learn and benefit from such interactions (Field 2010; Field et al. 2016).

Furthermore, addressing discriminatory provisions in nationality laws, such as gender-based restrictions that affect women's ability to pass citizenship to their children or spouses, can have wide-reaching positive impacts. Eliminating such discriminatory provisions can reduce poverty, bolster women's inheritance rights, and promote family unity (Albarazi and van Waas 2014; Equality Now 2023; Von Rütte 2022). These legal changes create an environment where women can exercise greater autonomy over their lives and contribute more effectively to the economy.

Despite women's well-documented and different mobility needs, many transportation systems often remain gender-blind (OECD 2023). Women often spend more time using public transportation, traveling more frequently and over smaller geographical areas and making multiple trips with frequent stops, and are more likely to travel during off-peak hours (Alam et al. 2021; CIVITAS 2020; De Madariaga 2013; Dominguez Gonzalez et al. 2020; Duchene 2011; Schwanen, Djist, and Dieleman 2002). Women's limited access to efficient transportation can have serious consequences, from reducing access to health care and education to discouraging participation in the labor market and hindering career advancement (Alam and Bagnoli 2023; Banerjee and Sachdeva 2015; Dominguez Gonzalez et al. 2023; ILO 2017; Porter 2011).

In this context, the Mobility topic assesses women’s rights to choose where to live, travel internationally, leave the marital home at will, and confer citizenship on their spouses and children, as well as considerations given to women’s mobility needs in public transportation policies.

## 2. INDICATORS

The Mobility topic measures constraints on a woman’s agency and freedom of movement across three different dimensions, here referred to as pillars. The first pillar measures laws constraining a woman’s agency, freedom of movement, and ability to confer citizenship to her children and spouse. The second pillar examines policies and practices that support the implementation of women’s agency and freedom of movement, including gender-based barriers in the processes for applying for official identity documents and passports, as well as gender-sensitive public transportation policies and plans. The third pillar measures the extent to which laws constraining a woman’s agency and freedom of movement are enforced in practice or the consequent rights are upheld in practice. Each pillar is composed of four main indicators, which in some cases are further divided into questions to provide more details on the assessed laws, regulations, and policies. Relevant points are assigned to each indicator. Table 2.1 summarizes all three pillars and their respective indicators.

**TABLE 2.1.**  
Summary Table of All Three Pillars for the Mobility Topic

|   |
|---|
| <b>Pillar I—Mobility Legal Frameworks</b>   |
| I.2.1 Does the Law Allow a Woman to Choose Where to Live in the Same Way as a Man?  |
| I.2.2 Does the Law Allow a Woman to Travel Internationally in the Same Way as a Man?  |
| 1.2.2.1 Does the law allow a woman to travel abroad in the same way as a man?   |
| 1.2.2.2 Does the law allow a woman to apply for a passport in the same way as a man?  |
| I.2.3 Does the Law Allow a Woman to Leave the Marital Home and Travel Domestically in the Same Way as a Man?  |
| I.2.4 Do a Woman and a Man Have Equal Rights to Confer Citizenship on Their Spouse and Children?  |
| I.2.4.1 Does a woman have the same legal rights to confer nationality to her children?  |
| I.2.4.2 Does a woman have the same legal rights to confer nationality to her husband?   |
| <b>Pillar II—Mobility Supportive Frameworks</b>   |
| II.2.1 Are the Application Processes for Official Identity Documents the Same for a Woman and a Man?  |
| II.2.2 Are Passport Application Processes the Same for a Woman and a Man?   |
| II.2.3 Does a Policy or Plan Consider Women’s Mobility Needs in Public Transportation Systems?  |
| II.2.3.1 Does a policy or plan recognize women’s needs in accessing and using public transportation?  |
| II.2.3.2 Does the policy or plan set specific objectives and targets associated with women’s transportation needs?                                    |
| II.2.4 Are Women Free from Government-imposed Mobility Constraints, Including When Traveling with Their Children?                                     |
| <b>Pillar III—Mobility Enforcement Perceptions</b>  |
| III.2.1 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Choose Where to Live in the Same Way as a Man, in Practice?* |

III.2.2 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Travel Internationally in the Same Way as a Man, in Practice? \*

III.2.3 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Leave the Marital Home and Travel Domestically in the Same Way as a Man, in Practice? \*

III.2.4 In Your Opinion, To What Extent Do Public Authorities Enforce Equal Rights Between Women and Men to Confer Citizenship on Their Spouse and Children, in Practice?\*

\* Please refer to the detailed Pillar III table below for the calculation of the indicator score.

## PILLAR I—MOBILITY LEGAL FRAMEWORKS

Pillar I—The Mobility Legal Frameworks pillar measures laws constraining a woman’s agency, freedom of movement, and ability to confer citizenship to her children and spouse. It is divided into four indicators, some of which consist of several questions (table 2.2).

**TABLE 2.2.**  
Summary Table of Pillar I for the Mobility Topic

| PILLAR I—MOBILITY LEGAL FRAMEWORKS   | POINTS    | MAXIMUM SCORE |
|--|-----------|---------------|
| I.2.1 Does the Law Allow a Woman to Choose Where to Live in the Same Way as a Man?                           | 0 or 1    | 100           |
| I.2.2 Does the Law Allow a Woman to Travel Internationally in the Same Way as a Man?                         | 0–1       | 100           |
| I.2.2.1 Does the law allow a woman to travel abroad in the same way as a man?                                | 0 or 0.50 |               |
| I.2.2.2 Does the law allow a woman to apply for a passport in the same way as a man?                         | 0 or 0.50 |               |
| I.2.3 Does the Law Allow a Woman to Leave the Marital Home and Travel Domestically in the Same Way as a Man? | 0 or 1    | 100           |
| I.2.4 Do a Woman and a Man Have Equal Rights to Confer Citizenship on Their Spouse and Children?             | 0–1       | 100           |
| I.2.4.1 Does a woman have the same legal rights to confer nationality to her children?                       | 0 or 0.50 |               |
| I.2.4.2 Does a woman have the same legal rights to confer nationality to her husband?                        | 0 or 0.50 |               |
| Topic Pillar Score (rescaled average of indicator scores)  | 4         | 100           |

### I.2.1 Does the Law Allow a Woman to Choose Where to Live in the Same Way as a Man?

This indicator is not divided into additional questions (table 2.3).

**TABLE 2.3.**  
Does the Law Allow a Woman to Choose Where to Live in the Same Way as a Man?

### I.2.1 DOES THE LAW ALLOW A WOMAN TO CHOOSE WHERE TO LIVE IN THE SAME WAY AS A MAN?

The ability of women to choose where to live is a fundamental aspect of women's autonomy and personal freedom, encompassing protection from interference by both public and private actors. This right is crucial for ensuring that women can make decisions about their living arrangements based on their own needs, preferences, and circumstances, without coercion or undue influence. Constraining women's physical mobility, often justified as a way to ensure their safety, affects their bargaining position in the household and can lead to lower participation of women in the economic and political spheres (Milazzo and Goldstein 2019). States bear the responsibility to ensure that women's freedom of movement and choice of residence is not legally or practically dependent on the decisions of others, including family members (Human Rights Committee, General Comment 27, 1999). Supporting women's right to choose their place of residence is crucial for reducing gender disparities and enabling women's economic empowerment, as mobility restrictions have been shown to affect women's employment and overall economic participation adversely (Christopherson et al. 2022; Estrin and Mickiewicz 2011).

Freedom of movement is an essential human right enshrined in international legal frameworks, including the Universal Declaration of Human Rights (UDHR) and the International Covenant on Civil and Political Rights (ICCPR), along with various regional instruments such as the American Declaration on the Rights and Duties of Man (ADRD) and Protocol 4 of the European Convention on Human Rights (ECHR P4) (appendix C). Freedom of movement encompasses four distinct rights: (1) the choice of residence within a country; (2) the right to leave any country, including one's own; (3) the ability to move freely within a country; and (4) the right to return to one's home country (Human Rights Committee, General Comment 27, 1999).

Accordingly, indicator 1.2.1 is assigned a score of 1 if one of the following two conditions is met:

- ▶ There are no restrictions in the law on a woman choosing where to live; OR
- ▶ There is an explicit recognition of women's rights to freely choose where to live.

A score of 1 is only assigned if the law does not contain any of the following constraints:

- ▶ There are legal restrictions on a woman choosing where to live; OR
- ▶ The husband chooses the marital home or the husband's home is the default marital home; OR
- ▶ A married woman automatically adopts the domicile of her husband upon marriage; OR
- ▶ A married woman is obliged to live in the marital domicile determined by her husband.
- ▶ The husband's opinion supersedes the married women's opinion in the choice of marital domicile; OR
- ▶ A married woman needs a judicial authorization to determine domicile for herself and her children outside of her husband's domicile; OR
- ▶ A married woman loses maintenance if she leaves the domicile of her husband or abstains from moving to her husband's house; OR
- ▶ A married woman can only independently choose her domicile under specific circumstances, such as if her husband transfers her residence to a foreign country, or if he inflicted mistreatments or engaged in unworthy or immoral behavior.

### I.2.2 Does the Law Allow a Woman to Travel Internationally in the Same Way as a Man?

This indicator is divided into two main questions (table 2.4).

**TABLE 2.4.**

Does the Law Allow a Woman to Travel Internationally in the Same Way as a Man?

**I.2.2 DOES THE LAW ALLOW A WOMAN TO TRAVEL INTERNATIONALLY IN THE SAME WAY AS A MAN?**

1.2.2.1 Does the law allow a woman to travel abroad in the same way as a man?

1.2.2.2 Does the law allow a woman to apply for a passport in the same way as a man?

The ability to move internationally is a cornerstone of economic and social empowerment, enabling individuals to access workforce opportunities, engage in cross-border economic activities, and participate in global entrepreneurship. For women, unrestricted access to passports and international travel is critical in overcoming systemic barriers to equality in employment, business, and personal agency. International travel typically necessitates appropriate documentation; thus, the right to leave one's country also implies the right to obtain necessary travel documents (Jayawickrama 2017).

Unconstrained mobility enables women to gain exposure to diverse business practices, access specialized training programs, and engage with international investors (Halim, O'Sullivan, and Sahay 2023). In contrast, restrictions on obtaining a passport or traveling abroad disproportionately affect women, limiting their ability to pursue higher-paying jobs, attend professional training, and expand entrepreneurial ventures across borders (Chang et al. 2020; Field and Vyborny 2022). Research has shown that such restrictions perpetuate income disparities between men and women and reinforce patriarchal norms by confining women to domestic roles (Htun, Jensenius and Nelson-Nuñez 2019).

International law, as expressed in the UDHR and ICCPR, recognizes the right to freedom of movement, including the right to travel internationally, equally for men and women, in application of the principle of nondiscrimination (Human Rights Committee, General Comment 27, 1999; appendix C). Additionally, Article 15 of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) obliges states to ensure that women have equal legal capacity with men in matters of movement. These international frameworks collectively call for the elimination of discriminatory laws or practices that restrict women's ability to travel internationally.

Accordingly, indicator I.2.2 is divided into two questions. Each question is individually assessed and assigned a score of 0 or 0.50. The final score for indicator I.2.2 is calculated by adding up the scores of its two questions:

1.2.2.1 Does the law allow a woman to travel abroad in the same way as a man?

Question I.2.2.1 is assigned a score of 0.50 if one of the following three conditions is met:

- ▶ There are no restrictions on a woman traveling internationally; OR
- ▶ There are no legal barriers preventing a woman from travelling alone internationally; OR
- ▶ There is an explicit recognition of women's rights to travel internationally.

A score of 0.50 is only assigned if the law does not contain any of the following constraints:

- ▶ Permission, additional documentation, or the presence of a husband, male relative, or guardian is required for a woman to leave the country; OR
- ▶ A woman is mandated to travel with her husband; OR

- ▶ A woman is required to provide a legitimate reason for not traveling with her husband; OR
- ▶ A woman loses maintenance when she travels abroad or if she refuses to travel with her husband.

#### 1.2.2.2 Does the law allow a woman to apply for a passport in the same way as a man?

Question 1.2.2.2 is assigned a score of 0.50 if one of the following two conditions is met:

- ▶ There are no legal restrictions or barriers placed on a woman applying for a passport that men do not face; OR
- ▶ There is an explicit legal recognition of a women's rights to apply for a passport in the same way as a man.

A score of 0.50 is only assigned if the law does not contain any of the following constraints:

- ▶ A woman is required to obtain consent or permission from her husband, male relative, or guardian to apply for a passport; OR
- ▶ A woman is added to the passport of her husband, male relative, or guardian; OR
- ▶ A woman is required to provide details about her husband, male relative, or guardian, such as their name, national identification number, or nationality; OR
- ▶ A woman is required to provide a marriage certificate or divorce certificate or any other additional documents or certifications, while this is not required for a man.

#### 1.2.3 Does the Law Allow a Woman to Leave the Marital Home and Travel Domestically in the Same Way as a Man?

This indicator is not divided into additional questions (table 2.5).

**TABLE 2.5.**

Does the Law Allow a Woman to Leave the Marital Home and Travel Domestically in the Same Way as a Man?

#### 1.2.3 Does the Law Allow a Woman to Leave the Marital Home and Travel Domestically in the Same Way as a Man?

Freedom of movement within a country is a fundamental right critical to women's economic, political, and social participation (Chang et al. 2020; Field and Vyborny 2022; Halim, O'Sullivan, and Sahay 2023; Htun, Jensenius, and Nelson-Nuñez 2019). This right should be exercised freely, without needing to justify the purpose or reason for movement or relocation (Jayawickrama 2017). Mobility constraints placed on women are often rooted in societal norms about women's domestic roles and "purity," limiting their access to education, employment, and public life (Milazzo and Goldstein 2019). Studies show that restrictive mobility laws reduce women's labor force participation, hinder economic agency, and perpetuate dependence on male family members (Islam, Muzi, and Amin 2019; Htun, Jensenius, and Nelson-Nuñez 2019). Human Rights Watch (2023) highlights how male guardianship policies in some countries restrict women's ability to travel freely, further institutionalizing inequality. Removing these barriers is crucial for enabling women to contribute fully to their societies and advancing gender equality. International law strongly affirms the right to freedom of movement with explicit guarantees for equality and nondiscrimination. CEDAW ensures women's equality before the law, granting them the same rights as men to move freely and choose their residence and domicile, free from legal or societal restrictions.

Similarly, the UDHR and ICCPR protects the right to freedom of movement within any state and choice of residence (appendix C), while guaranteeing nondiscrimination in accessing these rights. Protocol No. 4 of the European Convention on Human Rights explicitly guarantees freedom of movement and the ability to choose one's residence within a state. Overall, the ability to travel domestically aligns with the core component of freedom of movement—the right to unrestricted mobility within a country's borders (Human Rights Committee, General Comment 27, 1999).

Accordingly, indicator I.2.3 is assigned a score of 1 if one of the following three conditions are met:

- ▶ There are no restrictions in the law on a woman traveling alone domestically; OR
- ▶ There are no barriers preventing a woman to travel domestically; OR
- ▶ There is an explicit recognition of women's rights to travel domestically in the same way as a man.

A score of 1 is only assigned if the law does not contain any of the following constraints:

- ▶ Permission, additional documentation, or the presence of her husband, parent, or guardian is required for a woman to travel independently domestically; OR
- ▶ A woman is subject to legal consequences for leaving the home without a valid reason, such as loss of right to maintenance; OR
- ▶ The law provides that a married woman shall not be allowed to leave her husband's house without permission; OR
- ▶ The law provides that a married woman shall provide a legitimate reason to leave her husband's house.

#### I.2.4 Do a Woman and a Man Have Equal Rights to Confer Citizenship on Their Spouses and Their Children?

This indicator is divided into two main questions (table 2.6).

**TABLE 2.6.**

Do a Woman and a Man Have Equal Rights to Confer Citizenship on Their Spouse and Children?

##### I.2.4 DO A WOMAN AND A MAN HAVE EQUAL RIGHTS TO CONFER CITIZENSHIP ON THEIR SPOUSE AND CHILDREN?

I.2.4.1 Does a woman have the same legal rights to confer nationality to her children?

I.2.4.2 Does a woman have the same legal rights to confer nationality to her husband?

Discriminatory provisions in nationality laws undermine gender equality and have far-reaching economic consequences. Laws that limit women's ability to confer citizenship to their children or spouse restrict access to essential rights, such as inheritance, property ownership, and formal employment (Albarazi and van Waas 2014; Equality Now 2022). Such restrictions also pose significant challenges to maintaining the family unit, as women in mixed-nationality marriages may face legal and economic barriers that prevent them and their families from accessing social services, education, or financial resources (van Waas, Albarazi, and Brennan 2019). Furthermore, gender discrimination in nationality laws can contribute to childhood statelessness, perpetuating cycles of exclusion and poverty, particularly for children born to women in vulnerable circumstances (Govil and Edwards 2014; UNHCR 2023). Addressing these discriminatory provisions is not only a human rights imperative but also an economic necessity, as inclusive nationality laws enhance women's economic opportunities, foster family stability, and

contribute to national economic growth (Stratton 1992; UNHCR 2023). Further, inclusive citizenship laws can build social trust, reduce the likelihood and severity of conflicts, and help raise income levels (Imam and Kpodar 2020).

The right of women to confer citizenship to their husband and children is firmly enshrined in international law, reflecting a commitment to gender equality. Article 9 of CEDAW explicitly grants women equal rights with men to acquire, change, or retain their nationality and mandates equal rights for women in conferring nationality to their children. However, reservations to this article by some states, often citing conflicts with national laws or religious principles, highlight ongoing challenges in achieving universal implementation. Emphasizing the discriminatory impact of nationality laws on women, the CEDAW Committee has called on states to ensure that women can pass their nationality to their children and foreign spouses on equal terms with men (CEDAW Committee 1994, 2016). Additionally, the 1961 Convention on the Reduction of Statelessness requires contracting states to prevent statelessness by ensuring that women have the same right as men to confer their nationality to their children.

Accordingly, indicator I.2.4 is divided into two questions. Each question is individually assessed and assigned a score of 0 or 0.50. The final score for indicator I.2.4 is calculated by adding up the scores of its two questions.

#### I.2.4.1 Does a woman have the same legal rights to confer nationality to her children?

Question I.2.4.1 is assigned a score of 0.50 if there are no legal differences between women and men in conferring nationality on their children.

A score of 0.50 is only assigned if the law does not contain any of the following three constraints:

- ▶ The law grants the rights to confer citizenship on their children to men but does not explicitly establish such right for women; OR
- ▶ A woman is subject to different requirements than a man, such as waiting times, or if passing on nationality is only possible under limited circumstances, such as if the father's nationality is unknown; OR
- ▶ The law prohibits or constrains a woman's ability to confer nationality on her children in any other way.

#### I.2.4.2 Does a woman have the same legal right to confer nationality to her husband?

Question I.2.4.2 is assigned a score of 0.50 if one of the following two conditions is met:

- ▶ There are no legal differences between women and men in conferring nationality on their spouses; OR
- ▶ There is no legal difference in the treatment of a foreign wife and a foreign husband.

A score of 0.50 is only assigned if the law does not contain any of the following three constraints:

- ▶ The law establishes different rules or requirements for men and women, such as the foreign husband needing to register their place of residence or obtain permission to travel outside designated locations, not mandated for a foreign wife; OR
- ▶ The law establishes that a foreign woman who obtained nationality through marriage cannot confer it on her husband upon remarriage; OR

- ▶ The law provides that a woman can confer nationality on her foreign husband only upon authorization from a government body; OR
- ▶ The law prohibits or constrains the capacity of a woman to confer nationality on her foreign husband in any other way.

## PILLAR II—MOBILITY SUPPORTIVE FRAMEWORKS

Pillar II—The Mobility Supportive Frameworks pillar examines policies and practices that support the implementation of women’s agency and freedom of movement, including gender-based barriers in the processes of applying for official identity documents and passports as well as gender-sensitive public transportation policies and plans, and whether women face government-imposed mobility constraints. It is divided into four indicators, one of which consists of two questions (table 2.7).

**TABLE 2.7.**

Summary Table of Pillar II for the Mobility Topic

| PILLAR II—MOBILITY SUPPORTIVE FRAMEWORKS   | POINTS     | MAXIMUM SCORE |
|--|------------|---------------|
| II.2.1 Are the Application Processes for Official Identity Documents the Same for a Woman and a Man?               | 0 or 1     | 100           |
| II.2.2 Are Passport Application Processes the Same for a Woman and a Man?  | 0 or 1     | 100           |
| II.2.3 Does a Policy or Plan Consider Women’s Mobility Needs in Public Transportation Systems?                     | 0-1        | 100           |
| II.2.3.1 Does a policy or plan recognize women’s needs in accessing and using public transportation?               | 0 or 0.50  |               |
| II.2.3.2 Does the policy or plan set specific objectives and targets associated with women’s transportation needs? | 0 or 0.50* |               |
| II.2.4 Are Women Free from Government-imposed Mobility Constraints, Including when Traveling with Their Children?  | 0 or 1     | 100           |
| <b>Topic Pillar Score (rescaled average of indicator scores)</b>   | <b>4</b>   | <b>100</b>    |

*\*Economies are eligible to score 0.50 on this question only if they received a score of 0.50 on the previous question.*

### II.2.1 Are the Application Processes for Official Identity Documents the Same for a Woman and a Man?

This indicator is not divided into additional questions (table 2.8).

**TABLE 2.8.**

Are the Application Processes for Official Identity Documents the Same for a Woman and a Man?

## II.2.1 ARE THE APPLICATION PROCESSES FOR OFFICIAL IDENTITY DOCUMENTS THE SAME FOR A WOMAN AND A MAN?

The right to obtain official identity documents free of discrimination is related to the right of a person to recognition everywhere as a person before the law (appendix C). Proof of identity is essential in nearly all areas of life, serving as a prerequisite for activities such as obtaining formal employment, registering a business, securing land rights, and accessing financial services or government benefits (Dahan and Hanmer 2015; McQuaid and Chen 2012). Without proper identification, women face significant challenges in proving their legal identity, which exacerbates their exclusion from economic, political, and social systems (Hanmer and Elefante 2019).

Accordingly, indicator II.2.1 is assigned a score of 1 if the following three conditions are met:

- ▶ The application processes for official identity documents are uniform for both women and men; AND
- ▶ There are no procedural barriers preventing a woman from applying for an official identity document in the same way as a man; AND
- ▶ There are no additional document requirements for women that men are not subject to.

A score of 1 is only assigned if the law does not contain any of the following four constraints:

- ▶ A woman is appended to her husband's identity document application; OR
- ▶ The authorization or signature of her husband, male relative, or a guardian is required for a woman to initiate the application for official identity documents; OR
- ▶ Procedures require a woman to furnish details about her husband, male relative, or a guardian; OR
- ▶ A woman is required to submit supplementary documents, such as a marriage or divorce certificate, unless in the case of certifying the optional name change after marriage, not mandated for a man.

## II.2.2 Are Passport Application Processes the Same for a Woman and a Man?

This indicator is not divided into additional questions (table 2.9).

**TABLE 2.9.**

Are Passport Application Processes the Same for a Woman and a Man?

## II.2.2 ARE PASSPORT APPLICATION PROCESSES THE SAME FOR A WOMAN AND A MAN?

Restrictions that constrain women's ability to travel internationally are not only found in laws. They can also be found in the application process to obtain a passport. Some jurisdictions impose stricter documentation or procedural requirements on women, which may involve obtaining additional approvals (Human Rights Watch 2023). Passports are crucial for enabling individuals, particularly women, to exercise their right to freedom of movement, access international opportunities for work and education, and participate fully in the global economy, making them an essential tool for personal and economic empowerment (Hanmer and Elefante 2019).

Accordingly, indicator II.2.2 is assigned a score of 1 if the following three conditions are met:

- ▶ The application procedures and forms for passports are uniform for both women and men; AND

- ▶ There are no procedural barriers preventing a woman from applying for a passport in the same way as a man; AND
- ▶ There are no additional document requirements for women that men are not subject to.

A score of 1 is only assigned if the law does not contain any of the following three constraints:

- ▶ A woman either is included on her husband’s passport application or must obtain the authorization or signature of her husband, male relative, or a guardian to initiate a passport application; OR
- ▶ A woman is required to provide details about her husband, male relative, or a guardian; OR
- ▶ A woman is required to submit supplementary documents, such as a marriage or divorce certificate, unless in the case of certifying the optional name change after marriage, not mandated for a man.

### II.2.3 Does a Policy or Plan Consider Women’s Mobility Needs in Public Transportation Systems?

This indicator is divided into two main questions (table 2.10).

**TABLE 2.10.**

Does a Policy or Plan Consider Women’s Mobility Needs in Public Transportation Systems?

#### II.2.3 DOES A POLICY OR PLAN CONSIDER WOMEN’S MOBILITY NEEDS IN PUBLIC TRANSPORTATION SYSTEMS?

II.2.3.1 Does a policy or plan recognize women’s needs in accessing and using public transportation?

II.2.3.2 Does the policy or plan set specific objectives and targets associated with women’s transportation needs?

Despite well-documented gender-based differences in mobility patterns, the transport sector has historically remained largely gender-insensitive in addressing women’s specific needs (De Madariaga 2013; Duchène 2011; Law 1999). For instance, women’s lower financial capacity often necessitates greater reliance on public transportation (Peters 2002). Moreover, women tend to travel shorter distances within smaller geographical areas (Cristaldi 2005; Schwanen, Dijst and Dieleman 2002), engage in travel patterns characterized by multiple trips with frequent stops commonly referred to as “trip-chaining,” and are more likely to travel during off-peak hours (CIVITAS 2014; De Madariaga 2013; Duchène 2011; Schintler, Root, and Button 2000). Safety considerations also heavily influence women’s mobility decisions, requiring them to adjust routes and schedules to minimize risks (Loukaitou-Sideris and Fink 2009). Recent evidence suggests that improved and safer transport options boost women’s participation in the labor force ([Abou Daher et al. 2025](#)).

Yet, in most countries, transport infrastructure is designed to cater to typical commute journeys, characterized by linear, uninterrupted travel between home and the central business district, a pattern that tends to disfavor women (Allen and Vanderschuren 2016; Dominguez Gonzalez et al. 2020). It is important for transportation plans or policies to take into consideration women’s distinct mobility patterns because these different mobility patterns can present barriers to women’s education and economic opportunities (Borker 2021, 2022; Loukaitou-Sideris 2014; McQuaid and Chen 2012; Roomi and Parrott 2008; Rosenbloom 2004; Salon and Gulyani 2010). Thus, integrating gender perspectives comprehensively into all phases and aspects of transport research and policy making is crucial to ensure equitable and inclusive transportation systems (De Madariaga 2013).

Accordingly, indicator II.2.3 is divided into two questions. The first question is individually assessed and assigned a score of 0.50. The second question becomes eligible for scoring only if the first question obtains a score of 0.50. The final score for indicator II.2.3 is calculated by adding up the scores of its two questions:

#### II.2.3.1 Does a policy or plan recognize women’s needs in accessing and using public transportation?

Question II.2.3.1 is assigned a score of 0.50 if the following three conditions are met:

- ▶ There is a transportation policy or plan, at either the national or main business city level; AND
- ▶ The policy or plan is in effect during the reporting cycle or has been published within the past five years preceding the data collection cutoff date if there is no expiration date specified in the document; AND
- ▶ The policy or plan explicitly considers the mobility needs of women within the framework of public transportation and addresses different facets of women’s mobility (OR) The policy or plan promotes gender mainstreaming in the decision-making processes for planning transport networks.

#### II.2.3.2 Does the policy or plan set specific objectives and targets associated with women’s transportation needs?

Question II.2.3.2 is assigned a score of 0.50 if the transportation policy or plan assessed under II.2.3.1 includes specific objectives, components, or action items dedicated to addressing (1) women’s mobility needs, their safety needs in public transportation, such as accessibility or affordability of transportation, design of infrastructure, or service hours, or (2) gender mainstreaming in decision-making processes.

### II.2.4 Do Women Face Government-Imposed Mobility Constraints, Including When Traveling with Their Children?

This indicator is not divided into additional questions (table 2.11).

#### TABLE 2.11.

Do Women Face Government-Imposed Mobility Constraints, Including When Traveling with Their Children?

#### II.2.4 ARE WOMEN FREE FROM GOVERNMENT-IMPOSED MOBILITY CONSTRAINTS, INCLUDING WHEN TRAVELING WITH THEIR CHILDREN?

Government-imposed constraints on women’s mobility often extend to restrictions on traveling with their children, disproportionately affecting women and undermining their autonomy. Women may be required to secure the father’s permission to travel abroad with their children—restrictions rarely imposed on men. These limitations are particularly pervasive in legal systems where fathers are designated as the primary legal guardians, effectively denying women guardianship authority over their own children (Human Rights Watch 2023). Constraints on women travelling with their children in the same way as men may restrict their freedom of movement as well as occupation choice (Ishaque and Khan 2015; Raday 2019). Such practices contravene international conventions, including Article 16(d) of CEDAW, which obligates states to ensure parents have equal rights and responsibilities concerning their children,

irrespective of marital status. By restricting women’s ability to travel freely with their children, these constraints limit women’s access to economic opportunities, family cohesion, and participation in global and local decision-making.

Accordingly, indicator II.2.4 is assigned a score of 1 if one of the following three conditions is met:

- ▶ There are no procedural or administrative differences between women and men in their ability to travel with their children; OR
- ▶ Spousal consent is required to travel internationally with the child, but it applies equally to men and women; OR
- ▶ There are no government-imposed mobility constraints placed on women.

A score of 1 is only assigned if the law does not contain any of the following three constraints:

- ▶ Women are required to provide additional documents or information or face any other conditions when applying for their children’s passport that is not mandated for men; OR
- ▶ Women must obtain permission or authorization from a child’s male guardian or the competent authority to travel with their own children, and such permission is not required for men, or a man is the default legal guardian; OR
- ▶ There are government-imposed mobility constraints that restrict women’s ability to participate in recreational activities or leisure or in accessing any public spaces.

## PILLAR III—MOBILITY ENFORCEMENT PERCEPTIONS

Pillar III—The Mobility Enforcement Perceptions pillar measures the extent to which laws constraining a woman’s agency and freedom of movement are enforced in practice or the consequent rights are upheld in practice. To calculate the Mobility topic enforcement perceptions score, the experts’ valid responses for each indicator are aggregated into an indicator score at the economy level, taking the median value of all responses given to that indicator. If the corresponding legal frameworks indicator is fractionally scored, thus multiple questions were asked for one indicator, the average score is taken to find the indicator score. This creates the indicator score in a 0-4 range, where 4 represents the highest possible score and 0 the lowest. Next, the topic score is calculated as the simple average of the four indicator scores scaled to a 0-100 range, where 100 represents the highest possible score and 0 the lowest (table 2.12).

**TABLE 2.12.**

Summary Table of Pillar III for the Mobility Topic

| PILLAR III—MOBILITY ENFORCEMENT PERCEPTIONS   | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE |
|---|-----------------------|---------------------------|
| III.2.1 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Choose Where to Live in the Same Way as a Man, in Practice? *  | 0, 1, 2, 3, or 4      | 0-100                     |
| III.2.1.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman’s Right to Choose Where to Live, in Practice? * | 0, 1, 2, 3, or 4      | 0-100                     |
| (OR)  |                       |                           |
| III.2.1.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men to Choose Where to Live, in Practice? *       |                       |                           |
| Fully enforced (OR) Not at all upheld   | 0                     | 0                         |

|  |                  |       |
|--|------------------|-------|
| Mostly enforced (OR) Rarely upheld   | 1                | 25    |
| Moderately enforced (OR) Moderately upheld   | 2                | 50    |
| Rarely enforced (OR) Mostly upheld   | 3                | 75    |
| Not at all enforced (OR) Fully upheld  | 4                | 100   |
| III.2.2 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Travel Internationally in the Same Way as a Man, in Practice? *                               | 0, 1, 2, 3, or 4 | 0-100 |
| III.2.2a In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman's Right to Travel Abroad, in Practice? * (OR)                                   | 0, 1, 2, 3, or 4 | 0-50  |
| III.2.2b In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men in Traveling Abroad, in Practice? *   |                  |       |
| Fully enforced (OR) Not at all upheld  | 0                | 0     |
| Mostly enforced (OR) Rarely upheld   | 1                | 25    |
| Moderately enforced (OR) Moderately upheld   | 2                | 50    |
| Rarely enforced (OR) Mostly upheld   | 3                | 75    |
| Not at all enforced (OR) Fully upheld  | 4                | 100   |
| III.2.2c In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman's Right to Apply for a Passport, in Practice? * (OR)                            | 0, 1, 2, 3, or 4 | 0-50  |
| III.2.2d In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men to Apply for a Passport, in Practice? *                                       |                  |       |
| Fully enforced (OR) Not at all upheld  | 0                | 0     |
| Mostly enforced (OR) Rarely upheld   | 1                | 25    |
| Moderately enforced (OR) Moderately upheld   | 2                | 50    |
| Rarely enforced (OR) Mostly upheld   | 3                | 75    |
| Not at all enforced (OR) Fully upheld  | 4                | 100   |
| III.2.3 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Leave the Marital Home and Travel Domestically in the Same Way as a Man, in Practice? *       | 0, 1, 2, 3, or 4 | 0-100 |
| III.2.3.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman's Right to Leave the Marital Home and Travel Domestically, in Practice? * (OR) | 0, 1, 2, 3, or 4 | 0-100 |
| III.2.3.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men in Leaving the Marital Home and Traveling Domestically, in Practice? *       |                  |       |
| Fully enforced (OR) Not at all upheld  | 0                | 0     |
| Mostly enforced (OR) Rarely upheld   | 1                | 25    |
| Moderately enforced (OR) Moderately upheld   | 2                | 50    |
| Rarely enforced (OR) Mostly upheld   | 3                | 75    |
| Not at all enforced (OR) Fully upheld  | 4                | 100   |

|  |                  |              |
|--|------------------|--------------|
| III.2.4 In Your Opinion, To What Extent Do Public Authorities Enforce Equal Rights Between Women and Men to Confer Citizenship on Their Spouse and Children, in Practice?* | 0, 1, 2, 3, or 4 | 0-100        |
| III.2.4a In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman’s Right to Confer Citizenship on Their Children, in Practice? *     | 0, 1, 2, 3, or 4 | 0-50         |
| (OR)   |                  |              |
| III.2.4b In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men in Conferring Citizenship to Their Children, in Practice?*        |                  |              |
| Fully enforced (OR) Not at all upheld  | 0                | 0            |
| Mostly enforced (OR) Rarely upheld   | 1                | 25           |
| Moderately enforced (OR) Moderately upheld   | 2                | 50           |
| Rarely enforced (OR) Mostly upheld   | 3                | 75           |
| Not at all enforced (OR) Fully upheld  | 4                | 100          |
| III.2.4c In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman’s Right to Confer Citizenship to Their Spouses, in Practice?*       | 0, 1, 2, 3, or 4 | 0-50         |
| (OR)   |                  |              |
| III.2.4d In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men in Conferring Citizenship to Their Spouses, in Practice?*         |                  |              |
| Fully enforced (OR) Not at all upheld  | 0                | 0            |
| Mostly enforced (OR) Rarely upheld   | 1                | 25           |
| Moderately enforced (OR) Moderately upheld   | 2                | 50           |
| Rarely enforced (OR) Mostly upheld   | 3                | 75           |
| Not at all enforced (OR) Fully upheld  | 4                | 100          |
| <b>Topic Pillar Score (rescaled average of indicator scores)</b>   |                  | <b>0-100</b> |

\*Please refer to the detailed explanation below for the calculation of the indicator score.

The enforcement perceptions indicator question is contingent upon the corresponding legal frameworks indicator score as follows:

For III.2.1 and III.2.3:

- ▶ If the legal frameworks indicator score is 0, the enforcement perceptions indicator question is about the extent of enforcement of the existing restriction.
- ▶ If legal frameworks indicator score is 1, the enforcement perceptions indicator question is about the extent of upholding equal rights between men and women.

For III.2.2 and III.2.4:

- ▶ Two enforcement perceptions questions are asked for each indicator. The score of the enforcement perceptions indicator is the average of the two scores.
- ▶ If the legal frameworks indicator score is 0, the enforcement perceptions questions are about the extent of enforcement of the existing restriction.
- ▶ If the legal frameworks indicator score is 0.5, the enforcement perceptions indicator questions are a combination of enforcement of the existing restrictions and the upholding of equal rights between men and women.

- ▶ If the legal frameworks indicator score is 1, the enforcement perceptions indicator questions are about the extent of upholding equal rights between men and women.

### 3. PARAMETERS

To ensure comparability of the data from expert consultations across economies, the Mobility topic uses the general parameters presented in detail in the Overview chapter.

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**WORK**

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# CHAPTER 3. WORK

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## 1. MOTIVATION

Gender-based discrimination in recruitment and employment places severe barriers on women's ability to find a job and advance in their profession (Button 2019; Cortés and Pan 2020; Gorman 2005; Nadler and Kufahl 2014; Porter 2000). In the United States alone, about four-in-ten working women (42 percent) have reported experiencing gender discrimination at work (Parker and Funk 2017). Countries with lower levels of workplace discrimination tend to have higher female labor force participation rates. Research shows that prohibiting gender-based discrimination in employment relations is associated with an increase of 8.6 percentage points in women's employment and access to better career opportunities (Amin and Islam 2015). Limiting women's freedom to choose a profession is negatively associated with their opportunities to enter the labor market (Gonzales et al. 2015). Removing obstacles for women to work outside the home increases their likelihood of engaging in paid employment and in work with higher educational requirements (Hallward-Driemeier and Gajigo 2015).

Adopting flexible work arrangements can improve female labor force participation while leading to a more equitable distribution of unpaid work between women and men (Alonso et al. 2019; Chung and Van der Horst 2018; Field et al. 2023; Olivetti and Petrongolo 2017). Studies have shown that part-time work has a negative impact on female labor force participation (Goldin 2014; Goldin and Mitchell 2017), affecting women's potential for wage growth, career progression, and pension accumulation (Ilieva 2023; Bächmann et al. 2022; OECD 2019). On the other hand, flexible work arrangements such as flexible hours and remote work recognize the positive impacts of work-life balance and family-friendly policies on women's employment. They can facilitate women's participation and retention in the labor force and can contribute to a more equitable distribution of unpaid work between women and men (Alonso et al. 2019; Chung and Van der Horst 2018; Field et al. 2023; Olivetti and Petrongolo 2017).

In this context, the Work topic measures laws, policies, instructional resources, and institutions that support women's choice to enter the labor force, protection from discrimination in recruitment and in the workplace, and balancing of work and family responsibilities through flexible work arrangements.

## 2. INDICATORS

The Work topic measures laws, policies, and perceptions on the extent of legal enforcement related to a woman's decision to enter and remain in the labor force across three different dimensions, here referred to as pillars. The first pillar measures laws protecting against discrimination based on gender in recruitment and employment and providing flexible work arrangements. The second pillar examines policies and practices that support the implementation of laws related to the workplace, including the existence of institutions to receive complaints related to discrimination in employment, instructional resources published by the government on nondiscrimination and flexible work arrangements, and national plans to foster women's inclusion in the labor market. The third pillar measures the extent to which laws related to a woman's decision to enter and remain in the labor force are enforced in practice. Each pillar is composed of four main indicators, which in some cases are further divided into questions to provide more details about the assessed laws, regulations, and policies. Relevant points are assigned to each indicator. Table 3.1 summarizes all three pillars and their respective indicators.

**TABLE 3.1.**  
Summary Table of All Three Pillars for the Work Topic

| PILLAR I—WORK LEGAL FRAMEWORKS   |
|--|
| I.3.1 Does the Law Allow Women to Get a Job in the Same Way as a Man?  |
| I.3.2 Does the Law Prohibit Discrimination in Recruitment Based on Marital Status, Parental Status, or Age?  |
| I.3.2.1 Does the law prohibit discrimination in recruitment based on marital status?   |
| I.3.2.2 Does the law prohibit discrimination in recruitment based on parental status?  |
| I.3.2.3 Does the law prohibit discrimination in recruitment based on age?  |
| I.3.3 Does the Law Prohibit Discrimination in Employment Based on Gender?  |
| I.3.4 Does the Law Allow Employees to Request Flexible Work?   |
| I.3.4.1 Does the law allow employees to request flexibility regarding the time of work?  |
| I.3.4.2 Does the law allow employees to request flexibility regarding the place of work?   |
| PILLAR II—WORK SUPPORTIVE FRAMEWORKS   |
| II.3.1 Does a Specialized Body Receive Complaints about Gender Discrimination in Employment?   |
| II.3.2 Does the Government Provide Awareness-Raising Measures on Fair Recruitment Policies Free from Discrimination Based on Gender?   |
| II.3.3 Does the Government Provide Instructional Resources for the Private Sector to Adopt Flexible Work Arrangements?   |
| II.3.4 Does a National Government Plan or Strategy Focus on Women's Access to the Labor Market?  |
| II.3.4.1 Does the plan or strategy include measures to increase women's access to the labor market?  |
| II.3.4.2 Does the plan or strategy include institutional arrangements to monitor the implementation of the plan or strategy?   |
| II.3.4.3 Does the plan or strategy provide for result targets and indicators?  |
| PILLAR III—WORK ENFORCEMENT PERCEPTIONS  |
| III.3.1 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Get a Job in the Same Way as a Man, in Practice?*   |
| III.3.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Prohibiting Discrimination in Recruitment Based on Marital Status, Parental Status, or Age, in Practice? |
| III.3.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Prohibiting Discrimination in Employment Based on Gender, in Practice?                                   |
| III.3.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Allowing Employees to Request Flexible Work, in Practice?  |

\* Please refer to the detailed Pillar III table below for the calculation of the indicator score.

## PILLAR I—WORK LEGAL FRAMEWORKS

Pillar I—The Work Legal Frameworks pillar measures laws protecting against discrimination based on gender in recruitment and employment and laws providing flexible work arrangements. It is divided into four indicators, some of which consist of several questions (table 3.2).

**TABLE 3.2.**  
Summary Table of Pillar I for the Work Topic

| PILLAR I—WORK LEGAL FRAMEWORKS  | POINTS    | MAXIMUM SCORE |
|---|-----------|---------------|
| I.3.1 Does the Law Allow Women to Get a Job in the Same Way as a Man?                                       | 0 or 1    | 100           |
| I.3.2 Does the Law Prohibit Discrimination in Recruitment Based on Marital Status, Parental Status, or Age? | 0–1       | 100           |
| I.3.2.1 Does the law prohibit discrimination in recruitment based on marital status?                        | 0 or 0.33 |               |
| I.3.2.2 Does the law prohibit discrimination in recruitment based on parental status?                       | 0 or 0.33 |               |
| I.3.2.3 Does the law prohibit discrimination in recruitment based on age?                                   | 0 or 0.33 |               |
| I.3.3 Does the Law Prohibit Discrimination in Employment Based on Gender?                                   | 0 or 1    | 100           |
| I.3.4 Does the Law Allow Employees to Request Flexible Work?  | 0–1       | 100           |
| I.3.4.1 Does the law allow employees to request flexibility regarding the time of work?                     | 0 or 0.50 |               |
| I.3.4.2 Does the law allow employees to request flexibility regarding the place of work?                    | 0 or 0.50 |               |
| <b>Topic Pillar Score (rescaled average of indicator scores)</b>  | <b>4</b>  | <b>100</b>    |

### I.3.1 Does the Law Allow Women to Get a Job in the Same Way as a Man?

This indicator is not divided into additional questions (table 3.3).

**TABLE 3.3.**  
Does the Law Allow Women to Get a Job in the Same Way as a Man?

#### I.3.1 DOES THE LAW ALLOW WOMEN TO GET A JOB IN THE SAME WAY AS A MAN?

Recognizing women’s freedom to work without requiring spousal approval is essential for fostering economic growth and achieving gender equality. Legal barriers that restrict women’s ability to enter the workforce limit their participation in the economy, thereby perpetuating gender-based disparities and stalling overall economic development (Cornwall and Rivas 2015; Lemmon and Vogelstein 2017).

At an individual level, laws requiring spousal consent for employment significantly diminish women’s economic autonomy and bargaining power, both within the household and in the labor market (Agarwal

1997). These constraints not only limit access to immediate economic opportunities but also hinder women’s long-term empowerment by restricting their ability to choose careers and earn wages independently (Gonzales et al. 2015). Conversely, removing legal restrictions encourages greater participation in paid employment, particularly in jobs requiring higher education, enabling women to maximize their financial independence and career advancement (Hallward-Driemeier and Gajigo 2015). Ultimately, enabling women to work without the need for approval ensures their economic well-being and contributes to breaking cycles of gender inequality. It empowers women as active agents of change in their households, communities, and economies.

International standards strongly emphasize the importance of ensuring women’s equal rights to access employment opportunities in the same way as men. Article 11(1) of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) emphasizes the right to work on a basis of equality between men and women and mandates the right to free choice of profession and employment. It further calls on state parties to guarantee equal employment opportunities, including the application of the same criteria for selection in matters of employment for both men and women. Similarly, the International Labour Organization (ILO) Convention No. 111 on Discrimination (Employment and Occupation) calls for the elimination of discrimination in employment and occupation, emphasizing equal opportunities and treatment for women in the workforce.

Accordingly, indicator I.3.1 is assigned a score of 1 if the following three conditions are met:

- ▶ There are no legal restrictions on a woman’s legal capacity and ability to get a job or pursue a trade or profession or additional burdens that women face, and men do not; AND
- ▶ The law does not mandate that a woman must seek formal approval or provide additional documentation (such as written consent or authorization) from her husband or guardian; AND
- ▶ The law does not impose legal consequences, such as loss of maintenance or financial support, on women who work against their husband’s or family’s wishes, treating it as a form of disobedience.

### I.3.2 Does the Law Prohibit Discrimination in Recruitment Based on Marital Status, Parental Status, or Age?

This indicator is divided into three main questions (table 3.4).

**TABLE 3.4.**

Does the Law Prohibit Discrimination in Recruitment Based on Marital Status, Parental Status, or Age?

#### I.3.2 DOES THE LAW PROHIBIT DISCRIMINATION IN RECRUITMENT BASED ON MARITAL STATUS, PARENTAL STATUS, OR AGE?

I.3.2.1 Does the law prohibit discrimination in recruitment based on marital status?

I.3.2.2 Does the law prohibit discrimination in recruitment based on parental status?

I.3.2.3 Does the law prohibit discrimination in recruitment based on age?

Gendered biases in pre-employment practices, specifically recruitment and hiring, based on marital status, parental status, and age create significant barriers to women’s labor force participation, particularly for married women, mothers, and older women (Gorman et al. 2005; Petit 2007; Goldin 2023). Research shows that married women of childbearing age and those with young children are more likely to face discrimination in recruitment (Becker, Fernandes, and Weichselbaumer 2019; Duguet, Petit,

and Petit 2005;). Marital status influences hiring decisions for women, a bias not observed for male candidates (Nadler and Kufahl 2014). Employers often view mothers as less competent and committed, harming their labor market outcomes (Cortés and Pan 2020). Additionally, older women experience more age-related discrimination in hiring than older men (Button 2019). CEDAW has called on state parties to eliminate discrimination in the labor market, ensuring equal job opportunities for women (appendix C). The ILO Maternity Protection Convention, 2000 (No. 183) requires members to adopt measures to ensure that maternity does not lead to discrimination in access to employment, while the ILO Workers with Family Responsibilities Convention, 1981 (No. 156) calls for equal treatment for workers with family responsibilities. Additionally, the ILO Older Workers Recommendation, 1980 (No. 162) promotes equal opportunities across all ages, advocating against age-based employment discrimination.

In this indicator, “recruitment” and “hiring” refer specifically to the pre-employment stage. This includes, but is not limited to, job advertising, information dissemination, candidate selection, and the transport and placement of jobseekers into employment, in alignment with the ILO’s General Principles and Operational Guidelines for Fair Recruitment (ILO 2019).

Accordingly, indicator I.3.2. is divided into three questions. Each question is individually assessed and assigned a score of 0 or 0.33. The final score for indicator I.3.2 is calculated by adding up the scores of its three questions:

#### I.3.2.1 Does the law prohibit discrimination in recruitment based on marital status?

Question I.3.2.1 is assigned a score of 0.33 if one of the following two conditions is met:

- ▶ The law explicitly prohibits employers from discriminating based on marital status during pre-employment practices (that is, recruitment and hiring); OR
- ▶ The law mandates a broad prohibition of discrimination based on marital status together with a general prohibition of discrimination during pre-employment practices (that is, recruitment and hiring) for all workers.

#### I.3.2.2 Does the law prohibit discrimination in recruitment based on parental status?

Question I.3.2.2 is assigned a score of 0.33 if one of the following two conditions is met:

- ▶ The law explicitly prohibits employers from discriminating based on parental status during pre-employment practices (that is, recruitment and hiring); OR
- ▶ The law mandates a broad prohibition of discrimination based on parental status together with a general prohibition of discrimination during pre-employment practices (that is, recruitment and hiring) for all workers.

#### I.3.2.3 Does the law prohibit discrimination in recruitment based on age?

Question I.3.2.3 is assigned a score of 0.33 if one of the following two conditions is met:

- ▶ The law explicitly prohibits employers from discriminating based on parental status during pre-employment practices (that is, recruitment and hiring); OR

- ▶ The law mandates a broad prohibition of discrimination based on age together with a general prohibition of discrimination during pre-employment practices (that is, recruitment and hiring) for all workers.

### I.3.3 Does the Law Prohibit Discrimination in Employment Based on Gender?

This indicator is not divided into additional questions (table 3.5).

**TABLE 3.5.**

Does the Law Prohibit Discrimination in Employment Based on Gender?

#### I.3.3 DOES THE LAW PROHIBIT DISCRIMINATION IN EMPLOYMENT BASED ON GENDER?

Research shows that workplace anti-discrimination laws can reduce disparities in hiring, job retention, and pay (Bose et al. 2020). Mandating nondiscrimination based on gender is positively associated with women's relative employment in 58 developing economies (Amin and Islam 2015). In the United Kingdom, anti-discrimination legislation has been positively linked to women's relative employment and earnings (Zabalza and Tzannatos 1985). CEDAW calls on state parties to eliminate discrimination in the labor market, ensuring equal job opportunities for women. The ILO Discrimination (Employment and Occupation) Convention, 1958 (No. 111) calls on member states to adopt national policies designed to promote equality of opportunity and treatment in respect of employment and occupation, with a view to eliminating gender-based discrimination.

Accordingly, indicator I.3.3 is assigned a score of 1 if the following two conditions are met:

- ▶ The law prohibits employers from discriminating based on gender (OR) The law mandates equal treatment of women and men in employment; AND
- ▶ The law does not prohibit discrimination in only one aspect of employment, such as pay or dismissal.

### I.3.4 Does the Law Allow Employees to Request Flexible Work?

This indicator is divided into two main questions (table 3.6).

**TABLE 3.6.**

Does the Law Allow Employees to Request Flexible Work?

#### I.3.4 DOES THE LAW ALLOW EMPLOYEES TO REQUEST FLEXIBLE WORK?

I.3.4.1 Does the law allow employees to request flexibility regarding the time of work?

I.3.4.2 Does the law allow employees to request flexibility regarding the place of work?

Balancing work and family responsibilities often hinder women's labor force participation, as managing one role can interfere with the other (Breugh and Frye 2008; Wood and Sojo 2013). Flextime and flexible work arrangements are crucial for balancing these responsibilities. While available to both genders, women use them more frequently (Galea, Houkes and Rijk 2014; Vandello et al. 2013). Additionally, remote and hybrid work options are among women's top reasons for joining or staying with an organization (Krivkovich et al. 2022). The ILO Workers with Family Responsibilities Recommendation,

1981 (No. 165) highlights the importance of improving conditions for workers by adopting flexible work arrangements.

In this indicator, “flexibility regarding the time” refers specifically to work arrangements that allow workers to choose the time of work, such as when to start and finish work, based on their individual needs and preferences (within specific limits) and, in some cases, the number of hours that they work in a particular week (“flexible time”). “Flexibility regarding the place” refers specifically to situations where the work is fully or partially carried out on an alternative worksite other than the default place of work (“remote work”).

Accordingly, indicator I.3.4 is divided into two questions. Each question is individually assessed and assigned a score of 0 or 0.50. The final score for indicator I.3.4 is calculated by adding up the scores of its two questions:

I.3.4.1 Does the law allow employees to request flexibility regarding the time of work?

Question I.3.4.1 is assigned a score of 0.50 if the law grants employees the option of requesting flexible time.

I.3.4.2 Does the law allow employees to request flexibility regarding the place of work?

Question I.3.4.2 is assigned a score of 0.50 if the law grants employees the option of requesting remote work.

## PILLAR II—WORK SUPPORTIVE FRAMEWORKS

Pillar II—The Work Supportive Frameworks pillar examines policies and practices that support the implementation of laws related to the workplace, including the existence of institutions to receive complaints related to discrimination in employment, instructional resources published by the government on nondiscrimination and flexible work arrangements, and national plans to foster women’s labor market inclusion. It is divided into four indicators, some of which consist of several questions (table 3.7).

**TABLE 3.7.**

Summary Table of Pillar II for the Work Topic

| PILLAR II—WORK SUPPORTIVE FRAMEWORKS   | POINTS | MAXIMUM SCORE |
|--|--------|---------------|
| II.3.1 Does a Specialized Body Receive Complaints about Gender Discrimination in Employment?   | 0 or 1 | 100           |
| II.3.2 Does the Government Provide Awareness-Raising Measures on Fair Recruitment Policies Free from Discrimination Based on Gender? | 0 or 1 | 100           |
| II.3.3 Does the Government Provide Instructional Resources for the Private Sector to Adopt Flexible Work Arrangements?               | 0 or 1 | 100           |

|  |           |            |
|--|-----------|------------|
| II.3.4 Does a National Government Plan or Strategy Focus on Women's Access to the Labor Market?                              | 0–1       | 100        |
| II.3.4.1 Does the plan or strategy include measures to increase women's access to the labor market?                          | 0 or 0.33 |            |
| II.3.4.2 Does the plan or strategy include institutional arrangements to monitor the implementation of the plan or strategy? | 0 or 0.33 |            |
| II.3.4.3 Does the plan or strategy provide for result targets and indicators?  | 0 or 0.33 |            |
| <b>Topic Pillar Score (rescaled average of indicator scores)</b>   | <b>4</b>  | <b>100</b> |

### II.3.1 Does a Specialized Body Receive Complaints about Gender Discrimination in Employment?

This indicator is not divided into additional questions (table 3.8).

**TABLE 3.8.**

Does a Specialized Body Receive Complaints about Gender Discrimination in Employment?

#### II.3.1 DOES A SPECIALIZED BODY RECEIVE COMPLAINTS ABOUT GENDER DISCRIMINATION IN EMPLOYMENT?

Research suggests that national human rights institutions (NHRIs) have a positive impact on alleviating gender discrimination and violations of women's rights (Jensen 2019). Specialized agencies or bodies tasked with dealing with employment discrimination complaints are also shown to enhance the enforcement of anti-discrimination laws (Allen 2010). For example, national human rights ombudsman institutions in Cyprus and Poland have effectively addressed discriminatory practices in private businesses, including gender discrimination in recruitment based on parental status and employment termination of pregnant workers (Reif 2017). The United Nations General Assembly (UNGA) Paris Principles (Resolution 48/134, 1993) and Resolution 74/156, 2019, emphasize the role of national human rights institutions in receiving and investigating discrimination cases at the core of their mandates. At the European Union (EU) level, recommendations, such as Resolution 1959, 2013, and Recommendation 1615, 2003, of the Parliamentary Assembly, encourage member states to establish and strengthen ombudsmen with investigative powers. Additionally, the 2018 EU Recommendation on Standards for Equality Bodies sets minimum requirements for their independence, effectiveness, mandates, and allocated resources.

In this indicator, 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. It may take forms such as a human rights commission, ombudsperson, labor tribunal, or gender equality commission, among others. It is tasked with receiving, adjudicating, or referring to the competent court, complaints of gender-based discrimination in employment by public and private actors.

Accordingly, indicator II.3.1. is assigned a score of 1 if the following three conditions are met:

- ▶ A specialized and independent body has a mandate to receive, adjudicate, or refer to the competent courts, complaints made by public and private actors related to discrimination in employment based on gender; AND
- ▶ The mandate extends to cases about employment relations in the private sector; AND
- ▶ The body is operational.

### II.3.2 Does the Government Provide Awareness-Raising Measures on Fair Recruitment Policies Free from Discrimination Based on Gender?

This indicator is not divided into additional questions (table 3.9).

#### TABLE 3.9.

Does the Government Provide Awareness-Raising Measures on Fair Recruitment Policies Free from Discrimination Based on Gender?

### II.3.2 DOES THE GOVERNMENT PROVIDE AWARENESS-RAISING MEASURES ON FAIR RECRUITMENT POLICIES FREE FROM DISCRIMINATION BASED ON GENDER?

Despite legal protections, gender bias and discriminatory treatment in hiring processes remain widespread (Gorman 2005; Heilman, Manzi, and Braun 2015; ILO 2015; Woodhams, Lupton, and Xian 2009), with discrimination occurring at various stages, such as in job descriptions and advertising, or in interview questions. The ILO recommends that recruiters recognize unconscious bias and adopt gender-sensitive, structured recruitment processes (ILO 2017). The ILO General Principles and Operational Guidelines for Fair Recruitment emphasize the responsibility of governments to promote awareness of fair recruitment practices and ensure workers have access to free, accurate information about their rights and employment conditions (ILO 2019). The guidelines suggest measures such as creating government websites with relevant information, publishing "how-to" guides, conducting awareness campaigns and public service announcements, hosting webinars, and providing education and training initiatives. The adoption of different measures as recommended by the ILO may vary according to a country's level of private sector development.

In this indicator, "awareness-raising measures" refers to a set of actions taken by the government, published in the language spoken by the majority group of the population, to sensitize the private sector on how to implement fair recruitment practices. This includes, but is not limited to, the development of education and training, campaigns and public service announcements, publication and distribution of guidance notes, booklets, and best practice manuals, and the availability of free, comprehensive, and accurate information online through official government websites.

Accordingly, indicator II.3.2 is assigned a score of 1 if a public entity has introduced awareness-raising measures or published other instructional resources; information provided by a private or nongovernmental agency is insufficient; (AND) The awareness measures provides private sector employers with information on how to implement nondiscrimination based on gender in recruitment practices; (AND) The information has been released or updated within the past five years preceding the data collection cut-off date.

### II.3.3 Does the Government Provide Instructional Resources for the Private Sector to Adopt Flexible Work Arrangements?

This indicator is not divided into additional questions (table 3.10).

**TABLE 3.10.**

Does the Government Provide Instructional Resources for the Private Sector to Adopt Flexible Work Arrangements?

**II.3.3 DOES THE GOVERNMENT PROVIDE INSTRUCTIONAL RESOURCES FOR THE PRIVATE SECTOR TO ADOPT FLEXIBLE WORK ARRANGEMENTS?**

Flexible work options, such as remote work and flexible hours, are among the top reasons women choose to join or remain with an organization (Field et al. 2023). These arrangements offer employees more control over their work schedules, enabling them to balance work and nonwork commitments more effectively, thereby improving work-life balance (ILO 2022). The Beijing Declaration and Platform for Action, Strategic Objective F.6, emphasizes the importance of providing employees with support services, including flexible working arrangements. Similarly, EU Directive 2019/1158 encourages member states to provide incentives, guidance, and advice to small and medium enterprises to help them comply with flexible work-related obligations. The ILO also highlights that specific government-issued guidelines have supported the implementation of flexible work arrangements in the private sector, such as in Singapore, Sri Lanka, and New Zealand (ILO 2022). For example, New Zealand has developed government guidelines requiring employers to consider in good faith employee requests to modify work arrangements, including changes to workplace, hours, or days.

In this indicator, “instructional resources” refers to materials produced and published by the government to sensitize the private sector on how to implement flexible work arrangements. This includes, but is not limited to, the development of education and training, campaigns and public service announcements, publication and distribution of guidance notes, guidebooks, booklets, and best practice manuals, and the availability of free, comprehensive, and accurate information online through official government websites.

Accordingly, indicator II.3.3 is assigned a score of 1 if a public entity has provided instructional resources to private sector employers with information on how to implement flexible work arrangements.

**II.3.4 Does a Current National Government Plan or Strategy Focus on Women's Access to the Labor Market?**

This indicator is divided into three main questions (table 3.11).

**TABLE 3.11.**

Does a National Government Plan or Strategy Focus on Women's Access to the Labor Market? <sup>N</sup>

**II.3.4 DOES A NATIONAL GOVERNMENT PLAN OR STRATEGY FOCUS ON WOMEN'S ACCESS TO THE LABOR MARKET? <sup>N</sup>**

II.3.4.1 Does the plan or strategy include measures to increase women’s access to the labor market?

II.3.4.2 Does the plan or strategy include institutional arrangements to monitor the implementation of the plan or strategy?

II.3.4.3 Does the plan or strategy provide for result targets and indicators?

Employment-led growth policies demand a comprehensive and integrated approach, best achieved through the development of National Employment Policies. These policies are among the most effective tools for prioritizing employment within national development frameworks (Ameratunga Kring 2017). A long-term vision statement on gender equality, integrated into national development plans, can signal a country's commitment to achieving gender parity, set behavioral standards for both men and women, and serve as a benchmark for progress (OECD 2023). While countries may prioritize different aspects of gender equality based on their unique contexts, targeted plans and programs can help bridge the gender gap in labor markets. These efforts also contribute to achieving the "Brisbane Target," the G20's first collective commitment, adopted in 2014, to reduce the gender gap in labor force participation (Beletskaya and Zotova 2020; G20 Information Centre 2018).

Accordingly, indicator II.3.4 is divided into three questions. Each question is individually assessed and assigned a score of 0 or 0.33. The final score for indicator II.3.4 is calculated by adding up the scores of its three questions:

#### II.3.4.1 Does the plan or strategy include measures to increase women's access to the labor market?

Question II.3.4.1 is assigned a score of 0.33 if the following two conditions are met:

- ▶ There is a government-issued national plan or strategy that includes specific measures to increase women's access to the labor market, such as initiatives to attract and retain women in the workforce (labor demand), training and capacity-building programs for job seekers (labor supply), or efforts to facilitate job matching and placement with a gender focus; AND
- ▶ The plan or strategy is in effect during the reporting cycle or has been published within the past five years preceding the data collection cutoff date if there is no expiration date specified in the document.

#### II.3.4.2 Does the plan or strategy include institutional arrangements to monitor the implementation of the plan or strategy?

Question II.3.4.2 is assigned a score of 0.33 if the following three conditions are met:

- ▶ There is a government-issued national plan or strategy that includes specific measures to increase women's access to the labor market; AND
- ▶ The plan or strategy includes institutional arrangements to monitor its implementation; AND
- ▶ The plan or strategy is in effect during the reporting cycle or has been published within the past five years preceding the data collection cutoff date if there is no expiration date specified in the document.

#### II.3.4.3 Does the plan or strategy provide for result targets and indicators?

Question II.3.4.3 is assigned a score of 0.33 if the following three conditions are met:

- ▶ There is a government-issued national plan or strategy that includes specific measures to increase women's access to the labor market; AND
- ▶ The plan or strategy includes result targets and indicators to guide its implementation; AND

- ▶ The plan or strategy is in effect during the reporting cycle or has been published within the past five years preceding the data collection cutoff date if there is no expiration date specified in the document.

## PILLAR III–WORK ENFORCEMENT PERCEPTIONS

Pillar III–The Work enforcement perceptions pillar measures the extent to which laws related to a woman's decision to enter and remain in the labor force are enforced in practice or the consequent rights are upheld in practice. To calculate the Work topic enforcement perceptions score, the experts' valid responses for each indicator are aggregated into an indicator score at the economy level, taking the median value of all responses given to that indicator. If the corresponding legal frameworks indicator is fractionally scored, the median value is multiplied by the economy's legal frameworks score. This creates the indicator score in a 0-4 range, where 4 represents the highest possible score and 0 the lowest. Next, the topic score is calculated as the simple average of the four indicator scores scaled to a 0-100 range, where 100 represents the highest possible score and 0 the lowest (table 3.12).

**TABLE 3.12.**  
Summary Table of Pillar III for the Work Topic

| PILLAR III–WORK ENFORCEMENT PERCEPTIONS  | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE |
|--|-----------------------|---------------------------|
| III.3.1 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Get a Job in the Same Way as a Man, in Practice?*   | 0, 1, 2, 3, or 4      | 0-100                     |
| III.3.1.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman's Right to Get a Job, in Practice?*  | 0, 1, 2, 3, or 4      | 0-100                     |
| (OR)   |                       |                           |
| III.3.1.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men in Getting a Job, in Practice?*  |                       |                           |
| Fully enforced (OR) Not at all upheld  | 0                     | 0                         |
| Mostly enforced (OR) Rarely upheld   | 1                     | 25                        |
| Moderately enforced (OR) Moderately upheld   | 2                     | 50                        |
| Rarely enforced (OR) Mostly upheld   | 3                     | 75                        |
| Not at all enforced (OR) Fully upheld  | 4                     | 100                       |
| III.3.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Prohibiting Discrimination in Recruitment Based on Marital Status, Parental Status, or Age, in Practice? | 0, 1, 2, 3, or 4      | 0-100                     |
| Not at all enforced  | 0                     | 0                         |
| Rarely enforced  | 1                     | 25                        |
| Moderately enforced  | 2                     | 50                        |
| Mostly enforced  | 3                     | 75                        |
| Fully enforced   | 4                     | 100                       |
| III.3.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Prohibiting Discrimination in Employment Based on Gender, in Practice?                                   | 0, 1, 2, 3, or 4      | 0-100                     |

|   |                  |              |
|---|------------------|--------------|
| Not at all enforced   | 0                | 0            |
| Rarely enforced   | 1                | 25           |
| Moderately enforced   | 2                | 50           |
| Mostly enforced   | 3                | 75           |
| Fully enforced  | 4                | 100          |
| III.3.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Allowing Employees to Request Flexible Work, in Practice? | 0, 1, 2, 3, or 4 | 0-100        |
| Not at all enforced   | 0                | 0            |
| Rarely enforced   | 1                | 25           |
| Moderately enforced   | 2                | 50           |
| Mostly enforced   | 3                | 75           |
| Fully enforced  | 4                | 100          |
| <b>Topic Pillar Score (rescaled average of indicator scores)</b>  |                  | <b>0-100</b> |

\* Please refer to the detailed explanation below for the calculation of the indicator score.

The enforcement perceptions indicator question is contingent upon the corresponding legal frameworks indicator score as follows:

For III.3.1:

- ▶ If the legal frameworks indicator score is 0, the enforcement perceptions indicator question is about the extent of enforcement of the existing restriction.
- ▶ If the score of the legal frameworks indicator score is 1, the enforcement perceptions indicator question is about the extent of upholding equal rights between men and women.

For III.3.2, III.3.3, and III.3.4:

- ▶ If the legal frameworks indicator score is greater than 0, the corresponding enforcement perceptions indicator question is about the extent of enforcement of the legislation. Scoring rules are provided in Tables 3.13 and 3.14.
- ▶ If the legal frameworks indicator score is 0, then no question on enforcement perceptions is asked, and the economy obtains a score of 0 points on this indicator.

**TABLE 3.13.**

Detailed Scoring Table for Work Enforcement Perceptions (Indicator III.3.2) with Partial Scoring on Legal Frameworks (Indicator I.3.2)

| PILLAR III–WORK ENFORCEMENT PERCEPTIONS  | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE |
|--|-----------------------|---------------------------|
| If the score of indicator I.3.2 is greater than 0:<br>III.3.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Prohibiting Discrimination in Recruitment Based on Marital Status, Parental Status, or Age, in Practice? | 0, 1, 2, 3, or 4      | 0-100                     |
| Not at all enforced  | 0                     | 0                         |

|                     |   |   |
|---------------------|---|---|
| Rarely enforced     | 1 | 25 multiplied by indicator score for I.3.2  |
| Moderately enforced | 2 | 50 multiplied by indicator score for I.3.2  |
| Mostly enforced     | 3 | 75 multiplied by indicator score for I.3.2  |
| Fully enforced      | 4 | 100 multiplied by indicator score for I.3.2 |

**TABLE 3.14.**

Detailed Scoring Table for Work Enforcement Perceptions (Indicator III.3.4) with Partial Scoring on Legal Frameworks (Indicator I.3.4)

| PILLAR III–WORK ENFORCEMENT PERCEPTIONS  | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE                   |
|--|-----------------------|---|
| If the score of indicator I.3.4 is greater than 0: III.3.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Allowing Employees to Request Flexible Work, in Practice? | 0, 1, 2, 3, or 4      | 0-100                                       |
| Not at all enforced  | 0                     | 0   |
| Rarely enforced  | 1                     | 25 multiplied by indicator score for I.3.4  |
| Moderately enforced  | 2                     | 50 multiplied by indicator score for I.3.4  |
| Mostly enforced  | 3                     | 75 multiplied by indicator score for I.3.4  |
| Fully enforced   | 4                     | 100 multiplied by indicator score for I.3.4 |

### 3. PARAMETERS

To ensure comparability of the data from expert consultations across economies, the Work topic uses specific parameters in addition to the general parameters discussed in detail in the Overview chapter. These parameters apply to all pillars.

Indeed, it is assumed that:

- ▶ The woman in question is a cashier in the food retail sector in a supermarket or grocery store that has 60 employees.
- ▶ The woman is not a member of a union unless membership is mandatory. Membership is considered mandatory when collective bargaining agreements cover more than 50 percent of the workforce in the food retail sector and when they apply to individuals who were not party to the original collective bargaining agreement.

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PAY

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# CHAPTER 4. PAY

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## 1. MOTIVATION

On average, working women around the world earn around 20 percent less than men (ILO 2019). Legal frameworks that enforce gender-based occupational restrictions—that is, by prescribing in which economic sectors and at what hours women can work—have historically steered women into lower-wage occupations, widening the gender wage gap. For instance, during Russia’s transition to a market economy, legal barriers to women’s job options significantly widened the gender earnings differential (Ogloblin 1999, 2005). Limiting a woman’s occupational choices has several implications for the economy, such as job segregation, distortions in the labor market, lower salaries for women, and a decrease in productivity (Blau and Kahn 2017). The adoption of laws that ensure a woman’s equal access to the labor force is associated with more equal labor market outcomes and enhanced human capital, which is hard to achieve only with male workers (Rostiyanti, Hansen, and Harison 2020).

If women receive lower wages than men, it can hinder their ability to progress in their careers (Reshi and Sudha 2023). A study focusing on the economic effect of equal pay in the United States found that if women’s remuneration were brought to the same level as men’s, the poverty rate for working women in the country would be cut by almost half (Milli et al. 2017). Furthermore, women’s disproportionate caregiving responsibilities lead to an even wider wage gap. Higher transparency around pay can contribute to decreasing the gender pay gap by allowing women to identify and challenge unfair pay practices (Kulow 2013; Reshi and Sudha 2023).

Initiatives to attract more women to science, technology, engineering, and mathematics (STEM) careers are essential for expanding economic opportunities, as these fields offer significantly higher wages than non-STEM sectors (Funk and Fry 2021; Best et al. 2013). Gender-sensitive occupational safety and health (OSH) policies play a critical role in addressing women’s specific workplace needs. By ensuring comprehensive safety measures for all workers, these policies promote equal employment opportunities while reducing work-related accidents and illnesses for both men and women (European Agency for Safety and Health at Work 2005; ILO 2013). Lastly, the availability of sex-disaggregated data on employment and salaries can contribute to the understanding of how macroeconomic changes affect women and inform policymaking (Doss 2014; Doss and Kieran 2014).

In this context, the Pay topic measures laws and policies targeting occupational segregation and the gender wage gap, including pay transparency measures and enforcement mechanisms for equal pay. It also considers gender-sensitive occupational health and safety policies, initiatives to incentivize women to careers in science, technology, engineering, and mathematics (STEM), and the availability of sex-disaggregated data for employment and salaries across different economic sectors.

## 2. INDICATORS

The Pay topic measures laws, regulations, and perceptions on the extent of legal enforcement affecting occupational segregation and the gender wage gap across three different dimensions, here referred to as pillars. The first pillar measures laws related to equal remuneration for women and men for work of equal value and women’s work at night, in different economic sectors, and in jobs deemed dangerous. The second pillar examines policies and practices that support the implementation of equal pay legislation, including pay transparency measures and enforcement mechanisms, and the availability of statistical sex-

disaggregated data on women’s employment and salaries in different economic sectors. The third pillar measures the extent to which laws on occupational segregation and the gender wage gap are enforced in practice. Each pillar is composed of four main indicators, which in some cases are further divided into questions to provide more details about the assessed laws, regulations, and policies. Relevant points are assigned to each indicator. Table 4.1 summarizes all three pillars and their respective indicators.

**TABLE 4.1.**  
Summary Table of All Three Pillars for the Pay Topic

| PILLAR I—PAY LEGAL FRAMEWORKS  |
|--|
| I.4.1 Does the Law Mandate Equal Remuneration for Work of Equal Value?   |
| I.4.2 Can a Woman Work at Night in the Same Way as a Man?  |
| I.4.3 Can a Woman Work in a Job Deemed Dangerous in the Same Way as a Man?   |
| I.4.3.1 Can a woman work in a job deemed hazardous in the same way as a man?   |
| I.4.3.2 Can a woman work in a job deemed arduous in the same way as a man?   |
| I.4.3.3 Can a woman work in a job deemed morally inappropriate in the same way as a man?   |
| I.4.3.4 Is the law free of legal provisions that explicitly give the relevant government authority the power to restrict or prohibit women from working in jobs deemed dangerous?      |
| I.4.4 Can a Woman Work in Different Economic Sectors in the Same Way as a Man?   |
| I.4.4.1 Can a woman work in the mining sector in the same way as a man?  |
| I.4.4.2 Can a woman work in the construction sector in the same way as a man?  |
| I.4.4.3 Can a woman work in the manufacturing sector in the same way as a man?   |
| I.4.4.4 Can a woman work in the agriculture sector in the same way as a man?   |
| I.4.4.5 Can a woman work in the transportation sector in the same way as a man?  |
| I.4.4.6 Can a woman work in the energy sector in the same way as a man?  |
| I.4.4.7 Can a woman work in the water sector in the same way as a man?   |
| I.4.4.8 Is the law free of legal provisions that explicitly give the relevant government authority the power to restrict or prohibit women from working in different economic sectors? |
| PILLAR II—PAY SUPPORTIVE FRAMEWORKS  |
| II.4.1 Does the Government Publish Anonymized Sex-Disaggregated Data on Employment and Salaries in Different Economic Sectors?   |
| II.4.1.1 Does the government publish sex-disaggregated data on employment in different economic sectors?   |
| II.4.1.2 Does the government publish sex-disaggregated data on salaries in different economic sectors?   |
| II.4.2 Are There Pay Transparency Measures to Address the Pay Gap or Mechanisms to Enforce Equal Pay Legislation?  |
| II.4.2.1 Are there pay transparency measures in place to address the pay gap?  |
| II.4.2.2 Are there enforcement mechanisms to ensure compliance with equal pay legislation?   |

II.4.3 Are There Gender-Sensitive Occupational Safety and Health (OSH) Public Policies Applicable to the Private Sector?

II.4.4 Are There Government-led Initiatives Aimed at Incentivizing Women to Work in Science, Technology, Engineering, and Mathematics (STEM) Fields?

### PILLAR III—PAY ENFORCEMENT PERCEPTIONS

III.4.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Mandating Equal Remuneration for Work of Equal Value between Women and Men, in Practice?

III.4.2 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Work at Night in the Same Way as a Man, in Practice? \*

III.4.3 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Work in a Job Deemed Dangerous in the Same Way as a Man, in Practice? \*

III.4.4 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Work in Different Economic Sectors in the Same Way as a Man, in Practice? \*

\* Please refer to the detailed Pillar III table below for the calculation of the indicator score

## PILLAR I—PAY LEGAL FRAMEWORKS

Pillar I—The Pay Legal Frameworks pillar measures laws related to equal remuneration for women and men for work of equal value and women’s work at night, in different economic sectors, and in jobs deemed dangerous. It is divided into four indicators, some of which consist of several questions (table 4.2).

**TABLE 4.2.**  
Summary Table of Pillar I for the Pay Topic

| PILLAR I—PAY LEGAL FRAMEWORKS   | POINTS                       | MAXIMUM SCORE |
|---|------------------------------|---------------|
| I.4.1 Does the Law Mandate Equal Remuneration for Work of Equal Value?  | 0 or 1                       | 100           |
| I.4.2 Can a Woman Work at Night in the Same Way as a Man?   | 0 or 1                       | 100           |
| I.4.3 Can a Woman Work in a Job Deemed Dangerous in the Same Way as a Man?  | 0-1                          | 100           |
| I.4.3.1 Can a woman work in a job deemed hazardous in the same way as a man?  | 0 or 0.25                    |               |
| I.4.3.2 Can a woman work in a job deemed arduous in the same way as a man?  | 0 or 0.25                    |               |
| I.4.3.3 Can a woman work in a job deemed morally inappropriate in the same way as a man?  | 0 or 0.25                    |               |
| I.4.3.4 Is the law free of legal provisions that explicitly give the relevant government authority the power to restrict or prohibit women from working in jobs deemed dangerous? | 0 or 0.25                    |               |
| I.4.4 Can a Woman Work in Different Economic Sectors in the Same Way as a Man?  | 0-1                          | 100           |
| I.4.4.1 Can a woman work in the mining sector in the same way as a man?   | 1 point for 8 YES responses. |               |

|  |                                    |            |
|--|------------------------------------|------------|
| I.4.4.2 Can a woman work in the construction sector in the same way as a man?  | 0.75 points for 6–7 YES responses. |            |
| I.4.4.3 Can a woman work in the manufacturing sector in the same way as a man?   |                                    |            |
| I.4.4.4 Can a woman work in the agriculture sector in the same way as a man?   | 0.50 points for 4–5 YES responses. |            |
| I.4.4.5 Can a woman work in the transportation sector in the same way as a man?  | 0.25 points for 2–3 YES responses. |            |
| I.4.4.6 Can a woman work in the energy sector in the same way as a man?  |                                    |            |
| I.4.4.7 Can a woman work in the water sector in the same way as a man?   | 0 points for 0–1 YES responses.    |            |
| I.4.4.8 Is the law free of legal provisions that explicitly give the relevant government authority the power to restrict or prohibit women from working in different economic sectors? |                                    |            |
| <b>Topic Pillar Score (rescaled average of indicator scores)</b>   | <b>4</b>                           | <b>100</b> |

### I.4.1 Does the Law Mandate Equal Remuneration for Work of Equal Value?

This indicator is not divided into additional questions (table 4.3).

**TABLE 4.3.**

Does the Law Mandate Equal Remuneration for Work of Equal Value?

#### I.4.1 DOES THE LAW MANDATE EQUAL REMUNERATION FOR WORK OF EQUAL VALUE?

Research suggests that gender pay gaps not only increase women’s financial instability but also limit their ability to build savings, access good quality health care and education, and afford housing. Unequal pay can affect women’s career progression and their entry into higher-ranking positions (Reshi and Sudha 2023). Conversely, closing the gender pay gap has the potential to improve women’s economic opportunities. For instance, a study in the United States found that if women’s remuneration were brought to the same level as men’s, the poverty rate for all working women in the country would be reduced by nearly half (Milli et al. 2017).

In this indicator, the terms “remuneration” and “work of equal value” are defined in alignment with the ILO Equal Remuneration Convention, 1951 (No. 100). “Remuneration” refers to the ordinary, basic, or minimum wage or salary and any additional emoluments payable directly or indirectly, whether in cash or in kind, by the employer to the worker and arising from the worker’s employment. “Work of equal value” refers not only to the same or similar jobs, but also to different jobs of the same value—that is, work that may be different in nature but is of equal value in terms of factors such as skill, effort, responsibility, and working conditions.

Accordingly, indicator I.4.1. receives a score of 1 if the following three conditions are met:

- ▶ The law mandates that employers pay equal remuneration to male and female employees who perform work of equal value in accordance with the definitions of “remuneration” and “work of equal value” provided by the ILO; AND
- ▶ The law does not limit the principle of equal remuneration to equal work, the same work, similar work, or work of a similar nature; AND

- ▶ The law does not limit the broad concept of “remuneration” to only basic wages or salary.

#### I.4.2 Can a Woman Work at Night in the Same Way as a Man?

This indicator is not divided into additional questions (table 4.4).

**TABLE 4.4.**

Can a Woman Work at Night in the Same Way as a Man?

#### I.4.2 CAN A WOMAN WORK AT NIGHT IN THE SAME WAY AS A MAN?

Restrictions on women’s working hours have historically been introduced as protective measures to safeguard the health of pregnant women, nursing mothers, and those working in potentially hazardous jobs. These measures often reflect outdated safety standards, such as the now-abrogated ILO Night Work (Women) Conventions No. 4 and No. 41, which prohibited women from working night shifts in industrial undertakings. Restrictions such as these limit women’s opportunities to pursue the occupations and careers of their choice. Research in Taiwan, China shows that night work restrictions are negatively correlated with female labor supply (Zveglic and Rodgers 2003). Conversely, cross-country evidence finds that allowing women to work during night hours is positively correlated with the likelihood of women reaching higher-ranking positions (Islam, Muzi, and Amin 2018). Over the years, the focus of gender issues in occupational health and safety policies has evolved from prohibiting women from performing certain jobs to promoting equality of rights and opportunities for all workers (ILO 2010). This shift has led to the revision or replacement of several occupational health and safety standards, including those related to night work (ILO 2007, p. 142).

In this indicator, "industrial undertaking" encompasses all activities in the following economic sectors: mining and quarrying, manufacturing, construction, electricity, gas, and water and sanitary services, as well as transport, storage, and communication. This definition aligns with the ILO Hours of Work (Industry) Convention, 1919 (No. 1), and the ILO Employment Injury Benefits Convention, 1964 (No. 121).

Accordingly, indicator I.4.2. receives a score of 1 if the following three conditions are met:

- ▶ The law does not prohibit a woman who is not pregnant and not nursing from working at night in the same way as a man; AND
- ▶ The law does not broadly prohibit a woman, including one with children over the age of one, from working at night and does not limit the hours that she can work at night; AND
- ▶ The law does not give the relevant authority the power to restrict or prohibit a woman’s ability to work at night, regardless of any decisions issued by that authority.

Restrictions on women’s ability to work at night are only considered in indicator I.4.2 if they are applicable to the commercial sector, such as the food retail sector. In this indicator, it is assumed that the woman in question is a cashier in the food retail sector in a supermarket or grocery store that has 60 employees. Restrictions to a woman’s ability to work at night in industrial undertakings—such as in mining, construction, manufacturing, transportation, agriculture, energy, and water—are considered under indicator I.4.4. The legal requirements for a woman to consent to work at night or an employer to comply with safety measures (such as providing transportation to and from work) do not affect the assignment of a score of 1.

### I.4.3 Can a Woman Work in a Job Deemed Dangerous in the Same Way as a Man?

This indicator is divided into four main questions (table 4.5).

**TABLE 4.5.**

Can a Woman Work in a Job Deemed Dangerous in the Same Way as a Man?

| I.4.3 CAN A WOMAN WORK IN A JOB DEEMED DANGEROUS IN THE SAME WAY AS A MAN?  |
|---|
| I.4.3.1 Can a woman work in a job deemed hazardous in the same way as a man?  |
| I.4.3.2 Can a woman work in a job deemed arduous in the same way as a man?  |
| I.4.3.3 Can a woman work in a job deemed morally inappropriate in the same way as a man?  |
| I.4.3.4 Is the law free of legal provisions that explicitly give the relevant government authority the power to restrict or prohibit women from working in jobs deemed dangerous? |

Restrictions on the types of jobs that women can perform often reflect outdated safety standards and have historically been introduced as protective measures to safeguard the health of pregnant women, nursing mothers, and those working in potentially hazardous jobs. Restricting women's occupational choices not only reinforces job segregation but also distorts labor markets, contributes to lower wages for women, and reduces innovation and productivity (Blau and Kahn 2017). In contrast, the adoption of more equitable laws that promote women's access to the workforce is positively linked to more balanced labor market outcomes and enhanced human capital development (Rostiyanti, Hansen, and Harison 2020). The emphasis on gender in occupational health and safety policies has transitioned over the past years from restricting women from working in certain occupations to ensuring equal rights and opportunities for all workers (ILO 2010). This change has prompted the revision or replacement of various occupational health and safety standards, including those governing jobs considered dangerous (ILO 2007, p. 142).

Accordingly, indicator I.4.3 is divided into four questions. Each question is individually assessed and assigned a score of 0 or 0.25. The final score for indicator I.4.3 is calculated by adding up the scores of its four questions:

#### I.4.3.1 Can a woman work in a job deemed hazardous in the same way as a man?

Question I.4.3.1 is assigned a score of 0.25 if no laws prohibit or restrict a woman who is not pregnant and not nursing from working in a broad and subjective category of jobs deemed hazardous.

#### I.4.3.2 Can a woman work in a job deemed arduous in the same way as a man?

Question I.4.3.2 is assigned a score of 0.25 if no laws prohibit or restrict a woman who is not pregnant and not nursing from working in a broad and subjective category of jobs deemed arduous.

#### I.4.3.3 Can a woman work in a job deemed morally inappropriate in the same way as a man?

Question I.4.3.3 is assigned a score of 0.25 if no laws prohibit or restrict a woman who is not pregnant and not nursing from working in a broad and subjective category of jobs deemed morally inappropriate.

I.4.3.4 Is the law free of legal provisions that explicitly give the relevant government authority the power to restrict or prohibit women from working in jobs deemed dangerous?

Question I.4.3.4 is assigned a score of 0.25 if the law does not give the relevant authority the power to prohibit or restrict a woman's ability to work in jobs considered dangerous, such as by determining whether particular jobs are too hazardous, arduous, or morally inappropriate for a woman but not for a man, regardless of any decisions issued by that authority.

#### I.4.4 Can a Woman Work in Different Economic Sectors in the Same Way as a Man?

This indicator is divided into eight questions (table 4.6).

**TABLE 4.6.**

Can a Woman Work in Different Economic Sectors in the Same Way as a Man?

| I.4.4 CAN A WOMAN WORK IN DIFFERENT ECONOMIC SECTORS IN THE SAME WAY AS A MAN?   |
|--|
| I.4.4.1 Can a woman work in the mining sector in the same way as a man?  |
| I.4.4.2 Can a woman work in the construction sector in the same way as a man?  |
| I.4.4.3 Can a woman work in the manufacturing sector in the same way as a man?   |
| I.4.4.4 Can a woman work in the agriculture sector in the same way as a man?   |
| I.4.4.5 Can a woman work in the transportation sector in the same way as a man?  |
| I.4.4.6 Can a woman work in the energy sector in the same way as a man?  |
| I.4.4.7 Can a woman work in the water sector in the same way as a man?   |
| I.4.4.8 Is the law free of legal provisions that explicitly give the relevant government authority the power to restrict or prohibit women from working in different economic sectors? |

Historically, restrictions on the types of jobs that women could perform were introduced as protective measures aimed at protecting the health of pregnant women, nursing mothers, and those working in hazardous environments. These measures often reflect outdated safety standards, such as the now-abrogated ILO Underground Work (Women) Convention, 1935 (No. 45), which recommended the prohibition of employing women in underground work. However, such restrictions not only reinforce occupational segregation but also skew labor markets, suppress women's wages, and stifle innovation and productivity (Blau and Kahn 2017). For instance, during the Russian Federation's transition to a market economy, legal barriers to women's job options significantly widened the gender earnings differential (Ogloblin 1999, 2005). In contrast, adopting equitable laws that enhance women's access to the workforce has been linked to more balanced labor market outcomes and greater human capital development—needs that cannot be met solely by male labor supply (Rostiyanti, Hansen, and Harison 2020). In the past several decades, the focus has shifted from excluding women from certain occupations to incorporating a gender-sensitive lens to occupational health and safety policies that promote equality of rights and opportunities for all workers (ILO 2010). Consequently, several occupational health and safety standards have been revised or replaced, including those related to jobs in different economic sectors (ILO 2007).

Accordingly, indicator I.4.4 is divided into eight questions. Each question is individually assessed with a response of YES or NO. The final score for indicator I.4.4 is calculated based on the number of questions that receive a YES response as follows:

- ▶ An economy is assigned a score of 1 if the response to all eight questions is YES.
- ▶ An economy is assigned a score of 0.75 if the response to seven or six questions is YES.
- ▶ An economy is assigned a score of 0.50 if the response to five or four questions is YES
- ▶ An economy is assigned a score of 0.25 if the response to three or two questions is YES.
- ▶ An economy is assigned a score of 0 if the response to one or none of the questions is YES.

I.4.4.1 Can a woman work in the mining sector in the same way as a man?

I.4.4.2 Can a woman work in the construction sector in the same way as a man?

I.4.4.3 Can a woman work in the manufacturing sector in the same way as a man?

I.4.4.4 Can a woman work in the agriculture sector in the same way as a man?

I.4.4.5 Can a woman work in the transportation sector in the same way as a man?

I.4.4.6 Can a woman work in the energy sector in the same way as a man?

I.4.4.7 Can a woman work in the water sector in the same way as a man?

Questions I.4.4.1 to I.4.4.7 receive a qualifying response of YES if the following two conditions are met:

- ▶ No laws prohibit or restrict a woman who is not pregnant and not nursing from working in the mining, construction, manufacturing, agriculture, transportation, energy, OR water sectors respectively; AND
- ▶ A woman's employment in the mining, construction, manufacturing, agriculture, transportation, energy, or water sectors is not restricted in any other way, such as by prohibiting her from working at night in "industrial undertakings."

I.4.4.8 Is the law free of legal provisions that explicitly give the relevant government authority the power to restrict or prohibit women from working in different economic sectors?

Question I.4.4.8 receives a qualifying response of YES if the law does not give the relevant authority the power to prohibit or restrict a woman's ability to work in different economic sectors, regardless of any decisions issued by that authority.

## PILLAR II—PAY SUPPORTIVE FRAMEWORKS

Pillar II—The Pay Supportive Frameworks pillar examines policies and practices that support the implementation of equal pay legislation, including pay transparency measures and enforcement mechanisms, and the availability of statistical sex-disaggregated data on women's employment and salaries in different economic sectors. It is divided into four indicators, some of which consist of several questions (table 4.7).

**TABLE 4.7.**  
Summary Table of Pillar II for the Pay Topic

| PILLAR II—PAY SUPPORTIVE FRAMEWORKS  | POINTS  | MAXIMUM SCORE |
|--|---|---------------|
| II.4.1 Does the Government Publish Anonymized Sex-Disaggregated Data on Employment and Salaries in Different Economic Sectors?                       | 0–1   | 100           |
| II.4.1.1 Does the government publish sex-disaggregated data on employment in different economic sectors?   | 0 or 0.50   |               |
| II.4.1.2 Does the government publish sex-disaggregated data on salaries in different economic sectors?   | 0 or 0.50   |               |
| II.4.2 Are There Pay Transparency Measures to Address the Pay Gap or Mechanisms to Enforce Equal Pay Legislation?                                    | 0 or 1  | 100           |
| II.4.2.1 Are there pay transparency measures in place to address the pay gap?  | The response to at least one of the questions must be YES to obtain 1 point |               |
| II.4.2.2 Are there enforcement mechanisms to ensure compliance with equal pay legislation?   |   |               |
| II.4.3 Are There Gender-Sensitive Occupational Safety and Health (OSH) Public Policies Applicable to the Private Sector?                             | 0 or 1  | 100           |
| II.4.4 Are There Government-led Initiatives Aimed at Incentivizing Women to Work in Science, Technology, Engineering, and Mathematics (STEM) Fields? | 0 or 1  | 100           |
| Topic Pillar Score (rescaled average of indicator scores)  | 4   | 100           |

#### II.4.1 Does the Government Publish Anonymized Sex-Disaggregated Data on Employment and Salaries in Different Economic Sectors?

This indicator is divided into two main questions (table 4.8).

**TABLE 4.8.**  
Does the Government Publish Anonymized Sex-Disaggregated Data on Employment and Salaries in Different Economic Sectors?

| II.4.1 DOES THE GOVERNMENT ANONYMIZED SEX-DISAGGREGATED DATA ON EMPLOYMENT AND SALARIES IN DIFFERENT ECONOMIC SECTORS? |
|--|
| II.4.1.1 Does the government publish sex-disaggregated data on employment in different economic sectors?               |
| II.4.1.2 Does the government publish sex-disaggregated data on salaries in different economic sectors?                 |

The availability of sex-disaggregated data is essential for shaping evidence-based policies that address the unique experiences, realities, challenges, and contributions of women (Neeraja 2016). The gap in data concerning women's economic opportunities is persistent, particularly in areas such as employment trends, wage disparities, and the opportunity costs associated with women's paid labor, Buvinic, Furst-Nichols, and Koolwal (2014) highlight. Collecting, analyzing, and publishing sex-disaggregated data on employment greatly contributes to the understanding of how macroeconomic changes affect people's lives, particularly women (Doss 2014). As a result, gender analyses based on sex-disaggregated data allow researchers and policy makers to better understand responses to interventions and develop more effective policies (Doss and Kieran 2014).

Accordingly, indicator II.4.1 is divided into two questions. Each question is individually assessed and assigned a score of 0 or 0.50. The final score for indicator II.4.1 is calculated by adding up the scores of its two questions:

#### II.4.1.1 Does the government publish sex-disaggregated data on employment in different economic sectors?

Question II.4.1.1 is assigned a score of 0.50 if the following four conditions are met:

- ▶ A public entity or national statistical office has collected and published sex-disaggregated data on employment rates across different economic sectors; AND
- ▶ The data are available for at least four economic sectors—such as mining, construction, manufacturing, energy, water, agriculture, transportation, and services; AND
- ▶ The data were published within the past three years preceding the data collection cutoff date; AND
- ▶ The data are presented in a structured and comprehensive table format suitable for analysis and interpretation, either on a government-associated website or in an associated report. Data can be presented in either exact figures or percentages. Data presented in descriptive summary format only, or only available in secondary sources such as press releases or generalized statements about women’s labor force participation in different economic sectors, are insufficient.

#### II.4.1.2 Does the government publish sex-disaggregated data on salaries in different economic sectors?

Question II.4.1.2 is assigned a score of 0.50 if the following four conditions are met:

- ▶ A public entity or national statistical office has collected and published sex-disaggregated data on actual salaries across different economic sectors; AND
- ▶ The data are available for at least four economic sectors—such as mining, construction, manufacturing, energy, water, agriculture, transportation, and services; AND
- ▶ The data were published within the past three years preceding the data collection cutoff date; AND
- ▶ The data are presented in a structured and comprehensive table format suitable for analysis and interpretation, either on a government-associated website or in an associated report. Data can be presented in either exact figures or percentages. Data presented in descriptive summary format only, or only available in secondary sources such as press releases or generalized statements about salaries paid to men and women in different economic sectors, are insufficient.

### II.4.2 Are There Pay Transparency Measures to Address the Pay Gap or Mechanisms to Enforce Equal Pay Legislation?

This indicator is divided into two main questions (table 4.9).

**TABLE 4.9.**

Are There Pay Transparency Measures to Address the Pay Gap or Mechanisms to Enforce Equal Pay Legislation?

#### II.4.2 ARE THERE PAY TRANSPARENCY MEASURES TO ADDRESS THE PAY GAP OR MECHANISMS TO ENFORCE EQUAL PAY LEGISLATION?

II.4.2.1 Does the government require the private sector to put in place pay transparency measures to address the pay gap?

---

II.4.2.2 Has the government introduced enforcement mechanisms to ensure private sector compliance with equal pay legislation?

---

Confidential salary practices contribute to pay disparities and hinder women's ability to negotiate their own salaries because these disparities often go unnoticed (Janssen 2019; Kulow 2013). Increased pay transparency enables women to identify such salary discrepancies and unfair practices and take informed action to address and challenge these issues (Kulow 2013; Reshi and Sudha 2023). Specifically, pay transparency measures and enforcement mechanisms, such as employer pay gap reporting, equal pay audits, certification programs, and gender-neutral job classification systems, have become critical in addressing discriminatory practices and ensuring the effective implementation of equal remuneration laws (Finn 2023; OECD 2023). For example, in the United Kingdom, the enforcement mechanism of “naming and shaming”—in which a company’s overall gender pay gap or failure to report is published online for public consumption—has likely contributed to complete (one hundred percent) reporting compliance in the first two years of the program (OECD 2021). Similarly, studies suggest that the UK’s gender pay gap reporting requirements have contributed to narrowing the gender pay gap (Blundell 2021; Duchini, Simion and Turrell 2020). In Denmark, a 2006 law requiring companies with 35 or more employees to disclose and explain gender pay gap statistics led to an estimated 13 percent reduction in the wage disparity between men and women (Bennedsen et al. 2022).

In this indicator, “pay transparency measures” refer to policies, regulations, or practices that promote openness and access to information on pay structures, wage levels, or disparities within organizations or labor markets. These measures aim to prevent gender wage discrimination by increasing the visibility of pay practices and enabling workers to detect and prove gender-based wage discrimination (Eurofound 2021). Examples include, but are not limited to, employer pay gap reporting, transparency certification programs, gender-neutral job classification systems, and publication of salary ranges. “Enforcement mechanisms” refer to processes to identify, penalize, and rectify pay discrimination resulting from noncompliance with equal pay legislation. Examples include, but are not limited to, equal pay audits, institutions mandated to inspect and investigate (such as labor inspectorates or auditing agencies), and the imposition of penalties and fines.

Accordingly, indicator II.4.2 is divided into two questions. Each question is individually assessed. Indicator II.4.2 is assigned a score of 1 if the response is YES to at least one of its questions:

II.4.2.1 Does the government require the private sector to put in place pay transparency measures to address the pay gap?

Question II.4.2.1 is assigned a response of YES if the following two conditions are met:

- ▶ The government requires the private sector to put in place pay transparency measures to address the gender pay gap; AND
- ▶ Existing pay transparency measures are mandatory.

II.4.2.2 Has the government introduced enforcement mechanisms to ensure private sector compliance with equal pay legislation?

Question II.4.2.2 is assigned a response of YES if the following two conditions are met:

- ▶ The government has introduced enforcement mechanisms to ensure private sector compliance with equal pay legislation; AND
- ▶ Existing enforcement mechanisms are mandatory.

### II.4.3 Are There Gender-Sensitive Occupational Safety and Health (OSH) Public Policies Applicable to the Private Sector?

This indicator is not divided into additional questions (table 4.10).

**TABLE 4.10.**

Are There Gender-Sensitive Occupational Safety and Health (OSH) Public Policies Applicable to the Private Sector? <sup>N</sup>

#### II.4.3 ARE THERE GENDER-SENSITIVE OCCUPATIONAL SAFETY AND HEALTH (OSH) PUBLIC POLICIES APPLICABLE TO THE PRIVATE SECTOR?

Gender mainstreaming into OSH policies have gained traction in the past decades, driven by the increased recognition of the need to integrate the specific gender realities of women and men in the design of such policies (European Agency for Safety and Health at Work 2005; ILO 2013). Outright prohibitions on women’s employment have been widely regarded as outdated; legislation should instead promote equal employment opportunities for both men and women. At the same time, OSH policies should account for gender-specific needs—such as hazards to reproductive health, psychosocial risks, facilities, and personal protective equipment—while ensuring comprehensive safety measures for all workers (Arrigo, Casale, and Fasani 2011; Casale and Fasani 2012; ILO 2013). For example, until 2022, women in Azerbaijan could not be employed in more than 700 jobs in a range of economic sectors. After these job restrictions were removed, updated rules and guidelines on occupational safety and health opened the door to women to apply for positions such as train operators, bus drivers, and construction workers (Elefante et al. 2023; EBRD 2023; World Bank 2023).

When discussing the design of gender-oriented risk assessments, observers such as Sorrentino et al. (2016) argue that gender should be a cross-cutting issue, affecting each stage of the process—hazard identification, assessment of risks, and actions to minimize risks. Further, Forssberg, Vånje, and Parding (2022) argue that gender theory should be central to the development of OSH management to identify gender-specific risks and shortcomings before accidents and adverse health conditions occur. Lastly, the ILO Guidelines on Gender Mainstreaming in Occupational Safety and Health aim to assist policy makers in incorporating a gender-sensitive approach into OSH policy design, with the goal of reducing occupational accidents and disease for both men and women in the workplace (ILO 2013). To those ends, the ILO recommends that OSH policies be “gender-sensitive” to ensure that preventative interventions are effective for both men and women, taking into consideration specific needs and differences between both genders.

In this indicator, “occupational safety and health (OSH)” is defined as the science of the anticipation, recognition, evaluation, and control of hazards arising in or from the workplace that could impair the health and well-being of workers, taking into account the possible impact on the surrounding communities and the general environment (Alli 2008). “Gender-sensitive” is the ability to acknowledge gender differences and incorporate those differences into strategies and actions (UNDP 2007).

Accordingly, indicator II.4.3 is assigned a score of 1 if the following three conditions are met:

- ▶ The law does not prohibit women from working in certain jobs or economic sectors, or during certain hours, as assessed under questions I.4.2, I.4.3 and I.4.4; AND
- ▶ There is an active occupational safety and health policy, at either the national, state, or municipal level (that is, a country's main business city); AND
- ▶ The policy explicitly considers either women's occupational safety and health, specific risks that disproportionately affect working women (such as reproductive hazards, violence at work, stressful workplace factors, inadequate personal protective equipment, tools and machinery, among others), or the establishment of a national institute that examines gender issues in occupational safety and health.

#### II.4.4 Are There Government-led Initiatives Aimed at Incentivizing Women to Work in Science, Technology, Engineering, and Mathematics (STEM) Fields?

This indicator is not divided into additional questions (table 4.11).

**TABLE 4.11.**

Are There Government-led Initiatives Aimed at Incentivizing Women to Work in Science, Technology, Engineering, and Mathematics (STEM) Fields?

#### II.4.4 ARE THERE GOVERNMENT-LED INITIATIVES AIMED AT INCENTIVIZING WOMEN TO WORK IN SCIENCE, TECHNOLOGY, ENGINEERING, AND MATHEMATICS (STEM) FIELDS? N

STEM occupations consistently rank among the highest-paying careers, with workers in these fields earning, on average, significantly higher wages compared to those in other, non-STEM sectors (Funk and Fry 2021). Research reveals significant advantages in earnings for students who major in STEM courses, as well as biological sciences. Graduates in these areas reported earning 26 percent to nearly 40 percent more than those who pursue studies in the humanities or education (Melguizo and Wolniak 2012). A similar trend is observed for women in STEM fields in Europe, where they earn, on average, 33 percent more than their peers in non-STEM occupations (Beede et al. 2011). Studies show that about 13.7 percent of the gender wage gap among college graduates can be attributed to the underrepresentation of women in high-paying STEM careers (Jiang 2021). This gap is often described using the metaphor of the "leaky pipeline." This concept highlights the progressive loss of female representation along the STEM pathway: while girls frequently perform as well as or better than boys in mathematics and science during primary and secondary education, comparatively fewer women pursue graduate studies in STEM fields (Schomer and Hammond 2020). Therefore, adopting specific strategies to attract, retain, and promote women in these fields has the potential to increase women's participation in STEM jobs.

In this indicator, "initiative" is defined as structured programs, policies, or set of actions undertaken and/or supported by governments and public institutions to incentivize women to work in STEM fields. These initiatives may include public policy programs, public awareness campaigns, provision of support services, informational or training programs, and scholarships, among others. "STEM" is defined as computer and mathematical, architecture and engineering, and life and physical science occupations, as well as managerial and postsecondary teaching occupations related to these functional areas and sales occupations requiring scientific or technical knowledge at the postsecondary level, in alignment with the United States Bureau of Labor Statistics (US BLS 2024).

Accordingly, indicator II.4.4 receives a score of 1 if the following two conditions are met:

- ▶ There is at least one initiative administered or at least partially funded by a public entity to incentivize women to work in science, technology, engineering, and mathematics (STEM) fields; AND
- ▶ The initiative is in effect during the reporting cycle or has been published within the past five years preceding the data collection cutoff date if there is no expiration date specified in the document.

## PILLAR III—PAY ENFORCEMENT PERCEPTIONS

Pillar III—The Pay Enforcement Perceptions pillar measures the extent to which laws on occupational segregation and the gender wage gap are enforced in practice or the consequent rights are upheld in practice. To calculate the Pay topic enforcement perceptions score, the experts' valid responses for each indicator are aggregated into an indicator score at the economy level, taking the median value of all responses given to that indicator. If the corresponding legal frameworks indicator is fractionally scored, thus multiple questions were asked for one indicator, the average score for each of the components is taken to find the indicator score. This creates the indicator score in a 0-4 range, where 4 represents the highest possible score and 0 the lowest. Next, the topic score is calculated as the simple average of the four indicator scores scaled to a 0-100 range, where 100 represents the highest possible score and 0 the lowest (table 4.12).

**TABLE 4.12.**  
Summary Table of Pillar III for the Pay Topic

| PILLAR III—PAY ENFORCEMENT PERCEPTIONS   | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE |
|--|-----------------------|---------------------------|
| III.4.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Mandating Equal Remuneration for Work of Equal Value between Women and Men, in Practice? | 0, 1, 2, 3, or 4      | 0-100                     |
| Not at all enforced  | 0                     | 0                         |
| Rarely enforced  | 1                     | 25                        |
| Moderately enforced  | 2                     | 50                        |
| Mostly enforced  | 3                     | 75                        |
| Fully enforced   | 4                     | 100                       |
| III.4.2 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Work at Night in the Same Way as a Man, in Practice? *                            | 0, 1, 2, 3, or 4      | 0-100                     |
| III.4.2.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman's Right to Work at Night, in Practice? * (OR)                      | 0, 1, 2, 3, or 4      | 0-100                     |
| III.4.2.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men to Work at Night, in Practice? *                                 |                       |                           |
| Fully enforced (OR) Not at all upheld  | 0                     | 0                         |
| Mostly enforced (OR) Rarely upheld   | 1                     | 25                        |
| Moderately enforced (OR) Moderately upheld   | 2                     | 50                        |
| Rarely enforced (OR) Mostly upheld   | 3                     | 75                        |
| Not at all enforced (OR) Fully upheld  | 4                     | 100                       |

|  |                  |       |
|--|------------------|-------|
| III.4.3 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Work in a Job Deemed Dangerous in the Same Way as a Man, in Practice? *                               | 0, 1, 2, 3, or 4 | 0-100 |
| III.4.3.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman's Right to Work in a Job Deemed Dangerous, in Practice? *                              | 0, 1, 2, 3, or 4 | 0-100 |
| (AND/OR)<br>III.4.3.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men to Work in a Job Deemed Dangerous, in Practice? *                        |                  |       |
| Fully enforced (OR) Not at all upheld  | 0                | 0     |
| Mostly enforced (OR) Rarely upheld   | 1                | 25    |
| Moderately enforced (OR) Moderately upheld   | 2                | 50    |
| Rarely enforced (OR) Mostly upheld   | 3                | 75    |
| Not at all enforced (OR) Fully upheld  | 4                | 100   |
| III.4.4 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Work in Different Economic Sectors in the Same Way as a Man, in Practice? *                           | 0, 1, 2, 3, or 4 | 0-100 |
| III.4.4.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman's Right to Work in Different Economic Sectors in the Same Way as a Man, in Practice? * | 0, 1, 2, 3, or 4 | 0-100 |
| (AND/OR)<br>III.4.4.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men to Work in Different Economic Sectors, in Practice? *                    |                  |       |
| Fully enforced (OR) Not at all upheld  | 0                | 0     |
| Mostly enforced (OR) Rarely upheld   | 1                | 25    |
| Moderately enforced (OR) Moderately upheld   | 2                | 50    |
| Rarely enforced (OR) Mostly upheld   | 3                | 75    |
| Not at all enforced (OR) Fully upheld  | 4                | 100   |
| Topic Pillar Score (rescaled average of indicator scores)  |                  | 0-100 |

*\*Please refer to the detailed explanation below for the calculation of the indicator score.*

The enforcement perceptions indicator question is contingent upon the corresponding legal frameworks indicator score as follows:

For III.4.1:

- ▶ If the legal frameworks indicator score is 0, then no question on enforcement perceptions is asked, and the economy obtains a score of 0 points on this indicator.
- ▶ If the legal frameworks indicator score is 1, the enforcement perceptions indicator question is about the extent of enforcement of the legislation.

For III.4.2, III.4.3, and III.4.4:

- ▶ If the score of the legal frameworks indicator score is 1, the corresponding enforcement perceptions indicator question is about the extent of upholding equal rights between men and women.
- ▶ If the legal frameworks indicator score is between 0 and 1, the enforcement perceptions indicator question is a combination of enforcement of the existing restrictions and the upholding

of equal rights between men and women.<sup>4</sup> When multiple questions are asked, the score of the enforcement perceptions indicator will be the average of the scores. Scoring rules are provided in Tables 4.13 and 4.14.

- ▶ If the legal frameworks indicator score is 0, the enforcement perceptions indicator question is about the extent of enforcement of the existing restrictions.

**TABLE 4.13.**

Detailed Scoring Table for Pay Enforcement Perceptions (Indicator III.4.3.1 and III.4.3.2) with Partial Scoring on Legal Frameworks (Indicator I.4.3)

| PILLAR III—PAY ENFORCEMENT PERCEPTIONS   | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE |
|--|-----------------------|---------------------------|
| If the score of indicator I.4.3 is 0:<br>III.4.3.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman’s Right to Work in a Job Deemed Dangerous, in Practice?<br>(OR)<br>If the score of indicator I.4.3 is 1:<br>III.4.3.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men to Work in a Job Deemed Dangerous, in Practice? | 0, 1, 2, 3, or 4      | 0-100                     |
| If the score of any of the questions I.4.3.1 or I.4.3.2 or I.4.3.3 is 0:<br>III.4.3.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman’s Right to Work in Those Job(s) Deemed Dangerous, in Practice?   | 0, 1, 2, 3, or 4      |                           |
| Fully enforced   | 0                     |                           |
| Mostly enforced  | 1                     |                           |
| Moderately enforced  | 2                     |                           |
| Rarely enforced  | 3                     |                           |
| Not at all enforced  | 4                     |                           |
| If the score of any of the questions I.4.3.1 or I.4.3.2 or I.4.3.3 is 0.25:<br>III.4.3.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men to Work in Those Job(s) Deemed Dangerous, in Practice?  | 0, 1, 2, 3, or 4      |                           |
| Not at all upheld  | 0                     |                           |
| Rarely upheld  | 1                     |                           |
| Moderately upheld  | 2                     |                           |
| Mostly upheld  | 3                     |                           |

<sup>4</sup> An exception is when all types of dangerous jobs or economic sectors are restricted. In this case, only the question on the enforcement of existing restrictions will be asked. Conversely, when no dangerous jobs or economic sectors are restricted, only the question on the upholding of equal rights between men and women will be asked.

|              |   |  |
|--------------|---|--|
| Fully upheld | 4 |  |
|--------------|---|--|

**TABLE 4.14.**

Detailed Scoring Table for Pay Enforcement Perceptions (Indicator III.4.4.1 and III.4.4.2) with Partial Scoring on Legal Frameworks (Indicator I.4.1)

| PILLAR III—PAY ENFORCEMENT PERCEPTIONS  | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE |
|---|-----------------------|---------------------------|
| <p>If the score of indicator I.4.4 is 0:<br/>           III.4.4.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting Women’s Right to Work in different Economic Sectors in the Same Way as a Man, in Practice? (OR)<br/>           If the score of indicator I.4.4 is 1:<br/>           III.4.4.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men to Work in Different Economic Sectors, in Practice?</p> | 0, 1, 2, 3, or 4      | 0-100                     |
| <p>If the score of any of the questions I.4.4.1 or I.4.4.2 or I.4.4.3 or I.4.4.4 or I.4.4.5 or I.4.4.6 or I.4.4.7 is 0:<br/>           III.4.4.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting Women’s Right to Work in Those Economic Sector(s), in Practice?</p>  | 0, 1, 2, 3, or 4      |                           |
| Fully enforced  | 0                     |                           |
| Mostly enforced   | 1                     |                           |
| Moderately enforced   | 2                     |                           |
| Rarely enforced   | 3                     |                           |
| Not at all enforced   | 4                     |                           |
| <p>If the score of any of the questions I.4.4.1 or I.4.4.2 or I.4.4.3 or I.4.4.4 or I.4.4.5 or I.4.4.6 or I.4.4.7 is greater than 0:<br/>           III.4.4.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men to Work in Those Economic Sector(s), in Practice?</p>   | 0, 1, 2, 3, or 4      |                           |
| Not at all upheld   | 0                     |                           |
| Rarely upheld   | 1                     |                           |
| Moderately upheld   | 2                     |                           |
| Mostly upheld   | 3                     |                           |
| Fully upheld  | 4                     |                           |

### 3. PARAMETERS

To ensure comparability of the data from expert consultations across economies, the Pay topic uses specific parameters in addition to the general parameters discussed in detail in the Overview chapter. These parameters apply to all pillars.

Indeed, it is assumed that the woman is not a member of a union unless membership is mandatory. Membership is considered mandatory when collective bargaining agreements cover more than 50 percent of the workforce in the food retail sector and when they apply to individuals who were not party to the original collective bargaining agreement.

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# MARRIAGE

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# CHAPTER 5. MARRIAGE

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## 1. MOTIVATION

Equal rights in marriage are not merely private concerns; they are fundamental to advancing women’s socioeconomic outcomes and society’s overall well-being. When women have the right to make significant decisions in family matters, they gain economic independence and security. Research shows that when legal equality within marriage is established—such as equal rights to divorce, to be recognized as head of household, or to remarry—women are more likely to engage in paid work, enter the workforce, pursue educational opportunities, or access financial resources (Adnane 2021; Duflo 2012; Fruttero, Gomes and Sharma 2023; Gonzales et al. 2015; Perrin and Hyland 2023; Sever 2022).

In contrast, restrictive marriage laws and constraining procedures can create power imbalances within the household that hinder a woman’s autonomy, affecting her ability to make independent choices and diminishing her agency across her professional and personal life (UN Women 2018). If women cannot lead a household with the same authority as men, their bargaining power within the family and their professional opportunities are restricted (Htun, Jensenius, and Nelson-Nuñez 2019). In turn, evidence suggests that the ability to make independent decisions within the household is associated with greater autonomy and financial independence, which contributes to a decrease in vulnerability to partner violence (García-Ramos 2021). In addition to removing legal provisions that restrict women’s equal rights in marriage, ensuring access to justice, including fair remedies, is essential to address gender discrimination and inequality (Uygur and Skinnider 2022).

Restrictive marriage laws have far-reaching societal consequences beyond the individual. They can reinforce traditional gender norms and limit women’s economic opportunities, mobility, and autonomy. Gender inequalities entrenched within the family structure often transmit across generations and uphold gender inequalities in societies (Farré and Vella 2013). By legally prescribing women’s roles in domestic work and child-rearing, these laws then also shape perceptions of suitable occupations for women, restrict their access to public spaces and leadership roles, and perpetuate the notion that women’s mobility must be controlled for safety and “purity” (Milazzo and Goldstein 2019). This not only constrains individual choices but also slows progress toward gender equality and economic opportunity at a societal level (Behr and Braunmiller 2025).

Eliminating legal constraints related to marriage and divorce, alongside ensuring access to justice, removing procedural obstacles in family law, and raising awareness of equal rights, benefits not only individual women but also promotes broader economic and social well-being, reinforcing that marital equality is an issue of public, not just private, importance. In this context, the Marriage topic assesses equality of rights in marriage and divorce, access to justice measures, and procedural hurdles in family law disputes.

## 2. INDICATORS

The Marriage topic measures constraints related to marriage and divorce across three different dimensions, here referred to as pillars. The first pillar measures equality under the law for women related to marriage and divorce. The second pillar examines policies and practices that support the implementation of equal rights in marriage and divorce, including fast track processes in family disputes, specialized family courts, and legal aid in family law cases. The third pillar measures the extent to which

legal constraints related to marriage and divorce are enforced in practice. Each pillar is composed of four main indicators, which in some cases are further divided into questions to provide more details on the assessed laws, regulations, and policies. Relevant points are assigned to each indicator. Table 5.1 summarizes all three pillars and their respective indicators.

**TABLE 5.1.**  
Summary Table of All Three Pillars for the Marriage Topic

| PILLAR I—MARRIAGE LEGAL FRAMEWORKS          |  |
|---|--|
| I.5.1                                       | Is the Law Free of Legal Provisions that Require a Married Woman to Obey her Husband?  |
| I.5.2                                       | Does the Law Provide that a Woman Can Be “Head of Household” or “Head of Family” in the Same Way as a Man?   |
| I.5.3                                       | Does the Law Provide that a Woman Can Obtain a Judgment of Divorce in the Same Way as a Man?   |
| I.5.4                                       | Does the Law Grant a Woman the Same Rights to Remarry as a Man?  |
| PILLAR II—MARRIAGE SUPPORTIVE FRAMEWORKS    |  |
| II.5.1                                      | Is There a Fast-Track Process or Procedure for Family Law Disputes?  |
| II.5.1.1                                    | Is there a fast-track or expedited process for family law disputes?  |
| II.5.1.2                                    | Are there nonmandatory alternative dispute resolution mechanisms for family law disputes?  |
| II.5.2                                      | Are There Specialized Family Courts?   |
| II.5.3                                      | Is Legal Aid, Provided through a Government Institution or Government-Funded Institution, Available for Family Disputes?   |
| II.5.4                                      | Can a Woman Obtain a Judgment of Divorce Without Having to Prove Fault?  |
| II.5.4.1                                    | Can a woman obtain a divorce judgment without proving fault or waiting?  |
| II.5.4.2                                    | Can a woman obtain a no-fault divorce after a mandatory separation period?   |
| PILLAR III—MARRIAGE ENFORCEMENT PERCEPTIONS |  |
| III.5.1                                     | In Your Opinion, To What Extent Do Public Authorities Enforce a Married Woman's Right to Not Obey Her Husband, in Practice? *  |
| III.5.2                                     | In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Be the "Head of Household" or "Head of Family" in the Same Way as a Man, in Practice? * |
| III.5.3                                     | In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Obtain a Judgment of Divorce in the Same Way as a Man, in Practice? *                   |
| III.5.4                                     | In Your Opinion, To What Extent Do Public Authorities Enforce Equal Rights Between Women and Men to Remarry, in Practice? *  |

\* Please refer to the detailed Pillar III table below for the calculation of the indicator score

## PILLAR I—MARRIAGE LEGAL FRAMEWORKS

Pillar I—The Marriage Legal Frameworks pillar measures laws related to marriage and divorce because equal rights in marriage and divorce are critical to a woman’s agency, financial security, and health. It is divided into four indicators (table 5.2).

**TABLE 5.2.**  
Summary Table of Pillar I for the Marriage Topic

| PILLAR I—MARRIAGE LEGAL FRAMEWORKS | POINTS | MAXIMUM SCORE |
|------------------------------------|--------|---------------|
|------------------------------------|--------|---------------|

|  |        |     |
|--|--------|-----|
| I.5.1 Is the Law Free of Legal Provisions that Require a Married Woman to Obey her Husband?                      | 0 or 1 | 100 |
| I.5.2 Does the Law Provide that a Woman Can be “Head of Household” or “Head of Family” in the Same Way as a Man? | 0 or 1 | 100 |
| I.5.3 Does the Law Provide that a Woman Can Obtain a Judgment of Divorce in the Same Way as a Man?               | 0 or 1 | 100 |
| I.5.4 Does the Law Grant a Woman the Same Rights to Remarry as a Man?  | 0 or 1 | 100 |
| Topic Pillar Score (rescaled average of indicator scores)  | 4      | 100 |

### I.5.1 Is the Law Free of Legal Provisions that Require a Married Woman to Obey her Husband?

This indicator is not divided into additional questions (table 5.3).

**TABLE 5.3.**

Is the Law Free of Legal Provisions that Require a Married Woman to Obey her Husband?

#### I.5.1 IS THE LAW FREE OF LEGAL PROVISIONS THAT REQUIRE A MARRIED WOMAN TO OBEY HER HUSBAND?

Legal obedience provisions, which require women to obey their husband or male guardian, have far-reaching economic consequences that can undermine gender equality (Adnane 2021; Human Rights Watch 2023). These provisions often restrict women’s autonomy in making decisions related to education, employment, and entrepreneurship, effectively barring them from fully participating in the workforce and contributing to economic development (Adane 2021). Studies have shown that economies with more restrictive legal environments for women, including those where women must obey the husband, have significantly lower levels of financial inclusion (Singer, Demirgüç-Kunt, and Klapper 2013). Furthermore, legal obedience provisions can also reinforce harmful gender norms, reducing women’s bargaining power in the private sphere (World Bank 2004), and diminishing their ability to make choices that benefit their families, such as investing in children’s education and health. When the law limits women’s rights by including a male guardianship rule, husbands have the final say on their wives’ ability to access the labor market, diminishing wives’ decision-making abilities (Bursztyn, González, and Yanagizawa-Drott 2020).

International law strongly emphasizes equality in marriage, rejecting the notion that a woman must obey her husband. The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) provides a robust framework, calling for measures to eliminate cultural and social practices based on stereotyped roles for men and women. It establishes equal rights and responsibilities during marriage and at its dissolution, including equal personal rights as husband and wife. Similarly, the Universal Declaration of Human Rights affirms that men and women are entitled to equal rights in marriage, during marriage, and upon its dissolution, with marriage requiring the free and full consent of both spouses. Regional instruments further reinforce these principles. The Protocol to the African Charter on Human and Peoples’ Rights explicitly states that women and men are equal partners in marriage, and the European Convention on Human Rights establishes spousal equality in rights and responsibilities, both within the marriage and in their relations with children. These international standards collectively reject obedience laws, which perpetuate gender inequality and harm women’s autonomy, mobility, and access to financial and custodial rights. By affirming equality, these frameworks seek to dismantle discriminatory practices and promote partnerships in marriage based on mutual respect and shared responsibilities.

Accordingly, indicator I.5.1 is assigned a score of 1 if one of the following two conditions is met:

- ▶ There is no provision requiring a married woman to obey her husband; OR
- ▶ The law stipulates that spouses have equal rights and duties.

A score of 1 is only assigned if the law does not contain any of the following three constraints:

- ▶ There is an explicit obedience clause whereby a wife must obey her husband; OR
- ▶ There is an explicit reference to a wife's disobedience; OR
- ▶ The wife faces legal consequences or loses her right to maintenance if she disobeys her husband or acts against her husband's will.

### **I.5.2 Does the Law Provide that a Woman Can be “Head of Household” or “Head of Family” in the Same Way as a Man?**

This indicator is not divided into additional questions (table 5.4).

#### **TABLE 5.4.**

Does the Law Provide that a Woman Can be “Head of Household” or “Head of Family” in the Same Way as a Man?

#### **I.5.2 DOES THE LAW PROVIDE THAT A WOMAN CAN BE “HEAD OF HOUSEHOLD” OR “HEAD OF FAMILY” IN THE SAME WAY AS A MAN?**

Family law regulates an intimate part of people's lives including marriage, divorce, child custody, and other aspects affecting families in particular and society in general (Christopherson et al. 2022). As such, family law has wide implications on defining and shaping the expected roles of men and women. When the law does not grant women the same rights as men to become heads of household or when husbands are unilaterally assigned decision-making authority within the household, women's bargaining power decreases, constraining their ability to pursue roles outside the house (Htun, Jensenius, and Nelson-Nuñez 2019). Research shows that restraining a woman's ability to become head of household may curtail female labor force participation (Gonzales et al. 2015). Legal provisions that prioritize the husband over the wife underscore unequal power dynamics and highlight the limited bargaining power women may possess (Adnane 2021). Further, laws constraining women from becoming head of household diminish women's agency and economic autonomy. Such constraints can further exclude women from participating in public decision-making processes across various sectors. For example, in the water sector, attaining head-of-household status is often required to become a member of decision-making bodies. Yet, discriminatory laws constrain women's ability to influence decisions on water management and allocation, despite their vital roles in water collection and use at the household level (Meinzen-Dick and Zwartveen 1998; van Koppen 2001). Unequal power dynamics inside the household are harmful in various dimensions, increasing gender gaps (Dhar, Jain, and Jayachandran 2019) while decreasing women's participation in the labor market (Christopherson et al. 2022).

International standards affirm women's equal right to be recognized as head of household, challenging traditional norms that often assign this role exclusively to men. CEDAW underscores equality by guaranteeing identical legal capacity for men and women and establishing equal rights and responsibilities during marriage and at its dissolution. The Protocol to the African Charter on Human and Peoples' Rights further reinforces this principle by declaring that women and men are equal partners in marriage, with shared decision-making authority. Similarly, the European Convention on Human Rights mandates spousal equality in rights and responsibilities, both within the household and in spouses'

relationships with children. Despite these protections, the concept of "head of household" traditionally assigns decision-making authority to men (AlAzzawi 2024), often to the detriment of women. This legal and cultural differentiation undermines women's authority within the household and restricts their economic opportunities, perpetuating systemic inequality in both domestic and public spheres (Htun, Jensenius, and Nelson-Nuñez 2019).

Accordingly, indicator I.5.2 is assigned a score of 1 if the following three conditions are met:

- ▶ The law does not designate the husband as the "head of household" or the "head of family" or stipulates that the husband leads the family; AND
- ▶ The husband is not by default the family member who receives the family book or an equivalent document that is required to access services and benefits; AND
- ▶ The family law, civil law, or personal status law does not place any restrictions on women to be considered as "head of household" or "head of family. Differences under tax law are not considered under this indicator.

### **I.5.3 Does the Law Provide that a Woman Can Obtain a Judgment of Divorce in the Same Way as a Man?**

This indicator is not divided into additional questions (table 5.5).

**TABLE 5.5.**

Does the Law Provide that a Woman Can Obtain a Judgment of Divorce in the Same Way as a Man?

#### **I.5.3 DOES THE LAW PROVIDE THAT A WOMAN CAN OBTAIN A JUDGMENT OF DIVORCE IN THE SAME WAY AS A MAN?**

An imbalance in power dynamics within the household can occur when women are unable to end a marriage because they do not have the same divorce rights as men (Christopherson et al. 2022).

The relationship between equal divorce rights and women's economic participation is complex, shaped by cultural and social norms, yet gender equal rights facilitate women's labor force participation in several ways (Fruttero, Gomes, and Sharma 2023). Equal rights to divorce can empower women with greater control over their personal and financial lives, reducing dependence on their spouse and enabling them to leave unhappy or abusive marriages. This, in turn, can encourage women to seek employment and become self-reliant (Fruttero, Gomes and Sharma 2023). Unequal rights in marriage and divorce can further jeopardize women's financial security (Voena 2015). Strict divorce laws disproportionately affect women (Yefet 2020) as they can trap wives in abusive and violent marriages, worsening their financial standing (Musawah 2021) and that of their children.

International standards affirm women's equal right to divorce as a fundamental aspect of gender equality and personal autonomy. The Convention on the Elimination of All Forms of Discrimination against Women stipulates that men and women have the same rights and responsibilities during marriage and at its dissolution. The Universal Declaration of Human Rights reinforces this principle, stating that men and women are entitled to equal rights during and at the end of a marriage. Regional instruments, such as the Maputo Protocol, explicitly recognize the right to divorce, mandating equality in access to divorce and related rights during and after marriage. Similarly, the European Convention on Human Rights ensures equal rights and responsibilities for spouses, including during the dissolution of marriage.

Accordingly, indicator I.5.3 is assigned a score of 1 if one of the following three conditions is met:

- ▶ The process of divorce is equal for a man and a woman; OR
- ▶ The evidentiary rules in divorce proceedings are the same for men and women: for example, the burden of proof is the same for a man as for a woman; OR
- ▶ There are additional protections for women, such as the prohibition for a husband to initiate divorce proceedings if the wife is pregnant.

A score of 1 is only assigned if the law does not contain any of the following seven constraints:

- ▶ Men and women cannot initiate divorce proceedings in the same way—for example, if women can only initiate proceedings under certain circumstances that are not specified for men; OR
- ▶ Only men can initiate divorce proceedings; OR
- ▶ Women must relinquish certain financial rights to obtain a divorce, but men do not have to; OR
- ▶ Women must see a judge to initiate divorce proceedings but men can initiate proceedings without having to see a judge; OR
- ▶ Women must prove fault but men do not; OR
- ▶ The grounds of divorce are different for men and women; OR
- ▶ Divorce is not legally permitted.

#### I.5.4 Does the Law Grant a Woman the Same Rights to Remarry as a Man?

This indicator is not divided into additional questions (table 5.6).

**TABLE 5.6.**

Does the Law Grant a Woman the Same Rights to Remarry as a Man?

#### I.5.4 DOES THE LAW GRANT A WOMAN THE SAME RIGHTS TO REMARRY AS A MAN?

Discrimination against women does not only occur with regard to divorce rights but also after the dissolution of a previous marriage because the rules for marrying again can be different for women and men. Equal remarriage procedures support women's economic security by ensuring their financial stability. Historically, laws often mandated that women wait for extended periods before remarrying. These waiting periods were intended to avoid disputes over inheritance and lineage and to assess paternity of an unborn child. However, such laws disproportionately affected women by leaving them in a legally and economically precarious position during the waiting period. Without the ability to remarry or establish new support systems, women are left unprotected, often facing social stigma, financial hardship, and limited access to resources. Studies have shown that property rights can be vulnerable upon marital dissolution and women can descend into poverty after divorcing (UN Women 2021). Not surprisingly, the most vulnerable group to losing their land and property has been identified as divorced women, widowed women, or women victims of domestic violence (UN Women 2021). Furthermore, longer waiting periods between dissolving a marriage and being able to remarry may reduce the welfare of older divorced women by hampering their remarriage prospects (Wong 2021).

International standards affirm a woman's equal right to remarry, ensuring gender equality in personal and legal matters. CEDAW guarantees men and women the same rights and responsibilities during marriage and at its dissolution. The UDHR upholds the right to marry and remarry based on free and full consent, with equal rights throughout and after marriage. Similarly, the European Convention on Human Rights ensures equality in the rights and responsibilities of spouses, including the right to remarry after divorce.

Accordingly, indicator I.5.4 is assigned a score of 1 if a woman and a man have equal rights to remarry.

A score of 1 is only assigned if the law does not contain any of the following three constraints:

- ▶ The law limits the ability of a woman to remarry in a way that does not apply to a man—for example, by requiring a waiting period before being able to remarry, while the same period does not apply to a man; OR
- ▶ A woman is required to provide a certificate showing that she is not pregnant before being able to remarry; OR
- ▶ Divorce is not legally allowed.

## PILLAR II—MARRIAGE SUPPORTIVE FRAMEWORKS

Pillar II—The Marriage Supportive Frameworks pillar examines policies and practices that support the implementation of equal rights in marriage and divorce, including the fast-track processes in family disputes, specialized family courts, and legal aid in family law cases. It is divided into four indicators, some of which consist of several questions (table 5.7).

**TABLE 5.7.**  
Summary Table of Pillar II for the Marriage Topic

| PILLAR II—MARRIAGE SUPPORTIVE FRAMEWORKS  | POINTS  | MAXIMUM SCORE |
|---|---|---------------|
| II.5.1 Is There a Fast-Track Process or Procedure for Family Law Disputes?  | 0 or 1  | 100           |
| II.5.1.1 Is there a fast-track or expedited process for family law disputes?  | The response to at least one of the questions must be YES to obtain 1 point |               |
| II.5.1.2 Are there nonmandatory alternative dispute resolution mechanisms for family law disputes?                              |   |               |
| II.5.2 Are There Specialized Family Courts?   | 0 or 1  | 100           |
| II.5.3 Is Legal Aid, Provided through a Government Institution or Government-Funded Institution, Available for Family Disputes? | 0 or 1  | 100           |
| II.5.4 Can a Woman Obtain a Judgment of Divorce Without Having to Prove Fault?  | 0, 0.50, or 1   | 100           |
| II.5.4.1 Can a woman obtain a divorce judgment without proving fault or waiting?  | 1   |               |
| II.5.4.2 Can a woman obtain a no-fault divorce after a mandatory separation period?   | 0.50  |               |
| Topic Pillar Score (rescaled average of indicator scores)   | 4   | 100           |

### II.5.1 Is there a Fast-Track Process or Procedure for Family Law Disputes?

This indicator is divided into two main questions (table 5.8).

**TABLE 5.8.**  
Is there a Fast-Track Process or Procedure for Family Law Disputes?

|  |
|--|
| II.5.1 IS THERE A FAST-TRACK PROCESS OR PROCEDURE FOR FAMILY LAW DISPUTES?   |
| II.5.1.1 Is there a fast-track or expedited process for family law disputes? |

### II.5.1.2 Are there nonmandatory alternative dispute resolution mechanisms for family law disputes?

---

Fast-track procedures in family law disputes are crucial for ensuring timely and efficient resolution of cases that often have profound personal and social implications (Singh 2021). Issues such as child custody, alimony, and marital disputes can directly affect the well-being of children and the financial stability and emotional health of all individuals involved. Prolonged legal battles can exacerbate stress, financial burdens, and instability, particularly for vulnerable groups such as women and children. By expediting family law cases, fast-track procedures promote quicker access to justice, reduce court backlogs, and minimize delays that might otherwise prolong uncertainty and conflict. Furthermore, such mechanisms enhance fairness by providing a more accessible and efficient legal process, particularly for those with limited resources. Establishing fast-track systems reflects a commitment to upholding the rights of families and ensuring that justice is both timely and effective.

CEDAW General Recommendation No. 33 addresses the importance of timely and effective access to justice for women. Justice systems should be able to provide, “in a timely fashion, appropriate and effective remedies that are enforced and that lead to sustainable gender-sensitive dispute resolution for all women” (CEDAW Committee 2015). Further, alternative dispute resolution mechanisms have been found to provide “greater flexibility and reduce costs and delays for women seeking justice” (CEDAW Committee 2015). However, when these mechanisms become mandatory, they can perpetuate traditional forms of unbalanced power dynamics within a household (Raday 2019; Semple 2012). As a result, nonmandatory alternative dispute resolution mechanisms seem to be better suited for women’s needs.

Accordingly, indicator II.5.1 is divided into two questions. Each question is individually assessed. Indicator II.5.1 is assigned a score of 1 if the response is YES to at least one of its questions:

#### II.5.1.1 Is there a fast-track or expedited process for family law disputes?

Question II.5.1.1 is assigned a response of YES if one of the following two conditions is met:

- ▶ There is a fast-track process that includes an expedited timeline for family law disputes covering at least two of the following types of claims: divorce, alimony, or child custody; OR
- ▶ There are emergency rules or special procedures for family law disputes covering at least two of the following types of claims: divorce, alimony, or child custody.

#### II.5.1.2 Are there nonmandatory alternative dispute resolution mechanisms for family law disputes?

Question II.5.1.2 is assigned a response of YES if the following two conditions are met:

- ▶ Individuals have the ability or the recourse to opt in for nonmandatory dispute resolution mechanisms, including but not limited to mediation or conciliation, that covers family law disputes; AND
- ▶ Alternative dispute resolution mechanisms in family law disputes are not mandatory.

### II.5.2 Are There Specialized Family Courts?

This indicator is not divided into additional questions (table 5.9).

**TABLE 5.9.**

Are There Specialized Family Courts?

### II.5.2 ARE THERE SPECIALIZED FAMILY COURTS?

Specialized family courts play a pivotal role in ensuring the effective administration of justice in matters relating to marriage, divorce, child custody, alimony, and other family-related disputes (Eekelaar and Maclean 2013; Gramckow and Walsh 2013; Sandefur 2008). These courts are designed to provide a focused and sensitive approach to cases that often involve deeply personal and emotional issues, requiring expertise and understanding beyond general legal principles. Unlike other courts, where the primary focus is on dispute resolution and imposing legally enforceable outcomes (Smith 2011), family courts also serve as a supportive space for families, integrating adjudication with resources to address underlying social and emotional issues (George and Marsh 2024). Specialized courts facilitate better outcomes for families by integrating legal expertise with social services, enabling a more holistic approach to resolving disputes (Eekelaar and Maclean 2013). By dedicating judicial resources and personnel specifically trained in family law, specialized family courts promote consistency in rulings, faster resolution of cases, and a more supportive environment for litigants (George 2023; Sandefur 2008). This is particularly critical in cases involving alimony or child custody, where delays can disproportionately harm women, who are often primary caregivers and more economically vulnerable following family breakdowns (Eekelaar and Maclean 2013).

While international law does not explicitly mandate the establishment of family courts, the creation of specialized judicial mechanisms to ensure the effective protection of family rights and address gender-based discrimination has been emphasized (CEDAW Committee 2015). CEDAW mandates equality before the law and ensures that women have the same access to judicial systems as men. Likewise, the Maputo Protocol obliges states to ensure women's access to justice and equality before the law by providing effective and accessible judicial and legal services, including through the establishment of gender-sensitive mechanisms, to protect and enforce their rights, thus recognizing that specialized tribunals can play a central role in women's access to justice

Accordingly, indicator II.5.2 is assigned a score of 1 if one of the following three conditions is met:

- ▶ There are operational, specialized family courts that are (1) available at various levels of the judicial hierarchy; (2) not personal law or religious courts; and (3) dedicated to settling family law disputes on at least two of the following types of claims: divorce, alimony, or child custody; OR
- ▶ There are operational, specialized chambers within courts that are (1) available at various levels of the judicial hierarchy; (2) not personal law or religious courts; and (3) dedicated to settling family law disputes or at least two of the following types of claims: divorce, alimony, or child custody; OR
- ▶ There are judges at the various levels of the judicial hierarchy who receive specialized training in family law issues and disputes.

### II.5.3 Is Legal Aid, Provided through a Government Institution or Government-Funded Institution, Available for Family Disputes?

This indicator is not divided into additional questions (table 5.10).

**TABLE 5.10.**

Is Legal Aid, Provided through a Government Institution or Government-Funded Institution, Available for Family Disputes?

### II.5.3 IS LEGAL AID, PROVIDED THROUGH A GOVERNMENT INSTITUTION OR GOVERNMENT-FUNDED INSTITUTION, AVAILABLE FOR FAMILY DISPUTES?

Evidence shows that women, and especially poor women, tend to be the biggest cohorts of claimants in family-related cases (UN Women 2018). As a result, legal aid is a critical mechanism for ensuring equitable access to justice, particularly for marginalized and financially disadvantaged individuals who may otherwise be excluded from legal processes (UNODC and UNDP 2016). Legal aid not only addresses financial barriers to justice but also empowers individuals by providing the necessary legal knowledge and representation to navigate complex judicial systems (Owen and Portillo 2003; World Justice Project 2019). This is especially true for women, who often face unique and systemic barriers to justice, such as economic dependency, social stigma, and lack of legal awareness. For example, in Türkiye, women often encounter economic and cultural barriers that prevent them from pursuing legal remedies, particularly in cases of domestic violence or property disputes, Uygur and Skinnider (2022) find. Free or affordable legal assistance can empower women to overcome these obstacles and ensure that their rights are upheld in legal proceedings, particularly in areas such as family law (UN Women 2018).

Interpreting international law, CEDAW General Recommendation No. 33 (2015) specifically addresses women’s access to justice, recognizing the barriers women face in obtaining legal redress. The CEDAW Committee affirms that “a crucial element in guaranteeing that justice systems are economically accessible to women is the provision of free or low-cost legal aid, advice and representation in judicial and quasi-judicial processes in all fields of law.” Further, the Special Rapporteur on violence against women and girls, its causes and consequences, recommends wider availability of legal aid in all family law proceedings to ensure equality of arms (United Nations Human Rights Council 2023).

Accordingly, indicator II.5.3 is assigned a score of 1 if the following three conditions are met:

- ▶ There is legal aid either provided by the government itself or through a nongovernmental organization at least partially financed by the government, even if access is subject to certain income criteria. Universities (whether public or private) providing legal aid services are insufficient to obtain a score on this indicator; AND
- ▶ The services provided may include aspects such as legal advice, assistance, and representation for family law matters including at least two of the following types of disputes: marriage, divorce, custody, or alimony; OR covering civil law case in jurisdictions where family law falls under the broader scope of civil law; AND
- ▶ The service has sufficient prospects of success and is not frivolous.

### II.5.4 Can a Woman Obtain a Judgment of Divorce Without Having to Prove Fault?

This indicator is divided into two main questions (table 5.11).

**TABLE 5.11.**

Can a Woman Obtain a Judgment of Divorce Without Having to Prove Fault?

### II.5.4 CAN A WOMAN OBTAIN A JUDGMENT OF DIVORCE WITHOUT HAVING TO PROVE FAULT? <sup>N</sup>

II.5.4.1 Can a woman obtain a divorce judgment without proving fault or waiting?

#### II.5.4.2 Can a woman obtain a no-fault divorce after a mandatory separation period?

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No-fault divorce is a type of divorce in which neither spouse is required to prove fault of wrongdoing with respect to the other spouse in order to file for divorce. Typically, this means that couples can divorce by citing “irreconcilable differences” or a “breakdown of the marriage” as grounds, without having to prove another reason or justification, such as violence or infidelity. No-fault divorce legislation has been associated with modest increases in labor outcomes for mothers, at least in the short term, due to power shifts that can drive more women into the labor force (El Mekkaoui et. al. 2024). Moreover, the right to no-fault divorce allows women to decide for themselves for how long and on what terms to stay in a marriage. As such, when examining how unilateral divorce laws influence a family’s well-being in the United States, the introduction of no-fault divorce has been found to lead to a one-third reduction of domestic violence, not just by ending violent relationships but also by reducing violence in partnerships that were not dissolved (Stevenson and Wolfers 2006). Similarly, Stevenson (2007) finds that unilateral divorce laws led to an increase in labor force participation for both married and unmarried women.

Unilateral divorce can be related to no-fault divorce, but they are not the same. Unilateral divorce allows one spouse to end a marriage without the consent of the other and is often described as a subset of no-fault divorce (Gray 1998). When only husbands have this right, gender power imbalances persist. Studies in the Arab Republic of Egypt show that the introduction of unilateral divorce for women led to a redistribution of bargaining power in the family, a decrease in domestic violence, and an increase in investments in children’s education (Corradini and Buccioni 2023). Likewise, in the United States, unilateral-divorce laws have led to changes in the frequency and size of divorce settlements and have altered how family assets are divided when a marriage ends, which in turn affects women’s bargaining positions within marriage, incentivizing women to increase their labor force participation and reduce home-production time (Gray 1998).

Accordingly, indicator II.5.4 is assigned a score of 1, 0.50, or 0 based on the conditions met:

##### II.5.4.1 Can a woman obtain a divorce judgment without proving fault or waiting?

Question II.5.4.1 is assigned a score of 1 if the following three conditions are met:

- ▶ The law allows divorce without requiring any of the spouses to prove that the other spouse is at fault (examples of fault include but are not limited to infidelity, inability to procreate, incurable sickness, alcoholism or other type of substance abuse, and violence); AND
- ▶ There is no required period of separation, known as a waiting period or cool-off period, before obtaining a divorce or there are exceptions to the waiting period, such as in cases of domestic violence; AND
- ▶ No-fault divorce does not require mutual consent, meaning that one spouse can obtain a divorce without the other agreeing.

##### II.5.4.2 Can a woman obtain a no-fault divorce after a mandatory separation period?

Question II.5.4.2 is assigned a score of 0.50 if the following three conditions are met:

- ▶ The law allows divorce without requiring any of the spouses to prove that the other spouse is at fault (examples of fault include but are not limited to infidelity, inability to procreate, incurable sickness, alcoholism or other type of substance abuse, and violence); AND
- ▶ The law requires a period of separation, known as a waiting period or cool-off period, without providing for any exceptions; AND
- ▶ No-fault divorce does not require mutual consent, meaning that one spouse can obtain a divorce without the other agreeing.

## PILLAR III–MARRIAGE ENFORCEMENT PERCEPTIONS

Pillar III–The Marriage enforcement perceptions pillar measures the extent to which legal constraints related to marriage and divorce are enforced in practice or the consequent rights are upheld in practice. To calculate the Marriage topic enforcement perceptions score, the experts' valid responses for each indicator are first aggregated into an indicator score at the economy level, taking the median value of all responses given to that indicator. This creates the indicator score in a 0-4 range, where 4 represents the highest possible score and 0 the lowest. Next, the topic score is calculated as the simple average of the four indicator scores scaled to a 0-100 range, where 100 represents the highest possible score and 0 the lowest (table 5.12).

**TABLE 5.12.**

Summary Table of Pillar III for the Marriage Topic

| PILLAR III–MARRIAGE ENFORCEMENT PERCEPTIONS  | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE |
|--|-----------------------|---------------------------|
| III.5.1 In Your Opinion, To What Extent Do Public Authorities Enforce a Married Woman's Right Not to Obey Her Husband, in Practice? *  | 0, 1, 2, 3, or 4      | 0-100                     |
| III.5.1.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation that Requires a Married Woman to Obey Her Husband, in Practice? *  | 0, 1, 2, 3, or 4      | 0-100                     |
| (OR)   |                       |                           |
| III.5.1.2 In Your Opinion, To What Extent Do Public Authorities Uphold a Married Woman's Right Not to Obey Her Husband, in Practice? *   |                       |                           |
| Fully enforced (OR) Not at all upheld  | 0                     | 0                         |
| Mostly enforced (OR) Rarely upheld   | 1                     | 25                        |
| Moderately enforced (OR) Moderately upheld   | 2                     | 50                        |
| Rarely enforced (OR) Mostly upheld   | 3                     | 75                        |
| Not at all enforced (OR) Fully upheld  | 4                     | 100                       |
| III.5.2 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Be the "Head of Household" or "Head of Family" in the Same Way as a Man, in Practice? *                       | 0, 1, 2, 3, or 4      | 0-100                     |
| III.5.2.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman's Right to be "Head of Household" or "Head of Family" in the Same Way as a Man, in Practice? * | 0, 1, 2, 3, or 4      | 0-100                     |
| (OR)   |                       |                           |

|   |                  |       |
|---|------------------|-------|
| III.5.2.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men to be “Head of Household” or “Head of Family”, in Practice? * |                  |       |
| Fully enforced (OR) Not at all upheld   | 0                | 0     |
| Mostly enforced (OR) Rarely upheld  | 1                | 25    |
| Moderately enforced (OR) Moderately upheld  | 2                | 50    |
| Rarely enforced (OR) Mostly upheld  | 3                | 75    |
| Not at all enforced (OR) Fully upheld   | 4                | 100   |
| III.5.3 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Obtain a Judgment of Divorce in the Same Way as a Man, in Practice? *          | 0, 1, 2, 3, or 4 | 0-100 |
| III.5.3.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman’s Right to Obtain a Judgment of Divorce, in Practice? *         | 0, 1, 2, 3, or 4 | 0-100 |
| (OR)<br>III.5.3.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men in Obtaining a Judgment of Divorce, in Practice? *    |                  |       |
| Fully enforced (OR) Not at all upheld   | 0                | 0     |
| Mostly enforced (OR) Rarely upheld  | 1                | 25    |
| Moderately enforced (OR) Moderately upheld  | 2                | 50    |
| Rarely enforced (OR) Mostly upheld  | 3                | 75    |
| Not at all enforced (OR) Fully upheld   | 4                | 100   |
| III.5.4 In Your Opinion, To What Extent Do Public Authorities Enforce Equal Rights Between Women and Men to Remarry, in Practice? *                                     | 0, 1, 2, 3, or 4 | 0-100 |
| III.5.4.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman’s Right to Remarry, in Practice? *                              | 0, 1, 2, 3, or 4 | 0-100 |
| (OR)<br>III.5.4.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men in Remarrying, in Practice? *                         |                  |       |
| Fully enforced (OR) Not at all upheld   | 0                | 0     |
| Mostly enforced (OR) Rarely upheld  | 1                | 25    |
| Moderately enforced (OR) Moderately upheld  | 2                | 50    |
| Rarely enforced (OR) Mostly upheld  | 3                | 75    |
| Not at all enforced (OR) Fully upheld   | 4                | 100   |
| Topic Pillar Score (rescaled average of indicator scores)   |                  | 0-100 |

*\*Please refer to the detailed explanation below for the calculation of the indicator score.*

The enforcement perceptions indicators question is contingent upon the corresponding legal frameworks indicator score as follows:

- ▶ If the legal frameworks indicator score is 0, the enforcement perceptions indicator question is about the extent of enforcement of the existing restriction.
- ▶ If the score of the legal frameworks indicator score is 1, the enforcement perceptions indicator question is about the extent of upholding equal rights between men and women.

### 3. PARAMETERS

To ensure comparability of the data from expert consultations across economies, the Marriage topic uses the general parameters discussed in detail in the Overview chapter. Indeed, the woman in question is assumed to be a cisgender, heterosexual woman in a monogamous first marriage registered with the appropriate authorities (de facto marriages and customary unions are not measured). “Cis” or “cisgender” are used for people whose gender identity is in alignment with the sex assigned to them at birth, “cis” meaning “in alignment with” or “on the same side.” “Heterosexual” describes people who are attracted to individuals of a different sex and/or gender identity from their own (also referred to as straight). Further, the woman is assumed to be of the same religion as her husband. In addition, she is assumed to be in a marriage under the rules of the default marital property regime or the most common regime for that jurisdiction, which will not change during the course of the marriage.

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# PARENTHOOD

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# CHAPTER 6. PARENTHOOD

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## 1. MOTIVATION

Decisions on starting a family can have a big impact on women's career choices and job opportunities. Laws that mandate paid leave policies, therefore, play an important role in enhancing women's labor force participation by supporting their return to the workforce (Berger and Waldfogel 2004) and a more equitable division of household responsibilities. Several studies find a positive and statistically significant relationship between maternity leave and female employment (Del Boca, Pasqua, and Pronzato 2009; Del Rey, Kyriacou, and Silva 2021; Ruhm 1998). This positive relationship is even stronger in cases where maternity leave is fully funded by the government rather than being underwritten by the employer (Amin and Islam 2022). A study of Organisation of Economic Co-operation and Development (OECD) economies shows that when the government administers maternity benefits through a compulsory social insurance scheme or public fund, it is less likely that employers will discriminate against women of childbearing age (Thévenon and Solaz 2013).

Paid paternity leave encourages fathers to contribute in a more equitable way to household responsibilities from the start of parenthood. It is also a key policy change that could result in greater use of women's talent (Yavorsky, Qian, and Sargent 2021). There are several reasons why fathers may decide to not take leave, such as workplace practices, social norms, or economic constraints (Duffy, van Esch, and Yousef 2020). However, paternal leave is not only associated with improved health and development outcomes for children, but also with better labor market outcomes for women as well as enhanced long-term household financial well-being (Andersen 2018; Barry et al. 2023). In addition, studies indicate that a narrower gap between maternal and paternal leave is associated with a higher female labor force participation rate, suggesting that women's participation in the labor market could be increased by reducing the leave gap between parents (Hyland and Shen 2022).

Lastly, protection from dismissal due to pregnancy is crucial to encourage women to participate in the workforce. Employment protection during pregnancy, and after childbirth, ensures that women are not unfairly dismissed or discriminated against because of their biological ability to bear children (Behari 2021). The dismissal of pregnant workers may also indirectly harm mothers' mental and physical health and lead to premature birth (Hackney et al. 2021).

In this context, the Parenthood topic assesses the provision of paid leave for mothers and fathers, protections against unlawful dismissal of pregnant women, and procedural hurdles to access maternity benefits. It also considers initiatives encouraging fathers to take paid leave and share caregiving responsibilities, as well as the availability of sex-disaggregated data on unpaid care work.

## 2. INDICATORS

The Parenthood topic measures the framework related to women's work during and after pregnancy across three different dimensions, here referred to as pillars. The first pillar measures laws regulating the availability of maternity and paternity leave, whether the cost of such benefits is covered by the government, and whether dismissal of pregnant workers is prohibited. The second pillar examines policies and practices that support the implementation of laws pertaining to parents' ability to continue working after having children, including the ease of application to receive maternity leave benefits, incentives for father's leave, and availability of data on women's unpaid care work. The third pillar

measures the extent to which laws on women’s work during and after pregnancy are enforced in practice. Each pillar is composed of four main indicators, which in some cases are further divided into questions to provide more details on the assessed laws, regulations, and policies. Relevant points are assigned to each indicator. Table 6.1 summarizes all three pillars and their respective indicators.

**TABLE 6.1.**  
Summary Table of All Three Pillars for the Parenthood Topic

|   |
|---|
| <b>PILLAR I—PARENTHOOD LEGAL FRAMEWORKS</b>   |
| I.6.1 Is There Paid Leave Available to Mothers?   |
| I.6.1.1 What is the length of paid leave available to mothers?  |
| I.6.2 Are Leave Benefits for Mothers Paid by the Government?  |
| I.6.2.1 Who pays or administers maternity and parental leave cash benefits?   |
| I.6.3 Is There Paid Leave Available to Fathers?   |
| I.6.3.1 What is the length of paid leave available to fathers?  |
| I.6.4 Is Dismissal of Pregnant Workers Prohibited?  |
| <b>PILLAR II—PARENTHOOD SUPPORTIVE FRAMEWORKS</b>   |
| II.6.1 Is it Possible to Apply for Maternity Benefits Using a Single Government Application Process?  |
| II.6.2 Are Incentives in Place to Encourage Fathers to Take Paternity Leave Upon the Birth of a Child?  |
| II.6.3 Does the Government Publish Anonymized Sex-Disaggregated Data on Unpaid Care Work?   |
| II.6.4 Are There Government-Led Initiatives Aimed at Promoting Equal Sharing of Unpaid Domestic and Care Work Responsibilities between Men and Women? |
| <b>PILLAR III—PARENTHOOD ENFORCEMENT PERCEPTIONS</b>  |
| III.6.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation on Paid Leave for Mothers, in Practice?                             |
| III.6.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation on Leave Benefits for Mothers Paid by the Government, in Practice?  |
| III.6.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation on Paid Leave for Fathers, in Practice?                             |
| III.6.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Prohibiting Dismissal of Pregnant Workers, in Practice?             |

## PILLAR I—PARENTHOOD LEGAL FRAMEWORKS

Pillar I—The Parenthood legal frameworks pillar measures the availability of maternity and paternity leave, whether the cost is covered by the government, and whether dismissal of pregnant workers is prohibited. It is divided into four indicators, some of which consist of several questions (table 6.2).

**TABLE 6.2.**  
Summary Table of Pillar I for the Parenthood Topic

| PILLAR I—PARENTHOOD LEGAL FRAMEWORKS            | POINTS | MAXIMUM SCORE |
|---|--------|---------------|
| I.6.1 Is There Paid Leave Available to Mothers? | 0–1    | 100           |

|   |   |     |
|---|---|-----|
| I.6.1.1 What is the length of paid leave available to mothers?              | Fractional scoring from 0 (0 days) to 1 point (at least 98 days) on a linear function |     |
| I.6.2 Are Leave Benefits for Mothers Paid by the Government?                | 0–1   | 100 |
| I.6.2.1 Who pays or administers maternity and parental leave cash benefits? | 1; 0.50 OR 0  |     |
| I.6.3 Is There Paid Leave Available to Fathers?                             | 0–1   |     |
| I.6.3.1 What is the length of paid leave available to fathers?              | Fractional scoring from 0 (0 days) to 1 point (at least 14 days) on a linear function |     |
| I.6.4 Is Dismissal of Pregnant Workers Prohibited?                          | 0 or 1  | 100 |
| <b>Topic Pillar Score (rescaled average of indicator scores)</b>            | <b>4</b>  |     |

### I.6.1 Is There Paid Leave Available to Mothers?

This indicator is not divided into additional questions (table 6.3).

**TABLE 6.3.**

Is There Paid Leave Available to Mothers?

#### I.6.1 IS THERE PAID LEAVE AVAILABLE TO MOTHERS?

I.6.1.1 What is the length of paid leave available to mothers?

Laws that mandate paid leave policies play an important role in enhancing women’s labor force participation by supporting their return to the workforce (Berger and Waldfogel 2004) and a more equitable division of household responsibilities. Several studies find a positive and statistically significant relationship between maternity leave and female employment (Del Boca, Pasqua, and Pronzato 2009; Del Rey, Kyriacou, and Silva 2021; Ruhm 1998). The most recent ILO standard on the duration of paid maternity leave mandates a minimum leave period of 98 calendar days (14 weeks), according to the ILO Maternity Protection Convention, 2000 (No. 183).

In this indicator, the length of paid leave available to mothers refers to the total duration of legally mandated paid maternity leave and any paid parental leave that may be shared between parents or is specifically reserved for mothers, where applicable.

Accordingly, indicator I.6.1. receives a score of 1 if the length of paid leave for mothers is at least 98 calendar days, and 0 if there is no paid leave for mothers. If the length of paid leave for mothers is less than 98 calendar days and greater than 0, the score for indicator I.6.1 is calculated using a linear function, indicating that as the length of leave for mothers increases, the score increases.

### I.6.2 Are Leave Benefits for Mothers Paid by the Government?

This indicator is not divided into additional questions (table 6.4).

**TABLE 6.4.**

Are Leave Benefits for Mothers Paid by the Government?

#### I.6.2 ARE LEAVE BENEFITS FOR MOTHERS PAID BY THE GOVERNMENT?

I.6.2.1 Who pays or administers maternity and parental leave cash benefits?

Studies indicate that the positive relationship between maternity leave and female employment (Del Boca, Pasqua, and Pronzato 2009; Del Rey, Kyriacou, and Silva 2021; Ruhm 1998) is strengthened in cases where maternity leave is fully funded by the government rather than being underwritten by the employer (Amin and Islam 2022). A study of OECD economies shows that when the government administers maternity benefits through a compulsory social insurance scheme or public fund, it is less likely that employers will discriminate against women of childbearing age (Thévenon and Solaz 2013). The most recent ILO standard on the payment and administration of maternity benefits requires that leave benefits provided to mothers working in the private sector are paid or administered through compulsory social insurance or public funds, in accordance with the ILO Maternity Protection Convention, 2000 (No. 183).

Accordingly, indicator I.6.2 receives a score of 1 if leave benefits for the mother are fully paid or administered by a government entity, including compulsory social insurance schemes (such as social security), public funds, or government-mandated private insurance, or if leave benefits paid by the employer are fully reimbursed by the government. The score for indicator I.6.2 is 0.50 if any of the cost of leave benefits is shared between employer and the government. Lastly, the score for indicator I.6.2 is 0 if leave benefits are fully paid or administered by the employer, if benefits paid by the employer are not reimbursed by the government, or if the score for indicator I.6.1 is 0.

### I.6.3 Is There Paid Leave Available to Fathers?

This indicator is not divided into additional questions (table 6.5).

#### TABLE 6.5.

Is There Paid Leave Available to Fathers?

#### I.6.3 IS THERE PAID LEAVE AVAILABLE TO FATHERS?

##### I.6.3.1 What is the length of paid leave available to fathers?

Paid paternity leave encourages fathers to contribute in a more equitable way to household responsibilities from the start of parenthood. It is also a key policy change that could result in greater use of women's talent (Yavorsky, Qian, and Sargent 2021). There are several reasons why fathers may decide to not take leave, such as workplace practices, social norms, or economic constraints (Duffy, van Esch, and Yousef 2020). However, paternal leave is not only associated with improved health and development outcomes for children, but also with better labor market outcomes for women as well as enhanced long-term household financial well-being (Andersen 2018; Barry et al. 2023). A narrower gap between maternal and paternal leave is linked to a higher female labor force participation rate (Hyland and Shen 2022). While international standards around the length of paid leave for fathers are lacking (Booth 2021), regional initiatives are emerging. For example, the Directive 2019/1158 of the European Parliament on work-life balance for parents and carers requires that member states introduce paid paternity leave of at least ten working days (14 calendar days) to working fathers at around the time of childbirth. Indeed, studies show that fathers who take at least two weeks of leave are more likely to participate in childcare-related activities in the early years of children's lives than fathers who take less leave or none at all (Huerta et al. 2014; O'Brien 2009).

In this indicator, the length of paid leave available to fathers refers to the total duration of legally mandated paid paternity leave and any paid parental leave that is specifically reserved for fathers, where applicable.

Accordingly, indicator I.6.3 receives a score of 1 if the length of paid leave for fathers is at least 14 calendar days, and 0 if there is no paid leave for fathers. If the length of paid leave for fathers is less than 14 calendar days and greater than 0, the score for indicator I.6.3 is calculated using a linear function, indicating that as the length of leave for fathers increases, the score increases.

#### I.6.4 Is Dismissal of Pregnant Workers Prohibited?

This indicator is not divided into additional questions (table 6.6).

**TABLE 6.6.**

Is Dismissal of Pregnant Workers Prohibited?

#### I.6.4 IS DISMISSAL OF PREGNANT WORKERS PROHIBITED?

Protection from dismissal due to pregnancy and after childbirth is crucial to promote women’s participation in the workforce. Employment protection during pregnancy and after childbirth can help ensure that women are not unfairly dismissed or discriminated against because of their biological ability to bear children (Behari 2021). The dismissal of pregnant workers may also indirectly harm mothers’ mental and physical health and lead to premature birth (Hackney et al. 2021). The most recent ILO standard on maternity protection prohibits employers from terminating a woman’s employment during her pregnancy, maternity leave, or a defined period following her return to work, according to the ILO Maternity Protection Convention, 2000 (No. 183).

Accordingly, indicator I.6.4 is assigned a score of 1 if one of the following three conditions is met:

- ▶ The law explicitly prohibits the dismissal of women during pregnancy and after childbirth (AND) The prohibition of dismissal is not restricted to a specific period (for example, only the period of maternity leave, or a limited period during the pregnancy) or to cases where pregnancy result in illness or disability; OR
- ▶ Pregnancy and childbirth cannot serve as grounds for terminating a contract; OR
- ▶ The dismissal of women during pregnancy and after childbirth is considered a form of unlawful termination, unfair dismissal, or wrongful discharge.

## PILLAR II–PARENTHOOD SUPPORTIVE FRAMEWORKS

Pillar II–The Parenthood supportive frameworks pillar examines policies and practices that support the implementation of laws pertaining to parents’ ability to continue working after having children, including the ease of application and incentives for father’s leave and availability of data on women’s unpaid care work. It is divided into four indicators (table 6.7).

**TABLE 6.7.**

Summary Table of Pillar II for the Parenthood Topic

| PILLAR II–PARENTHOOD SUPPORTIVE FRAMEWORKS   | POINTS | MAXIMUM SCORE |
|--|--------|---------------|
| II.6.1 Is it Possible to Apply for Maternity Benefits Using a Single Government Application Process? | 0 or 1 | 100           |

|   |          |            |
|---|----------|------------|
| II.6.2 Are Incentives in Place to Encourage Fathers to Take Paternity Leave Upon the Birth of a Child?  | 0 or 1   | 100        |
| II.6.3 Does the Government Publish Anonymized Sex-Disaggregated Data on Unpaid Care Work?   | 0 or 1   | 100        |
| II.6.4 Are There Government-Led Initiatives Aimed at Promoting Equal Sharing of Unpaid Domestic and Care Work Responsibilities between Men and Women? | 0 or 1   | 100        |
| <b>Topic Pillar Score (rescaled average of indicator scores)</b>  | <b>4</b> | <b>100</b> |

### II.6.1 Is it Possible to Apply for Maternity Benefits Using a Single Government Application Process?

This indicator is not divided into additional questions (table 6.8).

**TABLE 6.8.**

Is it Possible to Apply for Maternity Benefits Using a Single Government Application Process?

#### II.6.1 IS IT POSSIBLE TO APPLY FOR MATERNITY BENEFITS USING A SINGLE GOVERNMENT APPLICATION PROCESS?

Complex administrative procedures can pose a significant obstacle for citizens accessing basic services, such as maternity leave benefits, and have the potential to reduce enrollment in social programs (Currie 2004). To enable ease in accessing maternity benefits, the application process must be simple and straightforward (Zucker 2021). Romig and Bryant (2021) also propose aligning paperwork requirements with paid leave programs to streamline the process.

Accordingly, indicator II.6.1. is assigned a score of 1 if the following two conditions are met:

- ▶ Maternity benefits are paid or administered solely by the government (OR) Payment is shared between the government and the employer as assessed under indicator I.6.2; AND
- ▶ A working woman can apply for maternity benefits through a single government process without the need for additional steps or the involvement of different government agencies (OR) Employers can apply for maternity benefits on behalf of beneficiaries.

### II.6.2 Are Incentives in Place to Encourage Fathers to Take Paternity Leave Upon the Birth of a Child?

This indicator is not divided into additional questions (table 6.9).

**TABLE 6.9.**

Are Incentives in Place to Encourage Fathers to Take Paternity Leave Upon the Birth of a Child?

#### II.6.2 ARE INCENTIVES IN PLACE TO ENCOURAGE FATHERS TO TAKE PATERNITY LEAVE UPON THE BIRTH OF A CHILD?

Father's uptake of leave is not only associated with better child development and improved health outcomes for children, but also with better labor market outcomes for women and enhanced long-term household financial well-being (Andersen 2018; Barry et al. 2023). Although there is no internationally recognized standard for paternity leave duration, 123 countries worldwide provide fathers with at least one day of paid leave for the birth of a child. However, the gap in leave length between mothers and fathers remains significant: mothers receive an average of 196 days of paid leave, while fathers receive

only 25 days on average (World Bank 2024). Despite existing legislation, research has shown that paternity leave uptake rates are notably low worldwide (OECD 2016). Recent studies highlight cultural norms, gender stereotypes, patriarchal workplace practices, and economic constraints as reasons why fathers may choose not to take leave (Duffy, van Esch, and Yousef 2020; Goldin, Kerr, and Olivetti 2024). To address these challenges, it is essential to implement initiatives that actively encourage fathers to use their legally guaranteed paternity leave.

In this indicator, “incentives” include, but are not limited to, bonus or cash payments, higher payments, additional paid leave, higher wage replacement, job protection, or other payments and concessions. Accordingly, indicator II.6.2. is assigned a score of 1 if the following two conditions are met:

- ▶ Fathers are entitled to paid paternity or parental leave as assessed under indicator I.6.3; AND
- ▶ There are incentives to promote fathers’ uptake of paternity or parental leave.

### **II.6.3 Does the Government Publish Anonymized Sex-Disaggregated Data on Unpaid Care Work?**

This indicator is not divided into additional questions (table 6.10).

**TABLE 6.10.**

Does the Government Publish Anonymized Sex-Disaggregated Data on Unpaid Care Work?

#### **II.6.3 DOES THE GOVERNMENT PUBLISH ANONYMIZED SEX-DISAGGREGATED DATA ON UNPAID CARE WORK?**

The availability of sex-disaggregated data are crucial for informing evidence-based policy making that reflects the distinct realities, challenges, and contributions of women (Neeraja 2016). Women worldwide devote, on average, 2.4 more hours a day to unpaid care work than men, and a significant portion of this work is caring for children (Charmes 2019; Fruttero et al. 2023). Unpaid care work is often cited as the primary reason why women of working age are not in the labor market (Ferrant, Pesando, and Nowacka 2014). However, sex-disaggregated time-use data are frequently unavailable. This lack of data hampers comparative analysis and the development of public policies aimed at enhancing the lives of women (ILO 2021).

Accordingly, indicator II.6.3 is assigned a score of 1 if the following three conditions are met:

- ▶ A public entity, national statistical office, or social security administration has collected and published anonymized sex-disaggregated data on unpaid care work; AND
- ▶ The data were published within the past three years preceding the data collection cutoff date; AND
- ▶ The data are presented in a structured and comprehensive table format, either on a government-associated website or in an associated report. Data can be presented in either exact figures, averages, percentages, or descriptions.

### **II.6.4 Are There Government-Led Initiatives Aimed at Promoting Equal Sharing of Unpaid Domestic and Care Work Responsibilities between Men and Women?**

This indicator is not divided into additional questions (table 6.11).

**TABLE 6.11.**

Are There Government-Led Initiatives Aimed at Promoting Equal Sharing of Unpaid Domestic and Care Work Responsibilities between Men and Women?

**II.6.4 ARE THERE GOVERNMENT-LED INITIATIVES AIMED AT PROMOTING EQUAL SHARING OF UNPAID DOMESTIC AND CARE WORK RESPONSIBILITIES BETWEEN MEN AND WOMEN? <sup>N</sup>**

Recent time-use studies have shed light on the impact of the unequal distribution of unpaid work between men and women on women’s economic participation. While men in many economies are spending more time on unpaid care work than in the past, the imbalance remains significant. An estimated 606 million working-age women are still excluded from the workforce due to caregiving and domestic responsibilities (Addati et al. 2018; Alonso et al. 2019; Calderón-Magaña 2013;). Unpaid domestic and care work extends far beyond caring for children. It not only encompasses activities such as cooking, cleaning, household management, and caring for dependents and family members, but also water collection, gathering fuelwood, and sourcing fodder (Charmes 2019; Chopra and Krishnan 2022).

Government-led initiatives play a key role in addressing the imbalance of unpaid domestic and care work, aligning with internationally recognized standards and frameworks. The ILO’s 5R Framework for Decent Care Work (Addati et al. 2018) underscores three critical policy pillars: recognizing the substantial economic contributions of unpaid care work, alleviating its burden through accessible public services, and fostering shared responsibilities across households and society. Resolution V of the 112th Session of the International Labour Conference on Decent Work and the Care Economy (ILO 2024) identifies the redistribution of unpaid care work as a fundamental principle for effective policy making in this domain.

Evidence from countries like Sweden demonstrates that social policies and government-led campaigns aimed at engaging fathers in sharing care duties have positively influenced men’s perceptions of their roles as caregivers (Ting-ting 2017). Similarly, research on the Care Blocks initiative in Bogotá, Colombia, which offers a range of social services, including programs that engage men and boys in understanding the importance of care work, highlights its potential as policy intervention capable of transforming urban networks to promote the recognition and redistribution of care work (Guevara-Aladino et al. 2024).

In this indicator, “initiative” is defined as structured programs, policies, or set of actions undertaken and/or supported by governments and public institutions aimed at promoting the equitable distribution of unpaid domestic and care work between men and women. These initiatives may include public policy programs, public awareness campaigns, provision of support services, and informational or training programs, among others.

Accordingly, indicator II.6.4 is assigned a score of 1 if the government has currently undertaken or supported initiatives to promote the equal sharing of unpaid domestic and care work responsibilities between men and women.

### **PILLAR III—PARENTHOOD ENFORCEMENT PERCEPTIONS**

Pillar III—The Parenthood enforcement perceptions pillar measures the extent to which laws on women’s work during and after pregnancy are enforced in practice. To calculate the Parenthood topic enforcement perceptions score, the experts’ valid responses for each indicator are aggregated into an indicator score at the economy level, taking the median value of all responses given to that indicator. If the

corresponding legal frameworks indicator is fractionally scored, the median value is multiplied by the economy's legal frameworks score. This creates the indicator score in a 0-4 range, where 4 represents the highest possible score and 0 the lowest. Next, the topic score is calculated as the simple average of the four indicator scores scaled to a 0-100 range, where 100 represents the highest possible score and 0 the lowest (table 6.12).

**TABLE 6.12.**  
Summary Table of Pillar III for the Parenthood Topic

| PILLAR III–PARENTHOOD ENFORCEMENT PERCEPTIONS   | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE |
|---|-----------------------|---------------------------|
| III.6.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation on Paid Leave for Mothers, in Practice?*                            | 0, 1, 2, 3, or 4      | 0-100                     |
| Not at all enforced   | 0                     | 0                         |
| Rarely enforced   | 1                     | 25                        |
| Moderately enforced   | 2                     | 50                        |
| Mostly enforced   | 3                     | 75                        |
| Fully enforced  | 4                     | 100                       |
| III.6.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation on Leave Benefits for Mothers Paid by the Government, in Practice?* | 0, 1, 2, 3, or 4      | 0-100                     |
| Not at all enforced   | 0                     | 0                         |
| Rarely enforced   | 1                     | 25                        |
| Moderately enforced   | 2                     | 50                        |
| Mostly enforced   | 3                     | 75                        |
| Fully enforced  | 4                     | 100                       |
| III.6.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation on Paid Leave for Fathers, in Practice?*                            | 0, 1, 2, 3, or 4      | 0-100                     |
| Not at all enforced   | 0                     | 0                         |
| Rarely enforced   | 1                     | 25                        |
| Moderately enforced   | 2                     | 50                        |
| Mostly enforced   | 3                     | 75                        |
| Fully enforced  | 4                     | 100                       |
| III.6.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Prohibiting Dismissal of Pregnant Workers, in Practice?             | 0, 1, 2, 3, or 4      | 0-100                     |
| Not at all enforced   | 0                     | 0                         |
| Rarely enforced   | 1                     | 25                        |
| Moderately enforced   | 2                     | 50                        |
| Mostly enforced   | 3                     | 75                        |
| Fully enforced  | 4                     | 100                       |
| Topic Pillar Score (rescaled average of indicator scores)   |                       | 0-100                     |

\*Please refer to the detailed explanation below for the calculation of the indicator score.

The enforcement perceptions indicator question is contingent upon the corresponding legal frameworks indicator score as follows:

- ▶ If the legal frameworks indicator score is greater than 0, the enforcement perceptions indicator question is about the extent of enforcement of the legislation. Scoring rules are provided in Tables 6.13, 6.14, and 6.15.
- ▶ If the legal frameworks indicator score is 0, then no question on enforcement perceptions is asked, and the economy obtains a score of 0 points on this indicator.

**TABLE 6.13.**

Detailed Scoring for Parenthood Enforcement Perceptions (Indicator III.6.1) with Partial Scoring on Legal Frameworks (Indicator I.6.1)

| PILLAR III–PARENTHOOD ENFORCEMENT PERCEPTIONS   | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE                   |
|---|-----------------------|---|
| If the score of indicator I.6.1 is greater than 0:<br>III.6.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation on Paid Leave for Mothers, in Practice? | 0, 1, 2, 3, or 4      | 0-100                                       |
| Not at all enforced   | 0                     | 0   |
| Rarely enforced   | 1                     | 25 multiplied by indicator score for I.6.1  |
| Moderately enforced   | 2                     | 50 multiplied by indicator score for I.6.1  |
| Mostly enforced   | 3                     | 75 multiplied by indicator score for I.6.1  |
| Fully enforced  | 4                     | 100 multiplied by indicator score for I.6.1 |

**TABLE 6.14.**

Detailed Scoring for Parenthood Enforcement Perception (Indicator III.6.2) with Partial Scoring on Legal Frameworks (Indicator I.6.2)

| PILLAR III–PARENTHOOD ENFORCEMENT PERCEPTIONS  | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE                   |
|--|-----------------------|---|
| If the score of indicator I.6.2 is greater than 0:<br>III.6.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation on Leave Benefits for Mothers Paid by the Government, in Practice? | 0, 1, 2, 3, or 4      | 0-100                                       |
| Not at all enforced  | 0                     | 0   |
| Rarely enforced  | 1                     | 25 multiplied by indicator score for I.6.2  |
| Moderately enforced  | 2                     | 50 multiplied by indicator score for I.6.2  |
| Mostly enforced  | 3                     | 75 multiplied by indicator score for I.6.2  |
| Fully enforced   | 4                     | 100 multiplied by indicator score for I.6.2 |

**TABLE 6.15.**

Detailed Scoring for Parenthood Enforcement Perception (Indicator III.6.3) with Partial Scoring on Legal Frameworks (Indicator I.6.3)

| PILLAR III–PARENTHOOD ENFORCEMENT PERCEPTIONS      | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE |
|--|-----------------------|---------------------------|
| If the score of indicator I.6.3 is greater than 0: | 0, 1, 2, 3, or 4      | 0-100                     |

| III.6.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation on Paid Leave for Fathers, in Practice? |   |   |
|---|---|---|
| Not at all enforced   | 0 | 0   |
| Rarely enforced   | 1 | 25 multiplied by indicator score for I.6.3  |
| Moderately enforced   | 2 | 50 multiplied by indicator score for I.6.3  |
| Mostly enforced   | 3 | 75 multiplied by indicator score for I.6.3  |
| Fully enforced  | 4 | 100 multiplied by indicator score for I.6.3 |

### 3. PARAMETERS

To ensure comparability of the data from expert consultations across economies, the Parenthood topic uses specific parameters in addition to the general parameters discussed in detail in the Overview chapter. These parameters apply to all pillars.

Indeed, it is assumed that:

- ▶ The woman in question is a cashier in the food retail sector in a supermarket or grocery store that has 60 employees; AND
- ▶ The woman is not a member of a union unless membership is mandatory. Membership is considered mandatory when collective bargaining agreements cover more than 50 percent of the workforce in the food retail sector and when they apply to individuals who were not party to the original collective bargaining agreement; AND
- ▶ The woman gave birth to her first child without complications on the cut-off date for data collection, and her child is in good health. Responses will therefore correspond to legislation in force as of the cut-off date for data collection, even if the law provides for changes over time; AND
- ▶ Both parents have been working long enough to accrue any maternity, paternity, and parental benefits.

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# CHILDCARE

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# CHAPTER 7. CHILDCARE

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## 1. MOTIVATION

Lack of available, affordable, and quality childcare services has been shown to be a significant barrier to women’s economic participation. This challenge is particularly acute for families with children under 3 years of age; yet it remains largely unaddressed in government policies (Devercelli and Beaton-Day 2020). Childcare settings vary widely across economies, including home-based care, center-based care, family-based care, and other informal arrangements.

Impact evaluations from low- and middle-income countries reveal that access to affordable childcare enhances women’s labor force participation, challenges restrictive gender norms, and creates employment opportunities (J-PAL 2023). Recent estimates show that every dollar invested in closing childcare gaps could yield \$3.76 in global GDP by 2035, reducing the gender earnings gap to 8 percent and raising women’s employment to 56.5 percent up from 46.2 percent in 2019 (ILO 2023). In Indonesia, even modest government investment in childcare—between 0.1 percent and 0.5 percent of GDP—could increase GDP growth by up to 0.7 percentage points (O’Donnell et al. 2002). Quebec’s childcare program, launched in 1996, was initially projected to cover 40 percent of its costs through tax revenues, but recent estimates show the program now pays for itself through increased income tax revenues (McCluskey 2018). Furthermore, expanding childcare worldwide could create 43 million jobs, driving economic growth while enhancing workforce diversity and reducing automation risks (Devercelli and Beaton-Day 2020).

The ILO highlights that access to childcare services for children under 3 bridges the gap between care leave and care services. Only two in ten parents live in countries with statutory childcare provisions, and even fewer have access to publicly organized services immediately after care leave ends (ILO 2014). Early childcare enables parents, especially mothers, to remain in the workforce, particularly in countries where care leave benefits are inadequate (Gupta and Jessen 2023). Access to childcare helps women re-enter the labor market and maintain earnings, especially where social assistance for unemployed mothers is limited.

The earliest years of a child, especially the first 1,000 days, are formative for brain development, with quality early interventions having lifelong benefits (Engle et al. 2011; Heckman and Masterov 2007). Thus, early enrollment in childcare is associated with better developmental outcomes for children, with studies showing significant gains by the age of 6 or 7 (Drange and Havnes 2019). Evidence shows that enacting childcare laws improves access to childcare, which is associated with a 1.0 percentage point increase in women’s labor force participation, on average. This grows over time, reaching up to 2.2 percentage points within five years of implementation (Anukriti et al. 2023). In addition to bridging the gap between care leave and care services and improving development outcomes for children, an early start to childcare can be a viable option for parents to maintain earnings during the first stage of their child’s life, particularly in countries where parents receive lower adequate care leave cash benefits—or no benefits at all. Because of the scarcity of social assistance benefits for unemployed mothers, childcare services starting early in a child’s life can also increase chances for mothers to join the labor market.

In this context, the Childcare topic focuses on assessing laws on center-based childcare services for children from birth to 2 years and 11 months. The Childcare topic also examines public financial support for families and nonstate providers (private childcare centers or employers), and service quality, while

also examining mechanisms that aid parents in making informed decisions, accessing financial assistance, and ensuring high-quality care.

## 2. INDICATORS

The Childcare topic measures frameworks governing center-based childcare services, the availability of support through public financing for families and nonstate childcare providers (private centers or employers), and the quality of childcare services across three different dimensions, here referred to as pillars. The first pillar measures laws that regulate the availability, public financing, and quality of childcare services. The second pillar examines policies and practices that support parents in making informed decisions about childcare, including access to publicly available registries of childcare providers, financial support for both parents and nonstate childcare providers, and monitoring of high-quality services through publicly available regular quality reports. The third pillar measures the extent to which laws related to childcare services are enforced in practice. Each pillar is composed of four main indicators, which in some cases are further divided into questions to provide more details on the assessed laws, regulations, and policies. Relevant points are assigned to each indicator. Table 7.1 summarizes all three pillars and their respective indicators.

**TABLE 7.1.**  
Summary Table of All Three Pillars for the Childcare Topic

| PILLAR I—CHILDCARE LEGAL FRAMEWORKS   |
|---|
| I.7.1 Does the Law Establish the Provision of Center-Based Childcare Services?  |
| I.7.1.1 Does the law establish the provision of center-based childcare services by the government?  |
| I.7.1.2 Does the law establish the provision of childcare services by private centers?  |
| I.7.1.3 Does the law establish the provision of childcare services by employers not conditional on female employees?  |
| I.7.2 Does the Law Establish Any Form of Support for Families for Childcare Services?   |
| I.7.2.1 Does the law establish any form of financial support for families for childcare services?   |
| I.7.2.2 Does the law establish tax incentives for families for childcare services?  |
| I.7.3 Does the Law Establish Any Form of Support for Nonstate Childcare Providers?  |
| I.7.3.1 Does the law establish any form of financial support for private childcare centers?   |
| I.7.3.2 Does the law establish tax incentives for private childcare centers?  |
| I.7.3.3 Does the law establish any form of financial support for employers for providing or supporting childcare services for their employees?  |
| I.7.3.4 Does the law establish tax incentives for employers for providing or supporting childcare services for their employees?   |
| I.7.4 Does the Law Establish Quality Standards for the Provision of Center-Based Childcare Services?  |
| I.7.4.1 Does the law establish caregiver-to-child ratio or a maximum group size in childcare centers (public or private)?   |
| I.7.4.2 Does the law establish a minimum level of specialized education or training for educators in childcare centers (public or private)?   |
| I.7.4.3 Does the law establish mandatory periodic inspection of childcare centers (public or private) by authorized bodies or periodic reporting by childcare centers (public or private) to authorized bodies? |
| PILLAR II—CHILDCARE SUPPORTIVE FRAMEWORKS   |
| II.7.1 Is There a Publicly Available Registry or Database of Childcare Providers?   |

|   |
|---|
| II.7.2 Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Parents?                            |
| II.7.3 Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Nonstate Childcare Providers?       |
| II.7.3.1 Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Private Childcare Centers?        |
| II.7.3.2 Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Employers?                        |
| II.7.4 Does the Government Publish Reports on the Quality of Childcare Services?  |
| II.7.4.1 Does the government publish reports of a broad nature benchmarking the quality of childcare services?  |
| II.7.4.2 Does the government provide an open-data information system or publish reports that assess individual childcare providers on the quality of provided services? |

**PILLAR III—CHILDCARE ENFORCEMENT PERCEPTIONS**

|   |
|---|
| III.7.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Establishing Center-Based Childcare Services, in Practice?  |
| III.7.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Establishing Any Form of Support for Families for Childcare Services, in Practice?                |
| III.7.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Establishing Any Form of Support for Nonstate Childcare Providers, in Practice?                   |
| III.7.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Establishing Quality Standards for the Provision of Center-Based Childcare Services, in Practice? |

**PILLAR I—CHILDCARE LEGAL FRAMEWORKS**

Pillar I—The Childcare legal frameworks pillar measures laws that regulate the availability, public financing, and quality of childcare services. It is divided into four indicators, some of which consist of several questions (table 7.2).

**TABLE 7.2.**  
Summary Table of Pillar I for the Childcare Topic

| PILLAR I—CHILDCARE LEGAL FRAMEWORKS  | POINTS  | MAXIMUM SCORE |
|--|---|---------------|
| I.7.1 Does the Law Establish the Provision of Center-Based Childcare Services?                                       | 0 or 1  | 100           |
| I.7.1.1 Does the law establish the provision of center-based childcare services by the government?                   | The response to at least one of the questions must be YES to obtain 1 point |               |
| I.7.1.2 Does the law establish the provision of childcare services by private centers?                               |   |               |
| I.7.1.3 Does the law establish the provision of childcare services by employers not conditional on female employees? |   |               |
| I.7.2 Does the Law Establish Any Form of Support for Families for Childcare Services?                                | 0 or 1  | 100           |
| I.7.2.1 Does the law establish any form of financial support for families for childcare services?                    | The response to at least one of the questions must be YES to obtain 1 point |               |
| I.7.2.2 Does the law establish tax incentives for families for childcare services?                                   |   |               |

|   |   |            |
|---|---|------------|
| I.7.3 Does the Law Establish Any Form of Support for Nonstate Childcare Providers?  | 0 or 1  | 100        |
| I.7.3.1 Does the law establish any form of financial support for private childcare centers?   | The response to at least one of the questions must be YES to obtain 1 point |            |
| I.7.3.2 Does the law establish tax incentives for private childcare centers?  |   |            |
| I.7.3.3 Does the law establish any form of financial support for employers for providing or supporting childcare services for their employees?  |   |            |
| I.7.3.4 Does the law establish tax incentives for employers for providing or supporting childcare services for their employees?   |   |            |
| I.7.4 Does the Law Establish Quality Standards for the Provision of Center-Based Childcare Services?  | 0-1   | 100        |
| I.7.4.1 Does the law establish caregiver-to-child ratio or a maximum group size in childcare centers (public or private)?   | 0 or 0.33   |            |
| I.7.4.2 Does the law establish a minimum level of specialized education or training for educators in childcare centers (public or private)?   | 0 or 0.33   |            |
| I.7.4.3 Does the law establish mandatory periodic inspection of childcare centers (public or private) by authorized bodies or periodic reporting by childcare centers (public or private) to authorized bodies? | 0 or 0.33   |            |
| <b>Topic Pillar Score (rescaled average of indicator scores)</b>  | <b>4</b>  | <b>100</b> |

### I.7.1 Does the Law Establish the Provision of Center-Based Childcare Services?

This indicator is divided into three main questions (table 7.3).

**TABLE 7.3.**

Does the Law Establish the Provision of Center-Based Childcare Services?

|  |
|--|
| <b>I.7.1 DOES THE LAW ESTABLISH THE PROVISION OF CENTER-BASED CHILDCARE SERVICES?</b>                                |
| I.7.1.1 Does the law establish the provision of center-based childcare services by the government?                   |
| I.7.1.2 Does the law establish the provision of childcare services by private centers?                               |
| I.7.1.3 Does the law establish the provision of childcare services by employers not conditional on female employees? |

Center-based childcare is an important driver of women’s workforce participation (Chevalier and Viitanen 2002; Herbs and Barnow 2008). Evidence from lower- and higher-income economies suggests that having access to childcare allows women to work longer hours, achieve higher productivity and income, and find employment in the formal, rather than the informal, sector (de Barros et al. 2013; Calderón 2014; Dang, Hiraga, and Nguyen 2019; Sanfelice 2019). This, in turn, enhances family well-being and drives broader economic benefits (Devercelli and Beaton-Day 2020). Center-based childcare typically falls into three categories: government-provided (operated and funded by the government), privately provided, and employer-provided (on-site on company premises or off-or-near site not on company premises). While the delivery models differ, research indicates that all can effectively promote women's economic participation when they are designed to be affordable, high-quality, and accessible (Devercelli and Beaton-Day 2020). Without such access, women face restricted economic opportunities, remaining in lower-paying, informal work (Alfers 2016; Cassirer and Addati 2007; Hein 2005; Heymann 2007). International frameworks, such as the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the International Labour Organization's Convention No. 156 on Workers with Family Responsibilities, have long recognized the need for working parents to access reliable

childcare services. Additionally, the Convention on the Rights of the Child mandates state parties to ensure children of working parents have the right to access appropriate childcare services and facilities.

Accordingly, indicator I.7.1 is divided into three questions. Each question is individually assessed and assigned a score of 0 or 1. The final score for indicator I.7.1 is 1 if the score of at least one of its questions is 1:

I.7.1.1 Does the law establish the provision of center-based childcare services by the government?

Question I.7.1.1 is assigned a score of 1 if the law establishes the provision of childcare services for children aged 0–2 years (including 2 years and 11 months) in center-based settings (nurseries, day care centers, creches, or formal preschools) by the government.

I.7.1.2 Does the law establish the provision of childcare services by private centers?

Question I.7.1.2 is assigned a score of 1 if the law establishes the provision of childcare services for children aged 0–2 years (including 2 years and 11 months) in center-based settings (nurseries, day care centers, creches, or formal preschools) by private centers.

I.7.1.3 Does the law establish the provision of childcare services by employers not conditional on female employees?

Question I.7.1.3 is assigned a score of 1 if the following two conditions are met:

- ▶ The law establishes the provision of childcare services for children aged 0–2 years (including 2 years and 11 months) in center-based settings (nurseries, day care centers, creches, or formal preschools) by employers; AND
- ▶ If a legal mandate on employers to provide childcare exists, it is not conditional on female employees.

## I.7.2 Does the Law Establish Any Form of Support for Families for Childcare Services?

This indicator is divided into two main questions (table 7.4).

### TABLE 7.4.

Does the Law Establish Any Form of Support for Families for Childcare Services?

#### I.7.2 DOES THE LAW ESTABLISH ANY FORM OF SUPPORT FOR FAMILIES FOR CHILDCARE SERVICES?

I.7.2.1 Does the law establish any form of financial support for families for childcare services?

I.7.2.2 Does the law establish tax incentives for families for childcare services?

Even when formal childcare is available, affordability of childcare influences the extent to which formal childcare services are used (Bhatkal 2014; Clark et al. 2019; Hein 2005; Lokshin, Glinskaya, and Garcia 2000; Quisumbing, Hallman, and Ruel 2007). Empirical evidence from both higher- and lower-income economies finds a positive relationship between affordable childcare, funded partially or fully by the government, and women’s labor market outcomes, including participation in the labor force, wages, and

working hours (Devercelli and Beaton-Day 2020; Diaz and Rodriguez-Chamussy 2013; Geyer, Haan, and Wrohlich 2015; Haan and Wrohlich 2011). In 2019, the European Union passed Directive 2019/1158, which encourages the use of public funds to ensure a sufficient supply of high-quality, affordable childcare services to foster a better work-life balance and a more equitable distribution of caregiving responsibilities. Governments can use different arrangements to make formal childcare affordable for families by providing financial or tax support (Devercelli and Beaton-Day 2020; Sakhonchik, Elefante, and Niesten 2023). Financial support may include grants and subsidies that directly assist families by lowering the cost of childcare services. These forms of financial support may be unconditional or conditional, depending on factors such as income, the number of children, or parents' employment status. Additionally, governments may provide tax benefits such as credits, deductions, or exemptions that reduce the financial burden on families.

Accordingly, indicator I.7.2 is divided into two questions. Each question is individually assessed and assigned a score of 0 or 1. The final score for indicator I.7.2 is 1 if the score of at least one of its questions is 1:

#### I.7.2.1 Does the law establish any form of financial support for families for childcare services?

Question I.7.2.1 is assigned a score of 1 if at least one of the following three conditions is met:

- ▶ The law establishes financial support from the government in the form of subsidies, allowances, one-time grants, reimbursements, vouchers, or fee reduction or exemption (that can be unconditional or conditional on income, number of children, or the work status of parents for one or both parents) specifically designated for childcare services in public or private center-based settings; OR
- ▶ Financial support targeting parents is not paid directly to parents, but instead is paid to a public or private childcare center in favor of each child admitted based on a per child cost; OR
- ▶ The law establishes free and universal childcare services, with a legally guaranteed spot in a childcare facility for every child without any conditions.

#### I.7.2.2 Does the law establish tax incentives for families for childcare services?

Question I.7.2.2 is assigned a score of 1 if at least one of the following two conditions is met:

- ▶ The law establishes direct tax benefits in the form of credits, deductions, or exemptions in personal income taxation for one or both parents specifically designated for childcare services in public or private center-based settings; OR
- ▶ Expenses incurred by parents for childcare services in public or private center-based settings are tax-deductible.

### I.7.3 Does the Law Establish Any Form of Support for Nonstate Childcare Providers?

This indicator is divided into four main questions (table 7.5)

#### TABLE 7.5.

Does the Law Establish Any Form of Support for Nonstate Childcare Providers?

#### I.7.3 DOES THE LAW ESTABLISH ANY FORM OF SUPPORT FOR NONSTATE CHILDCARE PROVIDERS?

##### I.7.3.1 Does the law establish any form of financial support for private childcare centers?

I.7.3.2 Does the law establish tax incentives for private childcare centers?

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I.7.3.3 Does the law establish any form of financial support for employers for providing or supporting childcare services for their employees?

---

I.7.3.4 Does the law establish tax incentives for employers for providing or supporting childcare services for their employees?

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Governments can enhance childcare accessibility and quality by providing financial support to nonstate childcare providers that include private childcare centers or employers that offer childcare services to their employees. This is particularly important in emerging economies where households face liquidity constraints and an undersupply of privately provided childcare (Halim et al. 2021). High operational costs, particularly for services aimed at younger children (which require higher caregiver-to-child ratios), can deter childcare operators from entering the market, leaving them financially vulnerable. The government can incentivize nonstate provision of services through various financial and tax-based support instruments (Devercelli and Beaton-Day 2020). Financial support or tax incentives for childcare providers can stimulate service provision and reduce operational costs.

Accordingly, indicator I.7.3 is divided into four questions. Each question is individually assessed and assigned a score of 0 or 1. The final score for indicator I.7.3 is 1 if the score of at least one of its questions is 1:

I.7.3.1 Does the law establish any form of financial support for private childcare centers?

Question I.7.3.1 is assigned a score of 1 if the law establishes financial support in the form of operational or start-up grants, subsidies, allowances, vouchers, or reimbursements, or through public-private partnerships for private childcare centers, with entitlement conditions specified, including certain ordinary requirements, such as the number of enrolled children or the center's location.

I.7.3.2 Does the law establish tax incentives for private childcare centers?

Question I.7.3.2 is assigned a score of 1 if the law establishes direct tax benefits for private childcare centers in the form of credits, deductions, or exemptions in corporate income taxation, or on property used for childcare services, including land. Simplified tax regimes, value added tax deductions, credits, or exemptions that can be claimed for purchases necessary for childcare service are not considered.

I.7.3.3 Does the law establish any form of financial support for employers for providing or supporting childcare services for their employees?

Question I.7.3.3 is assigned a score of 1 if the law establishes financial support in the form of operational or start-up grants, subsidies, allowances, vouchers, reimbursements, or through public-private partnerships for employers, with entitlement conditions specified, including certain ordinary requirements, such as the number of enrolled children or the center's location.

I.7.3.4 Does the law establish tax incentives for employers for providing or supporting childcare services for their employees?

Question I.7.3.4 is assigned a score of 1 if the law establishes direct tax benefits for employers in the form of credits, deductions, or exemptions in corporate income taxation, or on property used for childcare services, including land. Simplified tax regimes, value added tax deductions, credits, or exemptions that can be claimed for purchases necessary for childcare service are not considered.

#### I.7.4 Does the Law Establish Quality Standards for the Provision of Center-Based Childcare Services?

This indicator is divided into three main questions (table 7.6).

**TABLE 7.6.**

Does the Law Establish Quality Standards for the Provision of Center-Based Childcare Services?

| I.7.4 DOES THE LAW ESTABLISH QUALITY STANDARDS FOR THE PROVISION OF CENTER-BASED CHILDCARE SERVICES?  |
|---|
| I.7.4.1 Does the law establish caregiver-to-child ratio or maximum group size in childcare centers (public or private)?   |
| I.7.4.2 Does the law establish a minimum level of specialized education or training for educators in childcare centers (public or private)?   |
| I.7.4.3 Does the law establish mandatory periodic inspection of childcare centers (public or private) by authorized bodies or mandatory periodic reporting by childcare centers (public or private) to authorized bodies? |

The quality of childcare services is a key factor influencing parental decisions whether to use formal childcare services. High-quality childcare fosters positive developmental outcomes for children, enhancing school readiness, nutritional health, and educational achievements, while improving long-term employment prospects and earnings (Malmberg, Mwaura, and Sylva 2011; Rao 2010; Richter and Samuels 2018). Research indicates a strong link between universal, affordable, high-quality preschool services and increased female labor supply, as evidenced in Quebec, Canada (Baker, Gruber, and Milligan 2008; Haeck, Lefebvre, and Merrigan 2015). Effective childcare systems should establish comprehensive quality standards that adapt to local contexts. However, there is considerable variation in quality regulations across economies, and the specific factors influencing parents' choices about childcare services remain inconclusive. More research is necessary to better understand the role of quality requirements in childcare utilization (Devercelli and Beaton-Day 2020).

Accordingly, indicator I.7.4 is divided into three questions. Each question is individually assessed and assigned a score of 0 or 0.33. The final score of indicator I.7.4 is calculated by adding up the scores of its three questions:

I.7.4.1 Does the law establish caregiver-to-child ratio or maximum group size in childcare centers (public or private)?

Question I.7.4.1 is assigned a score of 0.33 if at least one of the following two conditions is met:

- ▶ The law mandates quality requirements for public or private center-based childcare, covering structural quality in the form of an educator/caregiver-to-child ratio; OR
- ▶ The law mandates quality requirements for public or private center-based childcare, covering structural quality in the form of a maximum group size—not the size of the entire childcare facility.

I.7.4.2 Does the law establish a minimum level of specialized education or training for educators in childcare centers (public or private)?

Question I.7.4.2 is assigned a score of 0.33 if the law mandates quality requirements for public or private center-based childcare, covering workforce quality, in the form of a minimum level of specialized education or professional training for educators or main caregivers, or any nonspecialized education if it is accompanied by relevant work experience or training.

I.7.4.3 Does the law establish mandatory periodic inspection of childcare centers (public or private) by authorized bodies or mandatory periodic reporting by childcare centers (public or private) to authorized bodies?

Question I.7.4.3 is assigned a score of 0.33 if at least one of the following two conditions is met:

- ▶ The law mandates quality requirements for public or private center-based childcare, covering quality assurance mechanisms in the form of mandatory regular inspections (by means of physical visits) by authorized bodies, such as government regulatory agencies and local health departments, with “regular” including, but not limited to annually, monthly, or weekly; OR
- ▶ The law mandates quality requirements for public or private center-based childcare, covering quality assurance mechanisms in the form of mandatory regular reporting by childcare centers to authorized bodies, such as government regulatory agencies and local health departments, with “regular” including, but not limited to annually, monthly, or weekly.

## PILLAR II—CHILDCARE SUPPORTIVE FRAMEWORKS

Pillar II—The Childcare supportive frameworks pillar examines policies and practices that support parents in making informed decisions about childcare, including access to publicly available registries of childcare providers, financial support for both parents and nonstate childcare providers, and monitoring of high-quality services through publicly available regular quality reports (table 7.7).

**TABLE 7.7.**

Summary Table of Pillar II for the Childcare Topic

| PILLAR II—CHILDCARE SUPPORTIVE FRAMEWORKS   | POINTS | MAXIMUM SCORE   |
|---|--------|---|
| II.7.1 Is There a Publicly Available Registry or Database of Childcare Providers?   | 0 or 1 | 100   |
| II.7.2 Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Parents?                      | 0 or 1 | 100   |
| II.7.3 Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Nonstate Childcare Providers? | 0 or 1 | 100   |
| II.7.3.1 Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Private Childcare Centers?  |        | The response to at least one of the questions must be YES to obtain 1 point |
| II.7.3.2 Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Employers?                  |        |   |

|   |               |            |
|---|---------------|------------|
| II.7.4 Does the Government Publish Reports on the Quality of Childcare Services?  | 0, 0.50, or 1 | 100        |
| II.7.4.1 Does the government publish reports of a broad nature benchmarking the quality of childcare services?  | 0.50          |            |
| II.7.4.2 Does the government provide an open-data information system or publish reports that assess individual childcare providers on the quality of provided services? | 1             |            |
| <b>Topic Pillar Score (rescaled average of indicator scores)</b>  | <b>4</b>      | <b>100</b> |

### II.7.1 There a Publicly Available Registry or Database of Childcare Providers?

This indicator is not divided into additional questions (table 7.8).

**TABLE 7.8.**

Is There a Publicly Available Registry or Database of Childcare Providers?

#### II.7.1 IS THERE A PUBLICLY AVAILABLE REGISTRY OR DATABASE OF CHILDCARE PROVIDERS?

Access to accurate and readily available information is essential for parents evaluating childcare options and has been an important tool to improve quality and community engagement (Devercelli and Beaton-Day 2020). A centralized public registry or database of registered childcare providers enables parents to obtain crucial information, including providers' locations, contact details, types of services offered, and other pertinent records.

Accordingly, indicator II.7.1 is assigned a score of 1 if the following three conditions are met:

- ▶ There is a registry, database, or list of available childcare providers published on an official government website, other official platforms, or associated reports; AND
- ▶ The registry, database, or list includes details about the name of the provider, location, and contact information; AND
- ▶ The registry, database, or list of childcare providers was published within the past three years preceding the data collection cut-off date.

### II.7.2 Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Parents?

This indicator is not divided into additional questions (table 7.9).

**TABLE 7.9.**

Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Parents?

#### II.7.2 IS THERE A CLEARLY OUTLINED APPLICATION PROCEDURE TO REQUEST FINANCIAL SUPPORT FROM THE GOVERNMENT FOR CHILDCARE SERVICES BY PARENTS?

A well-defined application procedure for government financial support is essential for parents navigating the complexities of accessing funding for childcare services (ILO and ADB 2023; Currimjee, Alvarenga Lima, and Troiano 2022). Clear guidelines enable families to understand their rights and the necessary steps to obtain assistance, ensuring that they can effectively secure the resources they need for childcare.

These procedures should be explicitly documented in relevant legislation or made readily accessible on official government platforms. Transparent communication of these processes not only facilitates access to financial support but also enhances accountability and trust in government services (Devercelli and Beaton-Day 2020). Moreover, the existence of straightforward application procedures can reduce administrative burdens and make it easier for families to apply for and receive necessary funding.

Accordingly, indicator II.7.2 is assigned a score of 1 if at least one of the following two conditions is met:

- ▶ Financial support is available to parents for the use of childcare services as assessed under indicator I.7.3 (AND) There is a law, guideline, or official government website that clearly outlines the application procedure for parents to request financial support for childcare services (AND) Entitlement conditions, including eligibility criteria, are specified with accompanying details on the process for requesting financial support; OR
- ▶ Childcare services are free and universal, meaning legally guaranteed to all children without any conditions.

### **II.7.3 Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Nonstate Childcare Providers?**

This indicator is divided into two additional questions (table 7.10).

**TABLE 7.10.**

Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Nonstate Childcare Providers?

#### **II.7.3 IS THERE A CLEARLY OUTLINED APPLICATION PROCEDURE TO REQUEST FINANCIAL SUPPORT FROM THE GOVERNMENT FOR CHILDCARE SERVICES BY NONSTATE CHILDCARE PROVIDERS?**

II.7.3.1 Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Private Childcare Centers?

II.7.3.2 Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Employers?

A clearly defined and outlined application procedure makes it easier for nonstate childcare providers (private childcare centers or employers) to request financial support from the government. The procedures can be outlined in laws or on official government platforms. By providing clear and comprehensive information, the government can enhance transparency and facilitate access to financial resources (Devercelli and Beaton-Day 2020; Sakhonchik, Elefante, and Niesten 2023).

Accordingly, indicator II.7.3 is divided into two questions. Each question is individually assessed and assigned a score of 0 or 1. The final score for indicator II.7.3 is 1 if the score of at least one of its questions is 1:

II.7.3.1 Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Private Childcare Centers?

Question II.7.3.1 is assigned a score of 1 if the following two conditions are met:

- ▶ Financial support is available to private childcare centers as assessed under indicator I.7.3; AND
- ▶ There is a law, guideline, or official government website that clearly outlines application procedures for private childcare centers to request financial support (AND) Entitlement

conditions, including eligibility criteria, for private childcare centers are specified including accompanying details on the process for requesting financial support.

#### II.7.3.2 Is There a Clearly Outlined Application Procedure to Request Financial Support from the Government for Childcare Services by Employers?

Question II.7.3.2 is assigned a score of 1 if the following two conditions are met:

- ▶ Financial support is available to employers for providing or supporting childcare services for their employees as assessed under indicator I.7.3; AND  
There is a law, guideline, or official government website that clearly outlines application procedures for employers to request financial support (AND) Entitlement conditions, including eligibility criteria, for employers are specified including accompanying details on the process for requesting financial support.

#### II.7.4 Does the Government Publish Reports on the Quality of Childcare Services?

This indicator is not divided into additional questions (table 7.11).

**TABLE 7.11.**

Does the Government Publish Reports on the Quality of Childcare Services?

##### II.7.4 DOES THE GOVERNMENT PUBLISH REPORTS ON THE QUALITY OF CHILDCARE SERVICES?

II.7.4.1 Does the government publish reports of a broad nature benchmarking the quality of childcare services?

II.7.4.2 Does the government provide an open-data information system or publish reports that assess individual childcare providers on the quality of provided services?

Information gaps limit parents' ability to make childcare decisions. Many parents lack comprehensive details regarding the characteristics and quality of available childcare options. These information asymmetries highlight the need for the state to reconsider norms surrounding family privacy and to adopt a more active public role in the childcare market. Governments that publish reports on the quality of childcare services demonstrate a commitment to proactive monitoring and the establishment of high standards for early childhood education and care. By regularly releasing quality assessment reports, these governments promote transparency and empower parents to make better-informed choices regarding their children's care. Such reports can provide valuable insights into various quality parameters, including structural quality—such as child-to-educator ratios, maximum group sizes, infrastructure, workforce management, and the learning environment (Devercelli and Beaton-Day 2020; OECD 2012). If standards are clearly defined and data from systematic monitoring of usage and quality are published, parents can better assess their options and hold childcare providers accountable for the services they offer, fostering a more transparent and responsive childcare sector.

Accordingly, indicator II.7.4 is divided into two questions:

II.7.4.1 Does the government publish reports of a broad nature benchmarking the quality of childcare services?

Question II.7.4.1 is assigned a score of 0.50 if, within the past three years preceding the data collection cut-off date, the government has published reports that include inspection reports or reports of a broad nature about childcare services, benchmarking the quality of center-based childcare services around at least one of the following parameters: (1) structural quality; (2) infrastructure, workforce, and management quality; and (3) quality of learning environments. Reports limited to raw statistics on learning outcomes, enrollment rates, or number of childcare providers—or those based solely on self-assessments—are insufficient.

II.7.4.2 Does the government provide an open-data information system or publish reports that assess individual childcare providers on the quality of provided services?

Question II.7.4.2 is assigned a score of 1 if at least one of the two conditions are met:

- ▶ There is an open-data government information system or website enabling parents to access and search for quality (inspection) reports on individual childcare providers; OR

The government has published reports within the past three years preceding the data collection cut-off date that outline whether individual childcare providers meet, underperform in, or exceed quality standards.

Indicator II.7.4 is assigned a score of 0 if the government has not published any such reports within the past three years preceding the data collection cut-off date.

## PILLAR III—CHILDCARE ENFORCEMENT PERCEPTIONS

Pillar III—The Childcare Enforcement perceptions pillar measures the extent to which laws related to childcare services are enforced in practice. To calculate the Childcare topic enforcement perceptions score, the experts' valid responses for each indicator are first aggregated into an indicator score at the economy level, taking the median value of all responses given to that indicator. If the corresponding legal frameworks indicator is fractionally scored, the median value is multiplied by the economy's legal frameworks score. This creates the indicator score in a 0-4 range, where 4 represents the highest possible score and 0 the lowest. Next, the topic score is calculated as the simple average of the four indicator scores scaled to a 0-100 range, where 100 represents the highest possible score and 0 the lowest (table 7.12).

**TABLE 7.12.**

Summary Table of Pillar III for the Childcare Topic

| PILLAR III—CHILDCARE ENFORCEMENT PERCEPTIONS   | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE |
|--|-----------------------|---------------------------|
| III.7.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Establishing Center-Based Childcare Services, in Practice? | 0, 1, 2, 3, or 4      | 0-100                     |
| Not at all enforced  | 0                     | 0                         |
| Rarely enforced  | 1                     | 25                        |
| Moderately enforced  | 2                     | 50                        |
| Mostly enforced  | 3                     | 75                        |
| Fully enforced   | 4                     | 100                       |

|  |                  |       |
|--|------------------|-------|
| III.7.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Establishing Any Form of Support for Families for Childcare Services, in Practice?                 | 0, 1, 2, 3, or 4 | 0-100 |
| Not at all enforced  | 0                | 0     |
| Rarely enforced  | 1                | 25    |
| Moderately enforced  | 2                | 50    |
| Mostly enforced  | 3                | 75    |
| Fully enforced   | 4                | 100   |
| III.7.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Establishing Any Form of Support for Nonstate Childcare Providers, in Practice?                    | 0, 1, 2, 3, or 4 | 0-100 |
| Not at all enforced  | 0                | 0     |
| Rarely enforced  | 1                | 25    |
| Moderately enforced  | 2                | 50    |
| Mostly enforced  | 3                | 75    |
| Fully enforced   | 4                | 100   |
| III.7.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Establishing Quality Standards for the Provision of Center-Based Childcare Services, in Practice?* | 0, 1, 2, 3, or 4 | 0-100 |
| Not at all enforced  | 0                | 0     |
| Rarely enforced  | 1                | 25    |
| Moderately enforced  | 2                | 50    |
| Mostly enforced  | 3                | 75    |
| Fully enforced   | 4                | 100   |
| Topic Pillar Score (rescaled average of indicator scores)  |                  | 0-100 |

\*Please refer to the detailed explanation below for the calculation of the indicator score.

The enforcement perceptions indicator question is contingent upon the corresponding legal frameworks indicator score as follows:

- ▶ If the legal frameworks indicator score is greater than 0, the enforcement perceptions indicator question is about the extent of enforcement of the legislation. Scoring rules are provided in Table 7.13.
- ▶ If the legal frameworks indicator score is 0, then no question on enforcement perceptions is asked, and the economy obtains a score of 0 points on this indicator.

**TABLE 7.13.**

Detailed Scoring for Childhood Enforcement Perceptions (Indicator III.7.4) with Partial Scoring on Legal Frameworks (Indicator I.7.4)

| PILLAR III—CHILDCARE ENFORCEMENT PERCEPTIONS   | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE |
|--|-----------------------|---------------------------|
| If the score of indicator I.7.4 is greater than 0:<br>III.7.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Establishing Quality | 0, 1, 2, 3, or 4      | 0-100                     |

| Standards for the Provision of Center-Based Childcare Services, in Practice? |   |   |
|--|---|---|
| Not at all enforced  | 0 | 0   |
| Rarely enforced  | 1 | 25 multiplied by indicator score for I.7.4  |
| Moderately enforced  | 2 | 50 multiplied by indicator score for I.7.4  |
| Mostly enforced  | 3 | 75 multiplied by indicator score for I.7.4  |
| Fully enforced   | 4 | 100 multiplied by indicator score for I.7.4 |

### 3. PARAMETERS

To ensure comparability of the data from expert consultations across economies, the Childcare topic uses specific parameters in addition to the general parameters discussed in detail in the Overview chapter. Indeed, it is assumed that the woman is married and has a child aged between 0 and 2 years and 11 months on the data collection cut-off date who is in good health. These parameters apply to all pillars.

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# ENTREPRENEURSHIP

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# CHAPTER 8. ENTREPRENEURSHIP

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## 1. MOTIVATION

Expanding access to finance and fostering entrepreneurial activities enables women to overcome constraints that limit business opportunities, resulting in increased participation in the formal sector, enhanced productivity, and a reduction in gender gaps in business leadership (for an overview, see Kolovich et al. 2024). The creation of an enabling environment for women to become successful entrepreneurs directly contributes to their economic empowerment. It can drive economic growth, foster innovation, and create wider economic and social benefits beyond the individual entrepreneur (Acemoglu and Robinson 2012; Ubfal 2024). While an increasing number of women in emerging markets and low-income countries aspire to open their own businesses, the majority still operate subsistence-oriented micro businesses (Elam et al. 2021; La Porta and Shleifer 2014). Several empirical studies document that female-led firms facing differential constraints have lower levels of labor, total factor productivity, and profits compared to male-led firms (Allison et al. 2023; Bardasi, Sabarwal, and Terrell 2011; Campos et al. 2019; Fang et al. 2022; Islam et al. 2020).

Enabling legal environments, such as laws protecting women from discrimination in accessing credit, are associated with a greater likelihood that a female entrepreneur will ask for credit when she needs it (Betrand and Perrin 2022). Further, a cross-country study using individual-level data from 148 developed and developing economies highlights the existence of a significant and positive correlation between gender equality in the law and women's access to financial products (Perrin and Hyland 2023). The results show that greater legal equality alleviates women's involuntary financial exclusion (Perrin and Hyland 2023).

Yet, women still face both demand and supply side constraints in accessing finance. Worldwide, 78 percent of men now have a formal financial account, compared to 74 percent of women (Demirgüç-Kunt et al. 2022). In developing economies, the gap is somewhat larger, at 6 percentage points (Demirgüç-Kunt et al. 2022). Likewise, female entrepreneurs are less likely to secure loans and venture capital, which limits their ability to scale up operations (Bapna and Ganco 2021; Bittner and Lau 2021; Ewens and Townsend 2020; Guzman and Kacperczyk 2019). Women-owned businesses are more likely to be rejected for loans and receive smaller loans on average compared to their male counterparts (Demirgüç-Kunt et al. 2018). The total micro, small, or medium enterprise (MSME) finance gap for women is estimated to amount to US\$1.9 trillion (IFC 2025).

Similarly important is an enabling environment for female representation in leadership positions (for an overview: Bramucci et al. 2025). Gender parity in the boardroom is essential to safeguard women's economic opportunities and promote change in the predominantly men-led business structure. According to the OECD's Analytical Database on Individual Multinationals and Affiliates (ADIMA), only 16 percent of board members in the top 500 multinational enterprises (MNEs) (by market capital) are women, and only 12 percent in the technology sector. The introduction of gender quotas for corporate boards has the potential to boost women's representation, thereby enhancing gender diversity, which in turn can improve corporate culture and business performance (Gambacorta et al. 2022; Latura and Weeks 2023; Moon 2023; Noland, Moran, and Kotschwar 2016).

Additionally, less than 2 percent of purchases made by large corporations and governments are estimated to go to women-led businesses (Vazquez and Frankel 2017). This highlights the critical importance of

public procurement policies that are inclusive of women-led and women-owned businesses. By ensuring that women-led and women-owned enterprises have fair access to procurement opportunities, governments can significantly enhance the economic participation of women and help bridge the existing finance gap.

In this context, the Entrepreneurship topic assesses women’s equal legal capacity to start and run businesses, and their ability to become leaders and to win public contracts. The topic further assesses broader policy measures supporting female entrepreneurs, such as through entrepreneurship strategies, training programs, finance, and the collection of sex-disaggregated data.

## 2. INDICATORS

The Entrepreneurship topic measures the ability of women to establish and run a business across three different dimensions, here referred to as pillars. The first pillar measures legal constraints on a woman’s ability to start and run a business, nondiscrimination in access to credit based on gender, gender-responsive criteria in public procurement laws, and mandatory quotas for women on public corporate boards. The second pillar examines policies and practices that support female entrepreneurship, including the availability of regularly published sex-disaggregated data on women’s business activities, government-led programs or national strategies to facilitate women’s access to financial services, and government-led programs to support women entrepreneurs. The third pillar measures the extent to which laws on women’s ability to establish and run a business are enforced in practice. Each pillar is composed of four main indicators, which in some cases are further divided into questions, as discussed below. Relevant points are assigned to each indicator. Table 8.1 summarizes all three pillars and their respective indicators.

**TABLE 8.1.**

Summary Table of All Three Pillars for the Entrepreneurship Topic

| PILLAR I—ENTREPRENEURSHIP LEGAL FRAMEWORKS   |
|--|
| I.8.1 Does the Law Allow a Woman to Undertake Entrepreneurial Activities in the Same Way as a Man?                         |
| I.8.1.1 Does the law allow a woman to sign a contract in the same way as a man?  |
| I.8.1.2 Does the law allow a woman to register a business in the same way as a man?  |
| I.8.1.3 Does the law allow a woman to open a bank account in the same way as a man?  |
| I.8.2 Does the Law Prohibit Discrimination in Access to Credit Based on Gender?  |
| I.8.3 Does the Law Prescribe a Gender Quota for Corporate Boards?  |
| I.8.3.1 What is the prescribed quota?  |
| I.8.4 Does the Law Include Gender-Responsive Procurement Provisions for Public Procurement Processes?                      |
| I.8.4.1 Which type of criteria are included (e.g., quota, needs assessment, exclusion criteria)?                           |
| PILLAR II—ENTREPRENEURSHIP SUPPORTIVE FRAMEWORKS   |
| II.8.1 Is there a Comprehensive Framework to Support Women Entrepreneurs, Women-Owned Businesses, or Women-Led Businesses? |
| II.8.1.1 Is there a plan or strategy supporting female entrepreneurs?  |
| II.8.1.2 Does the plan or strategy that supports female entrepreneurs provide for specific targets and indicators?         |
| II.8.1.3 Does the plan or strategy that supports female entrepreneurs provide for monitoring and evaluation mechanisms?    |

|   |
|---|
| II.8.1.4 Is there an agency supporting female entrepreneurs?  |
| II.8.1.5 Is there a nationally applicable definition on what constitutes a women-owned business or women-led business?                                      |
| II.8.2 Does the Government Publish Anonymized Sex-Disaggregated Data on Women-Owned or Women-Led Businesses and on Women in Corporate Leadership Positions? |
| II.8.2.1 Does the government publish sex-disaggregated data on women-owned or women-led businesses?   |
| II.8.2.2 Does the government publish sex-disaggregated data on women in private sector leadership positions?  |
| II.8.3 Are there Government-Led Programs Supporting Female Entrepreneurs with Training or Business Development?   |
| II.8.4 Are there Government-Led Services on Increasing Access to Financial Services or Resources Available for Women and Female Entrepreneurs?              |
| II.8.4.1 Is there a national financial inclusion strategy or a national strategy with a dedicated section focusing on women's financial inclusion?          |
| II.8.4.2 Does the government provide programs on access to financial services or resources to women or female entrepreneurs?                                |

### PILLAR III—ENTREPRENEURSHIP ENFORCEMENT PERCEPTIONS

|   |
|---|
| III.8.1 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Undertake Entrepreneurial Activities in the Same Way as a Man, in Practice? *              |
| III.8.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation that Prohibits Gender-Based Discrimination in Access to Credit, in Practice?                      |
| III.8.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Prescribing Gender Quotas for Corporate Boards, in Practice?                                      |
| III.8.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Including Gender-Responsive Procurement Provisions for Public Procurement Processes, in Practice? |

\* Please refer to the detailed Pillar III table below for the calculation of the indicator score

## PILLAR I—ENTREPRENEURSHIP LEGAL FRAMEWORKS

Pillar I—The Entrepreneurship legal frameworks pillar measures legal constraints to a woman's ability to start and run a business and assesses the existence of enabling provisions, including nondiscrimination in access to credit provisions, gender-responsive criteria in public procurement laws, and binding quotas for women on public corporate boards. It is divided into four indicators, some of which consist of several questions (table 8.2).

**TABLE 8.2.**  
Summary Table of Pillar I for the Entrepreneurship Topic

| PILLAR I—ENTREPRENEURSHIP LEGAL FRAMEWORKS  | POINTS  | MAXIMUM SCORE |
|---|---|---------------|
| I.8.1 Does the Law Allow a Woman Undertake Entrepreneurial Activities in the Same Way as a Man? | 0 or 1  | 100           |
| I.8.1.1 Does the law allow a woman to sign a contract in the same way as a man?                 | The response to each question must be YES to obtain 1 point |               |
| I.8.1.2 Does the law allow a woman to register a business in the same way as a man?             |   |               |
| I.8.1.3 Does the law allow a woman to open a bank account in the same way as a man?             |   |               |

|   |  |     |
|---|--|-----|
| I.8.2 Does the Law Prohibit Discrimination in Access to Credit Based on Gender?                       | 0 or 1   | 100 |
| I.8.3 Does the Law Prescribe a Gender Quota for Corporate Boards?                                     | 0-1  | 100 |
| I.8.3.1 What is the prescribed quota?   | Quota $\geq$ 40% = 1 point<br>Quota < 40% AND >0% OR at least 1 woman = 0.50 point<br>No mandatory quota = 0 point |     |
| I.8.4 Does the Law Include Gender-Responsive Procurement Provisions for Public Procurement Processes? | 0 or 1   | 100 |
| Topic Pillar Score (rescaled average of indicator scores)   | 4  | 100 |

### I.8.1 Does the Law Allow a Woman to Undertake Entrepreneurial Activities in the Same Way as a Man?

This indicator is divided into three main questions (table 8.3).

**TABLE 8.3.**

Does the Law Allow a Woman to Undertake Entrepreneurial Activities in the Same Way as a Man?

|  |
|--|
| I.8.1 DOES THE LAW ALLOW A WOMAN TO UNDERTAKE ENTREPRENEURIAL ACTIVITIES IN THE SAME WAY AS A MAN? |
| I.8.1.1 Does the law allow a woman to sign a contract in the same way as a man?                    |
| I.8.1.2 Does the law allow a woman to register a business in the same way as a man?                |
| I.8.1.3 Does the law allow a woman to open a bank account in the same way as a man?                |

Women entrepreneurs are dynamic agents of change with the potential to significantly boost economic growth. They contribute as business leaders, job creators, innovators, and drivers of solutions to social, environmental, and economic challenges around the world. According to the *Global Entrepreneurship Monitor* (GEM) (Hill et al. 2023), one in six women worldwide has expressed an intention to start a business, compared to one in five men. This shows a vast reservoir of untapped ambition among women entrepreneurs, who could deliver considerable economic advancements if given the right opportunities. However, women's entrepreneurial pursuits continue to face numerous barriers, with discriminatory laws serving as a foundational obstacle. These laws hinder women's ability to sign contracts, register businesses, or open bank accounts, creating a critical first barrier among many others that impede their economic potential.

International standards such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) explicitly guarantee women equal rights to conclude contracts emphasizing the importance of legal equality between men and women. The CEDAW Committee further notes that when a woman cannot enter into a contract or can do so only with her husband's or a male relative's concurrence or guarantee, she is denied legal autonomy, restricting her from managing her own business or entering into any other form of contract (CEDAW Committee 1994).

Literature consistently highlights legal constraints as critical barrier to female entrepreneurship (Singh et al. 2010; Etim and Iwu 2019). For example, legal barriers are negatively correlated with the proportion of new female business owners and sole proprietors (Meunier, Krylova, and Ramalho 2017). Further, women have a higher probability of being in vulnerable employment than men in countries where women cannot register a business and open a bank account in the same way as a man (see, for example,

Bue et al. 2022). For instance, the requirement for women to obtain spousal permission to register a business makes it more difficult for women-owned businesses to formalize (Campos et al. 2018). Additionally, transaction costs are one of the main barriers to registration for women-owned firms (Campos, Goldstein, and McKenzie 2019). Removing legal hurdles for women during the business registration process can help increase the number of formalized women-owned firms (Campos, Goldstein, and McKenzie 2019).

Accordingly, indicator I.8.1 is divided into three questions. Each question is individually assessed. Indicator I.8.1 is assigned a score of 1 if the response is YES to all of its questions:

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

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

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

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

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

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

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

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

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

### I.8.2 Does the Law Prohibit Discrimination in Access to Credit Based on Gender?

This indicator is not divided into additional questions (table 8.4).

**TABLE 8.4.**

Does the Law Prohibit Discrimination in Access to Credit Based on Gender?

**I.8.2 DOES THE LAW PROHIBIT DISCRIMINATION IN ACCESS TO CREDIT BASED ON GENDER?**

Lack of access to credit remains a significant barrier for women entrepreneurs, challenging both the formalization of new businesses and the sustainable growth of existing firms. Women-owned businesses are more likely to be rejected for loans and receive smaller loans on average compared to businesses owned by men (Demirgüç-Kunt et al. 2018). As a result, women tend to apply for loans less frequently and are more likely to opt out of the loan application process, often reverting to informal finance compared to their male counterparts (Alesina, Lotti, and Mistrulli 2013; Ongena and Popov 2016; Treichel and Scott 2006). Discriminatory hurdles, including legal constraints and adversary social norms, may discourage female entrepreneurs, who often anticipate rejection and thus hesitate to apply for loans. This negative feedback cycle exacerbates the financial constraints faced by women-owned businesses, with the total micro, small, or medium enterprise (MSME) finance gap for women-owned businesses estimated at US\$1.9 trillion (IFC 2025). In contrast, laws specifically protecting women’s access to credit are pivotal in encouraging women to seek credit when needed and in reducing women’s involuntary financial exclusion (Perrin and Hyland 2023). Financial inclusion helps to build savings (Allen et al. 2016) and to foster business creation (Aristei and Gallo 2016). International standards such as Article 13(b) of the CEDAW specifically state that women must have equal access to bank loans, mortgages, and other forms of financial credit without discrimination.

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

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

**I.8.3 Does the Law Prescribe a Gender Quota for Corporate Boards?**

This indicator is not divided into additional questions (table 8.5).

**TABLE 8.5.**

Does the Law Prescribe a Gender Quota for Corporate Boards?

**I.8.3 DOES THE LAW PRESCRIBE A GENDER QUOTA FOR CORPORATE BOARDS?****I.8.3.1 What is the prescribed quota?**

Gender parity in corporate boardrooms is crucial to safeguarding women's economic opportunities and fostering systemic change in predominantly male-led business structures. Women currently occupy less

than one-quarter (23.3 percent) of board seats globally, underscoring the persistent underrepresentation of women in leadership roles (Deloitte 2024). Introducing legally binding quotas for corporate boards has the potential of boosting women's representation, thereby enhancing gender diversity, which in turn can improve corporate performance and generate economic growth (Belaounia, Tao, and Zhao 2020; García and Herrero 2021). Recent studies have shown that firms with greater board gender diversity experience enhance firm performance, such as having a lower likelihood of bankruptcy, a lower cost of debt (García and Herrero 2021), and less excessive risk-taking (Belaounia, Tao, and Zhao 2020). The presence of women in corporate leadership positions is also associated with valuable firm features such as skill diversity and the availability of parental leave (Latura and Weeks 2023; Noland, Moran, and Kotschwar 2016), as well as more environmentally sustainable outcomes (Gambacorta et al. 2022; Moon 2023).

Promoting women's leadership also has far-reaching social implications. By increasing women's access to leadership roles, their career progression and decision-making influence are strengthened, leading to greater bargaining power over household income allocation (Uckat 2023). Thus, gender-inclusive boardrooms not only enhance firm performance and sustainability but also contribute to broader gender equity within society. A growing number of economies have incorporated gender quota into laws. In 2003, Norway became the first economy globally to establish a legally binding gender quota for corporate boards, requiring public limited companies to allocate at least 40 percent of board seats to women. This pioneering legislation has remained in effect and has inspired similar measures worldwide.

The European Union (EU) has adopted Directive 2022/2381, commonly referred to as the “Women on Boards” directive, seeking to improve gender balance in corporate decision-making across member states and fostering more inclusive corporate environments within the EU. This legislation mandates that, by June 2026, listed companies with more than 250 employees must fill either 40 percent of nonexecutive director positions or 33 percent of combined executive and nonexecutive director positions with members of the underrepresented sex.

Beyond Europe, global policy frameworks are increasingly emphasizing the need for gender diversity in leadership. The recently updated G20/OECD Principles of Corporate Governance 2023 call for corporate boards to assess whether they possess the right mix of background and competences, which can be reached, for example, through mandatory quotas or voluntary targets for female participation on boards (OECD 2023).

Accordingly, indicator I.8.3 is assigned a score of 1, 0.50, or 0 based on the conditions met:

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

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

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

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

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

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

#### I.8.4 Does the Law Include Gender-Responsive Procurement Provisions for Public Procurement Processes?

This indicator is not divided into additional questions (table 8.6).

**TABLE 8.6.**

Does the Law Include Gender-Responsive Procurement Provisions for Public Procurement Processes?

#### I.8.4 DOES THE LAW INCLUDE GENDER-RESPONSIVE PROCUREMENT PROVISIONS FOR PUBLIC PROCUREMENT PROCESSES?

##### I.8.4.1 Which type of criteria are included (e.g., quota, needs assessment, exclusion criteria)?

Gender-responsive procurement is the sustainable selection of services, goods or civil works that considers the impact on gender equality and women’s empowerment (Sarter 2020; UN Women 2022). Gender-responsive procurement represents an innovative approach to public procurement that goes beyond the traditional management of costs and benefits, aiming to advance gender equality and women’s empowerment through the strategic selection of services, goods, and works. It integrates gender considerations into procurement policies and practices, ensuring that public spending contributes to addressing systemic inequalities and creating opportunities for women. Gender-responsive procurement provisions include mechanisms such as tie-breaker conditions, exclusion criteria, needs assessments, and quotas, each designed to promote the participation of women-owned businesses in public procurement processes (UN Women 2023; World Bank 2024).

Public procurement typically constitutes about 13 percent to 20 percent of a country’s gross domestic product, with a global expenditure estimated at nearly US\$9.5 trillion per year (World Bank 2020). However, women-owned businesses win a mere 1 percent of public procurement contracts globally (McManus 2011; Vazquez and Sherman 2013). Public procurement can contribute to promoting equality in various ways, serving as an integral component of broader efforts to address and overcome segregation (Sarter 2020). Further, public procurement can address gender inequalities by integrating a gender perspective in the delivery of services themselves (Callerstig 2014).

International standards for gender-responsive procurement remain nascent, but international organizations have laid important groundwork through principles and guidelines. The Women’s Empowerment Principles (WEPs) drafted by UN Women and the United Nations Global Compact (UN Women 2021), the OECD Recommendations on Gender Equality in Public Life (OECD 2015), and the World Bank Group Gender Strategy 2024–2030 (World Bank Group 2024) emphasize integrating gender considerations into procurement to promote women’s economic empowerment. For instance, Principle 5 of the WEPs endorses the implementation of “enterprise development, supply chain and market practice that empower women” as a good practice (UN Women 2021). The World Bank Group Gender Strategy 2024–2030 emphasizes the importance of incorporating gender analysis into procurement systems to effectively allocate resources and tackle structural barriers to gender equality (World Bank Group 2024). The OECD recommends the integration of evidence-based assessments of gender impacts and

considerations into various dimensions of public governance, including public procurement (OECD 2024, Recommendation I.3).

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

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

## PILLAR II—ENTREPRENEURSHIP SUPPORTIVE FRAMEWORKS

Pillar II—The Entrepreneurship supportive frameworks pillar examines policies and practices that support female entrepreneurship, including the availability of regularly published sex-disaggregated data on women’s business activities, government-led programs or national strategies to facilitate women’s access to financial services, and government-led programs to support women entrepreneurs. It is divided into four indicators, some of which consist of several questions (table 8.7).

**Table 8.7.**  
Summary Table of Pillar II for the Entrepreneurship Topic

| PILLAR II—ENTREPRENEURSHIP SUPPORTIVE FRAMEWORKS  | POINTS    | MAXIMUM SCORE |
|---|-----------|---------------|
| II.8.1 Is there a Comprehensive Framework to Support Women Entrepreneurs, Women-Owned Businesses, or Women-Led Businesses?                        | 0–1       | 100           |
| II.8.1.1 Is there a plan or strategy supporting female entrepreneurs?   | 0 or 0.20 |               |
| II.8.1.2 Does the plan or strategy that supports female entrepreneurs provide for specific targets and indicators?*                               | 0 or 0.20 |               |
| II.8.1.3 Does the plan or strategy that supports female entrepreneurs provide for monitoring and evaluation mechanisms?*                          | 0 or 0.20 |               |
| II.8.1.4 Is there an agency supporting female entrepreneurs?  | 0 or 0.20 |               |
| II.8.1.5 Is there a nationally applicable definition on what constitutes a women-owned business or women-led business?                            | 0 or 0.20 |               |
| II.8.2 Does the Government Publish Anonymized Sex-Disaggregated Data on Women-Owned or Women-Led Businesses and on Women in Leadership Positions? | 0–1       | 100           |
| II.8.2.1 Does the government publish sex-disaggregated data on women-owned or women-led businesses?   | 0 or 0.50 |               |
| II.8.2.2 Does the government publish sex-disaggregated data on women in corporate leadership positions?   | 0 or 0.50 |               |

|  |          |            |
|--|----------|------------|
| II.8.3 Are there Government-Led Programs Supporting Female Entrepreneurs with Training or Business Development?                                    | 0 or 1   | 100        |
| II.8.4 Are there Government-Led Services on Increasing Access to Financial Services or Resources Available for Women and Female Entrepreneurs?     | 0–1      | 100        |
| II.8.4.1 Is there a national financial inclusion strategy or a national strategy with a dedicated section focusing on women’s financial inclusion? | 1; OR    |            |
| II.8.4.2 Does the government provide programs on access to financial services or resources to women or female entrepreneurs?                       | 0.50     |            |
| <b>Topic Pillar Score (rescaled average of indicator scores)</b>   | <b>4</b> | <b>100</b> |

*\*Economies are eligible to score 0.20 on this question only if they receive a score of 0.20 on question II.8.1.1.*

### II.8.1 Is there a Comprehensive Framework to Support Women Entrepreneurs, Women-Owned Businesses, or Women-Led Businesses?

This indicator is divided into five main questions (table 8.8).

**TABLE 8.8.**

Is there a Comprehensive Framework to Support Women Entrepreneurs, Women-Owned Businesses, or Women-Led Businesses?

| II.8.1 IS THERE A COMPREHENSIVE FRAMEWORK TO SUPPORT WOMEN ENTREPRENEURS, WOMEN-OWNED BUSINESSES, OR WOMEN-LED BUSINESSES? |  |
|--|--|
| II.8.1.1 Is there a plan or strategy supporting female entrepreneurs?  |  |
| II.8.1.2 Does the plan or strategy that supports female entrepreneurs provide for specific targets and indicators?         |  |
| II.8.1.3 Does the plan or strategy that supports female entrepreneurs provide for monitoring and evaluation mechanisms?    |  |
| II.8.1.4 Is there an agency supporting female entrepreneurs?   |  |
| II.8.1.5 Is there a nationally applicable definition on what constitutes a women-owned business or women-led business?     |  |

Around the world, gender inequality in entrepreneurship is well documented, with numerous studies highlighting the disparities between men and women in both the likelihood of becoming entrepreneurs and the success rates of their businesses in terms of profits, sales, and employment (see, for example, Allison et al. 2023; Campos et al. 2019; Jayachandran 2021; Islam et al. 2020; Klapper and Parker 2011). Launching a national plan or strategy to support women entrepreneurs, women-owned businesses, or women-led businesses is considered a good practice that helps overcome some of these barriers (Nakku et al. 2020). Growing evidence shows that government interventions outlined in entrepreneurial strategies play a crucial role in helping women-owned and women-led businesses overcome persistent barriers (for an overview of this evidence, see Siegrist 2022; Ubfal 2024).

The OECD’s 2015 Recommendations on Gender Equality in Public Life, for instance, provide guidelines to help economies integrate gender equality into the design and implementation of policies across public life, education, employment, and entrepreneurship (OECD 2015). Building on this, the OECD emphasizes that governments should enhance policy frameworks for women’s entrepreneurship, including through the increased use of tailored measures (OECD 2022). In order to be effective, a national plan or strategy on female entrepreneurship needs to set targets to benchmark against or a delegated agency to coordinate and sustain the measures. Furthermore, while there is a large and interdisciplinary literature

that tries to determine who entrepreneurs are and why they choose to start a business (Blanchflower and Oswald 1998; Langlois 2007), there is still limited agreement and frameworks for classifying women-owned and women-led businesses (Siegrist 2022). Yet, adopting a national, clear definition of women-owned businesses or WSMEs helps identify and analyze the conditions and challenges that female entrepreneurs are facing (Dassanou et al. 2014). 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 (ITC 2020). Further, integrating periodic monitoring and evaluation (M&E) into national plans or strategies is essential for effective policy implementation and achieving desired outcomes. M&E programs identify what works and what does not in policy design and implementation, thereby enhancing government accountability and fostering inclusive economic development (Raimondo 2016).

Accordingly, indicator II.8.1 is divided into five questions. Each question is individually assessed and assigned a score of 0 or 0.20. The final score for indicator II.8.1 is calculated by adding up the scores of its five questions.

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

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

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

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

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

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

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

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

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

#### II.8.1.4 Is there an agency supporting female entrepreneurs?

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

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

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

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

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

### II.8.2 Does the Government Publish Anonymized Sex-Disaggregated Data on Women-Owned or Women-Led Businesses and on Women in Corporate Leadership Positions?

This indicator is divided into two main questions (table 8.9).

**TABLE 8.9.**

Does the Government Publish Anonymized Sex-Disaggregated Data on Women-Owned or Women-Led Businesses and on Women in Corporate Leadership Positions?

#### II.8.2 DOES THE GOVERNMENT PUBLISH ANONYMIZED SEX-DISAGGREGATED DATA ON WOMEN-OWNED OR WOMEN-LED BUSINESSES AND ON WOMEN IN CORPORATE LEADERSHIP POSITIONS?

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

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

High-quality data and statistics are essential for smart policy making. High-quality gender statistics can serve as a detailed picture of women's experiences and their potential hurdles in becoming successful entrepreneurs. Policy makers can use this evidence to design more effective interventions (Anderson et al. 2023). Collecting sex-disaggregated data on the number of women-owned or women-led businesses and women in corporate leadership positions at the national level enables policy makers to make more informed decisions and develop evidence-based policies and support programs. Such data allow for

tracking the growth of women-owned businesses and women's career development and thus informing strategic policies to maximize their macroeconomic impact (Eden and Wagstaff 2021; Igwe and Adelus 2021; Meunier, Krylova, and Ramalho 2017).

International standards such as the Beijing Declaration and Platform for Action (1995) consider sex-disaggregated data essential in a variety of contexts, and specifically call on governments to generate and disseminate sex-disaggregated data and information for planning and evaluation (Strategic objective H. 3). Further, the International Finance Corporation (IFC) recommends developing a knowledge base of gender-disaggregated data for SMEs as an instrument to address the financial and nonfinancial barriers women-owned SMEs face and to help establish an environment conducive to female entrepreneurship (Dassanou et al. 2014).

Accordingly, indicator II.8.2 is divided into two questions. Each question is individually assessed and assigned a score of 0 or 0.50. The final score for indicator II.8.2 is calculated by adding up the scores of its two questions.

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

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

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

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

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

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

### II.8.3 Are There Government-Led Programs Supporting Female Entrepreneurs with Training or Business Development?

This indicator is not divided into additional questions (table 8.10).

**TABLE 8.10.**

Are There Government-Led Programs Supporting Female Entrepreneurs with Training or Business Development?

### II.8.3 ARE THERE GOVERNMENT-LED PROGRAMS SUPPORTING FEMALE ENTREPRENEURS WITH TRAINING OR BUSINESS DEVELOPMENT?

Effective programs to support female entrepreneurs incorporate a range of targeted interventions, including training, mentoring, coaching, and business development services. Research highlights the importance of socioeconomic skills training in enhancing business performance and growth (Siegrist 2022; Ubfal 2024). Studies show that business training can improve revenues, profits, and client retention for microfinance clients (Karlan and Valdivia 2011), while mentorship is particularly effective for women-owned microenterprises (Brooks, Donovan, and Johnson 2018). Female entrepreneurs' networks are often more limited compared to their male counterparts, influenced by religious, cultural, and societal expectations (Greenberg and Mollick 2017; Loscocco et al. 2009; Mitra and Basit 2021). Building networks can help women gain access to crucial resources, knowledge, leadership opportunities, and potential new business ventures (Cai and Szeidl 2018; Vega-Redondo et al. 2019).

The importance of such tailored support is also emphasized in international labor standards. International Labour Organization (ILO) Recommendation No. 189 calls for investments in training and customized measures to support women and marginalized groups, fostering an inclusive enterprise culture.

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

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

### II.8.4 Are There Government-Led Services on Increasing Access to Financial Services or Resources Available for Women and Female Entrepreneurs?

This indicator is divided into two main questions (table 8.11).

**TABLE 8.11.**

Are There Government-Led Services on Increasing Access to Financial Services or Resources Available for Women and Female Entrepreneurs?

#### II.8.4 ARE THERE GOVERNMENT-LED SERVICES ON INCREASING ACCESS TO FINANCIAL SERVICES OR RESOURCES Available FOR WOMEN AND FEMALE ENTREPRENEURS?

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

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

Considering that financial barriers disproportionately affect women and female entrepreneurs, providing support for accessing financial services or resources can help those with promising business ideas to develop them further. Approximately 70 percent of formal women-owned small and medium enterprises (WSMEs) in developing countries are either denied access by financial institutions or unable to obtain financial services on suitable terms to fulfill their needs (IFC 2017). The Beijing Declaration and Platform for Action calls governments to ensure that women have equal access to economic resources, including credit, loans, financial services, and information technology, which includes the removal of legal, institutional, and customary barriers that prevent women from accessing these resources. Additionally, the OECD's 2022 Report on the Implementation of the OECD Gender Recommendation calls for a strengthening of governments' policy frameworks for women's entrepreneurship and mentions measures such as growth-oriented finance (OECD 2022). In 2011, the Alliance for Financial Inclusion, an alliance of central banks and financial sector regulatory institutions, launched the Maya Declaration—the first global initiative to drive forward the financial inclusion agenda (AFI 2011). Building on this global momentum, national financial inclusion strategies have become critical tools for advancing financial inclusion at the country level. These strategies address gender-specific barriers to accessing financial services and foster an enabling environment for women's entrepreneurship and economic empowerment (Bin-Humam, Braunmiller, and Elsaman 2023).

Accordingly, indicator II.8.4 is assigned a score of 0, 0.50, or 1 based on the conditions met:

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

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

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

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

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

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

Indicator II.8.4 is assigned a score of 0 if there is no national strategy focusing on women’s financial inclusion and no government-led programs easing the access to financial services or resources for women and/or female entrepreneurs.

## PILLAR III–ENTREPRENEURSHIP ENFORCEMENT PERCEPTIONS

Pillar III–The Entrepreneurship enforcement perceptions pillar measures the extent to which laws on women’s ability to establish and run a business are enforced in practice or the consequent rights are upheld in practice. To calculate the Entrepreneurship topic enforcement perceptions score, the experts’ valid responses for each indicator are first aggregated into an indicator score at the economy level, taking the median value of all responses given to that indicator. If the corresponding legal frameworks indicator is fractionally scored, the median value is multiplied by the economy’s legal frameworks score. This creates the indicator score in a 0-4 range, where 4 represents the highest possible score and 0 the lowest. Next, the topic score is calculated as the simple average of the four indicator scores scaled to a 0-100 range, where 100 represents the highest possible score and 0 the lowest (table 8.12).

**TABLE 8.12.**  
Summary Table of Pillar III for the Entrepreneurship Topic

| PILLAR III– ENTREPRENEURSHIP ENFORCEMENT PERCEPTIONS   | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE |
|--|-----------------------|---------------------------|
| III.8.1 In Your Opinion, To What Extent Do Public Authorities Enforce a Woman's Right to Undertake Entrepreneurial Activities in the Same Way as a Man, in Practice? *                           | 0, 1, 2, 3, or 4      | 0-100                     |
| III.8.1.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Woman’s Right to Undertake Entrepreneurial Activities in the Same Way as a Man, in Practice? * | 0, 1, 2, 3, or 4      | 0-100                     |
| (OR)   |                       |                           |
| III.8.1.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men in Undertaking Entrepreneurial Activities, in Practice? *                              |                       |                           |
| Fully enforced (OR) Not at all upheld  | 0                     | 0                         |
| Mostly enforced (OR) Rarely upheld   | 1                     | 25                        |
| Moderately enforced (OR) Moderately upheld   | 2                     | 50                        |
| Rarely enforced (OR) Mostly upheld   | 3                     | 75                        |
| Not at all enforced (OR) Fully upheld  | 4                     | 100                       |
| III.8.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation that Prohibits Gender-Based Discrimination in Access to Credit, in Practice?                                   | 0, 1, 2, 3, or 4      | 0-100                     |
| Not at all enforced  | 0                     | 0                         |
| Rarely enforced  | 1                     | 25                        |
| Moderately enforced  | 2                     | 50                        |
| Mostly enforced  | 3                     | 75                        |
| Fully enforced   | 4                     | 100                       |
| III.8.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Prescribing Gender Quotas for Corporate Boards, in Practice?   | 0, 1, 2, 3, or 4      | 0-100                     |
| Not at all enforced  | 0                     | 0                         |

|   |                  |              |
|---|------------------|--------------|
| Rarely enforced   | 1                | 25           |
| Moderately enforced   | 2                | 50           |
| Mostly enforced   | 3                | 75           |
| Fully enforced  | 4                | 100          |
| III.8.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Including Gender-Responsive Procurement Provisions for Public Procurement Processes, in Practice? | 0, 1, 2, 3, or 4 | 0-100        |
| Not at all enforced   | 0                | 0            |
| Rarely enforced   | 1                | 25           |
| Moderately enforced   | 2                | 50           |
| Mostly enforced   | 3                | 75           |
| Fully enforced  | 4                | 100          |
| <b>Topic Pillar Score (rescaled average of indicator scores)</b>  |                  | <b>0-100</b> |

\* Please refer to the detailed explanation below for the calculation of the indicator score.

The enforcement perceptions indicator question is contingent upon the corresponding legal frameworks indicator score as follows:

For III.8.1:

- ▶ If the legal frameworks indicator score is 0, the enforcement perceptions indicator question is about the extent of enforcement of the existing restriction.
- ▶ If the score of the legal frameworks indicator score is 1, the enforcement perceptions indicator question is about the extent of upholding equal rights between men and women.

For III.8.2, III.8.3, and III.8.4:

- ▶ If the legal frameworks indicator score is greater than 0, the corresponding enforcement perceptions indicator question is about the extent of enforcement of the legislation. Scoring rules are provided in Tables 8.13.
- ▶ If the legal frameworks indicator score is 0, then no question on enforcement perceptions is asked, and the economy obtains a score of 0 points on this indicator.

**TABLE 8.13.**

Detailed Scoring for Enforcement Perceptions (Indicator III.8.3) with Partial Scoring on Legal Frameworks Indicator (Indicator I.8.3)

| PILLAR III—ENTREPRENEURSHIP ENFORCEMENT PERCEPTIONS  | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE                   |
|--|-----------------------|---|
| If the score of indicator I.8.3 is greater than 0:<br>III.8.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Prescribing Gender Quotas for Corporate Boards, in Practice? | 0, 1, 2, 3, or 4      | 0-100                                       |
| Not at all enforced  | 0                     | 0   |
| Rarely enforced  | 1                     | 25 multiplied by indicator score for I.8.3  |
| Moderately enforced  | 2                     | 50 multiplied by indicator score for I.8.3  |
| Mostly enforced  | 3                     | 75 multiplied by indicator score for I.8.3  |
| Fully enforced   | 4                     | 100 multiplied by indicator score for I.8.3 |

### 3. PARAMETERS

To ensure comparability of the data from expert consultations across economies, the Entrepreneurship topic uses the general parameters discussed in detail in the Overview chapter.

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# ASSETS

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# CHAPTER 9. ASSETS

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## 1. MOTIVATION

Secure land and property rights are foundational for economic growth and poverty reduction, acting as a catalyst for investments, long-term planning, and improved food security (see, for example, Deininger, Ali, and Yamano 2008; Deininger et al. 2008; Meinzen-Dick et al. 2019). They also facilitate active land markets and enable transactions that can promote non-farm enterprise growth (Deininger et al. 2019) or yield environmental benefits, such as reduced deforestation (Baragwanath and Bayi 2020; Peña et al. 2017).

These rights have especially important impacts for women, as owning and controlling assets—including land—enhances economic opportunity and household welfare, increases bargaining power within households, and strengthens household resilience (Doss, Kieran, and Kilic 2020; Kilic, Moylan, and Koolwal 2020; Quisumbing and Maluccio 2003). At an individual level, secure land rights empower women by expanding their earnings, employment opportunities, and access to credit, contributing to poverty reduction and broader human development (Jayachandran 2015; Deininger and Goyal 2023). Research also underscores the significant relationship between women’s asset control and enhanced intergenerational prosperity, as well as educational outcomes for children (Bessa 2024; Goldstein et al. 2018; Quisumbing and Maluccio 2003).

Yet, the lack of secure land rights remains a significant barrier for many women worldwide. This situation underscores a more troubling reality: in 53 countries where data on women’s property rights are available, more than 70 percent of women do not own any land (Stanley and Lisher 2023). This disparity restricts their economic potential, limits their ability to withstand shocks such as natural disasters or economic downturns, and perpetuates cycles of poverty and dependence. Bridging this gap through legal reforms and supportive measures is not just a matter of justice; it is a strategic priority for sustainable development, inclusive growth, and achieving broader gender equality goals. Owning and controlling property rights is, therefore, pivotal in transforming women’s social and economic standing, contributing to more equitable societies and stronger economies.

In this context, the Assets topic assesses equality in property and inheritance rights, as well as governmental efforts to protect women’s rights to own and inherit immovable property.

## 2. INDICATORS

The Assets topic measures gender differences in property and inheritance law across three different dimensions, here referred to as pillars. The first pillar measures legal frameworks related to women’s equal access to immovable assets including land, administrative authority over property, and inheritance rights. The measurement includes legal systems which codify customary and personal laws regulating these aspects. The second pillar examines policies that support women in property ownership and registration, focusing on the availability of statistical data on women’s property ownership, awareness campaigns, joint titling, and mechanisms for property ownership and registration. The third pillar measures the extent to which property and inheritance laws are enforced in practice. Each pillar is composed of four main indicators, which in some cases are further divided into questions to provide

more details on the assessed laws, regulations, and policies. Relevant points are assigned to each indicator. Table 9.1 summarizes all three pillars and their respective indicators.

**TABLE 9.1.**  
Summary Table of All Three Pillars for the Assets Topic

| PILLAR I—ASSETS LEGAL FRAMEWORKS  |
|---|
| I.9.1 Does the Law Grant Women Equal Rights over Immovable Property?  |
| I.9.1.1 Does the law grant men and women equal ownership rights over immovable property, excluding land?  |
| I.9.1.2 Does the law grant men and women equal administrative authority over immovable property, excluding land?  |
| I.9.1.3 Does the law grant men and women equal ownership rights over land?  |
| I.9.1.4 Does the law grant men and women equal administrative authority over land?  |
| I.9.2 Does the Law Grant Equal Inheritance Rights to Sons and Daughters?  |
| I.9.3 Does the Law Grant Equal Inheritance Rights to Male and Female Surviving Spouses?   |
| I.9.4 Does the Law Provide for the Valuation of Nonmonetary Contributions in the Case of the Dissolution of Marriage?   |
| PILLAR II—ASSETS SUPPORTIVE FRAMEWORKS  |
| II.9.1 Are There Mechanisms or Incentives to Encourage Women to Register Immovable Property?  |
| II.9.2 Are Awareness Measures in Place to Improve Women's Access to Information about Property and Inheritance Rights?  |
| II.9.3 Does the Government Publish Anonymized Sex-disaggregated Data on Property Ownership?   |
| II.9.3.1 Does the government publish anonymized sex-disaggregated data on land ownership?   |
| II.9.3.2 Does the government publish anonymized sex-disaggregated data on housing?  |
| II.9.4 Does the Law Enable the Joint Titling of Matrimonial Property (Land, Residential or Commercial Building) for Both Spouses?   |
| II.9.4.1 Does the law mandate or presume joint titling of matrimonial property?   |
| II.9.4.2 Does the law enable the joint titling of matrimonial property?   |
| PILLAR III—ASSETS ENFORCEMENT PERCEPTIONS   |
| III. 9.1 In Your Opinion, To What Extent Do Public Authorities Enforce Equal Rights over Immovable Property, in Practice? *   |
| III.9.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Granting Equal Inheritance Rights to Sons and Daughters, in Practice? *   |
| III.9.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Granting Equal Inheritance Rights to Male and Female Surviving Spouses, in Practice? *                            |
| III.9.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Providing for the Valuation of Nonmonetary Contributions in the Case of the Dissolution of Marriage, in Practice? |

\* Please refer to the detailed Pillar III table below for the calculation of the indicator score

## PILLAR I—ASSETS LEGAL FRAMEWORKS

Pillar I—The Assets legal frameworks pillar measures gender differences in property and inheritance law, assessing women’s equal access to immovable assets including land, administrative authority over property, and Inheritance rights. It is divided into four indicators, some of which consist of several questions (table 9.2).

**TABLE 9.2.**

Summary Table of Pillar I for the Assets Topic

| PILLAR I—ASSETS LEGAL FRAMEWORKS  | POINTS  | MAXIMUM SCORE |
|---|---|---------------|
| I.9.1 Does the Law Grant Women Equal Rights over Immovable Property?  | 0–1   | 100           |
| I.9.1.1 Does the law grant men and women equal ownership rights over immovable property, excluding land?              | The response to each question must be YES to obtain 1 point |               |
| I.9.1.2 Does the law grant men and women equal administrative authority over immovable property, excluding land?      |   |               |
| I.9.1.3 Does the law grant men and women equal ownership rights over land?  |   |               |
| I.9.1.4 Does the law grant men and women equal administrative authority over land?                                    |   |               |
| I.9.2 Does the Law Grant Equal Inheritance Rights to Sons and Daughters?  | 0 or 1  | 100           |
| I.9.3 Does the Law Grant Equal Inheritance Rights to Male and Female Surviving Spouses?                               | 0 or 1  | 100           |
| I.9.4 Does the Law Provide for the Valuation of Nonmonetary Contributions in the Case of the Dissolution of Marriage? | 0 or 1  | 100           |
| Topic Pillar Score (rescaled average of indicator scores)   | 4   | 100           |

### I.9.1 Does the Law Grant Women Equal Rights over Immovable Property?

This indicator is divided into four main questions (table 9.3).

**TABLE 9.3.**

Does the Law Grant Women Equal Rights over Immovable Property?

| I.9.1 DOES THE LAW GRANT WOMEN EQUAL RIGHTS OVER IMMOVABLE PROPERTY?   |
|--|
| I.9.1.1 Does the law grant men and women equal ownership rights over immovable property, excluding land?         |
| I.9.1.2 Does the law grant men and women equal administrative authority over immovable property, excluding land? |
| I.9.1.3 Does the law grant men and women equal ownership rights over land?                                       |
| I.9.1.4 Does the law grant men and women equal administrative authority over land?                               |

Secure land and property rights for women are not just a matter of equity; they are fundamental to driving economic growth and poverty reduction. Secure rights act as a catalyst for investments, long-term planning, and improved food security, contributing to broader economic resilience and sustainability (Deininger, Ali, and Yamano 2008; Deininger et al. 2008; Meinzen-Dick et al. 2019). Moreover, secure property rights foster agricultural productivity and poverty alleviation, making them a cornerstone of

sustainable development efforts (Goldstein and Udry 2008; Meinzen-Dick et al. 2019). Such rights also enhance peace, stability, and climate change mitigation efforts, creating a ripple effect of benefits across generations (Hudson, Bowen and Nielsen 2020; Quan and Dyer 2008).

At the household level, ownership and control of assets—particularly land—are critical for women’s economic independence, bargaining power, and resilience (Doss, Kieran, and Kilic 2020; Kilic, Moylan, and Koolwal 2020). These rights empower women, enhancing their agency and decision-making capacity, while also improving social outcomes for their families and communities (Jayachandran 2015).

Despite these benefits, significant gender disparities in land ownership persist, placing women at risk of being excluded from economic and social progress. In Sub-Saharan Africa, for instance, only 13 percent of women report sole ownership over land, compared to 36 percent of men (Doss et al. 2018; Gaddis, Lahoti, and Li 2018). This disparity leaves women more vulnerable to economic and climate shocks (Asfaw and Maggio 2018; Eastin 2018). Addressing these disparities and recognizing women’s land rights is essential not only for achieving gender equity but also for unlocking women’s full potential as economic actors and leaders within their households and communities (Behr et al. 2023; Deininger et al. 2019).

The importance of equal property rights is firmly rooted in a wide array of international standards. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) explicitly calls on state parties to ensure that women have the same legal capacity as men to administer property and receive equal treatment in all legal transactions related to property. International voluntary guidelines further promote gender equality in land governance. The Voluntary Guidelines on the Responsible Governance of Tenure of Land, Fisheries, and Forests in the Context of National Food Security (VGGT), adopted by the Food and Agriculture Organization (FAO), explicitly emphasize the need for equitable access to tenure rights for all, especially women, and to promote their participation in decision-making processes related to land and property. Regional human rights frameworks, such as the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (Maputo Protocol), affirm that women have the right to acquire, administer, and manage their property freely during marriage

Accordingly, indicator I.9.1 is divided into four questions. Each question is individually assessed. Indicator I.9.1 assigned a score of 1 if the response is YES to all of its questions:

I.9.1.1 Does the law grant men and women equal ownership rights over immovable property, excluding land?

Question I.9.1.1 is assigned a response of YES if the following three conditions are met:

- ▶ There are no legal restrictions on women’s capacity or rights to freely acquire, own, and possess immovable property, such as residential or commercial buildings or structures; AND
- ▶ There are no barriers preventing spouses from owning equal shares of immovable property; AND
- ▶ There are no gender differences in the legal treatment of spousal property.

I.9.1.2 Does the law grant men and women equal administrative authority over immovable property, excluding land?

Question I.9.1.2 is assigned a response of YES if the following three conditions are met:

- ▶ Spouses retain administrative authority over their individually owned immovable assets, such as residential or commercial buildings or structures, brought into the marriage or acquired during the marriage and their accrued value without the need for spousal consent; AND
- ▶ Both spouses have equal rights in the administration and transaction of joint property; AND
- ▶ In instances where the marital home is owned by one spouse, the score is also assigned if spousal consent is required for transacting marital property.

#### I.9.1.3 Does the law grant men and women equal ownership rights over land?

Question I.9.1.3 is assigned a response of YES if the following three conditions are met:

- ▶ There are no legal restrictions on women’s capacity or rights to freely acquire, own, and possess agricultural and residential land; AND
- ▶ There are no barriers preventing spouses from owning equal shares of agricultural and residential land; AND
- ▶ There are no gender differences in the legal treatment of agricultural and residential land, such as granting the husband control over marital property.

#### I.9.1.4 Does the law grant men and women equal administrative authority over land?

Question I.9.1.4 is assigned a response of YES if the following three conditions are met:

- ▶ There are no legal restrictions on women’s capacity or rights to freely administer and transact land; AND
- ▶ There is an explicit recognition of women’s rights to freely administer or transact land OR both spouses retain control over their own land, whether brought into the marriage or acquired during it, without requiring spousal consent, except for major transactions like selling or using the land as collateral; AND
- ▶ Both spouses have equal rights in the administration and transaction of land jointly owned.

### I.9.2 Does the Law Grant Equal Inheritance Rights to Sons and Daughters?

This indicator is not divided into additional questions (table 9.4).

#### TABLE 9.4.

Does the Law Grant Equal Inheritance Rights to Sons and Daughters?

#### I.9.2 DOES THE LAW GRANT EQUAL INHERITANCE RIGHTS TO SONS AND DAUGHTERS?

Inheritance plays a pivotal role in enabling women and girls to acquire and control property, serving as one of the most significant pathways to asset ownership. When women are denied the legal right to inherit property, it profoundly affects their economic security and independence, limiting their access to opportunities and perpetuating cycles of inequality (Allendorf 2007; Deere and Doss 2006; Milazzo and Goldstein 2019). Conversely, ensuring women’s and girls’ inheritance rights enhances their financial autonomy, making them more resilient to economic shocks and better equipped to manage risks (Deere and León 2001). Beyond individual benefits, strengthened inheritance rights yield intergenerational advantages. Inheritance reforms contribute to greater investments in the education of daughters (Milazzo and Goldstein 2019). Women with secure property rights are more likely to invest in their

children's well-being, particularly their daughters, creating a ripple effect of improved educational and health outcomes within families (Deere and León 2001; Deininger et al. 2019).

International standards explicitly affirm the importance of equal inheritance rights for boys and girls as a cornerstone of gender equality. CEDAW underscores that men and women must have equal rights to own, acquire, manage, administer, enjoy, and dispose of property. Furthermore, the CEDAW General Recommendation calls on state parties to adopt legal frameworks governing wills and succession that ensure equal rights for women and men as heirs and beneficiaries, highlighting that unequal inheritance rights do not reflect the principles of equal ownership of property acquired during marriage and contravene the Convention. Regional instruments also reinforce these principles (CEDAW Committee 1994). The Maputo Protocol (Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa) explicitly mandates that men and women have the right to inherit their parents' properties in equitable shares.

Accordingly, indicator I.9.2 is assigned a score of 1 if one of the following three conditions is met:

- ▶ The law explicitly grants sons and daughters equal rights to inherit assets from their parents; OR
- ▶ The law mandates equal shares of inheritance for sons and daughters; OR
- ▶ The law does not specify any legal distinctions between boys and girls in matters of inheritance.

A score of 1 is assigned only if inheritance rules are not subject to customary or personal laws that discriminate against girls, when these laws are codified, i.e., enacted by the competent legislative or executive authorities in the form of a binding written and published formal law; or explicitly referred to in a codified law and established and interpreted through binding judicial decisions or equivalent evidence.

### I.9.3 Does the Law Grant Equal Inheritance Rights to Male and Female Surviving Spouses?

This indicator is not divided into additional questions (table 9.5).

#### TABLE 9.5.

Does the Law Grant Equal Inheritance Rights to Male and Female Surviving Spouses?

### I.9.3 DOES THE LAW GRANT EQUAL INHERITANCE RIGHTS TO MALE AND FEMALE SURVIVING SPOUSES?

Equalizing inheritance rights is a transformative tool for empowering women, with far-reaching economic and social benefits (Deininger, Goyal, and Nagarajan 2013). Secure inheritance rights are critical for widows, enabling them to maintain financial stability and avoid destitution following a husband's death (Deere and Doss 2006). These rights also ensure the continuity of household welfare and help prevent disputes over property, which can lead to broader social and economic instability (Hudson, Bowen, and Nielsen 2020). Furthermore, secure inheritance rights enhance widows' social standing and enable their active participation in community decision-making (Kumar and Quisumbing 2015).

Beyond individual and household benefits, equal inheritance rights can boost agricultural productivity. Women with access to land tend to invest more in sustainable farming practices and household nutrition, leading to higher yields (Quisumbing and Pandolfelli 2010). Conversely, when women are denied access to property, land, or their homes, they face heightened vulnerability to loss of livelihoods, food insecurity, and diminished economic opportunities (Allendorf 2007; Deere and Doss 2006; Goldstein et al. 2018; Meinzen-Dick et al. 2019).

International standards strongly emphasize the importance of equal inheritance rights for women and men as a cornerstone of gender equality. CEDAW affirms that women and men must enjoy equal rights to own, acquire, manage, administer, and dispose of property and urges state parties to adopt legal frameworks governing wills and succession that guarantee equal rights for women and men as heirs and beneficiaries. CEDAW's General Recommendations No. 21 (1994) and No. 29 (2013) highlight that discriminatory inheritance practices against widows, which deny them equal ownership of property acquired during marriage, directly contravene the principles of CEDAW, leaving them vulnerable economically upon the death of a spouse. Regional instruments also underscore the critical importance of protecting widows' inheritance rights (see appendix C).

Accordingly, indicator I.9.3 is assigned a score of 1 if one of the following two conditions is met:

- ▶ The law recognizes equal inheritance rights and, if established, the same order of succession for male and female surviving spouses; AND widows do not lose their right to inherited property upon remarriage; OR
- ▶ The law provides for equal shares of inheritance and, if established, the same order of succession for male and female surviving spouses; AND widows do not lose their right to inherited property upon remarriage.

A score of 1 is assigned only if inheritance rules are not subject to customary or personal laws that discriminate against women, when these laws are codified or explicitly referenced in a codified law and established and interpreted through binding judicial decisions or equivalent evidence.

#### **I.9.4 Does the Law Provide for the Valuation of Nonmonetary Contributions in the Case of the Dissolution of Marriage?**

This indicator is not divided into additional questions (table 9.6).

##### **TABLE 9.6.**

Does the Law Provide for the Valuation of Nonmonetary Contributions in the Case of the Dissolution of Marriage?

#### **I.9.4 DOES THE LAW PROVIDE FOR THE VALUATION OF NONMONETARY CONTRIBUTIONS IN THE CASE OF THE DISSOLUTION OF MARRIAGE?**

Nonmonetary contributions, such as caregiving for children, maintaining the family home, or unpaid domestic work, play a crucial role in household well-being and economic stability. In most cases, these contributions are performed by women and historically, many societies have undervalued women's uncompensated domestic work (Mutiso 2019). The recognition of these contributions often depends on the agreed marital regime, which determines how assets and responsibilities are allocated and valued within the household, particularly in the context of property ownership and distribution. Marital regimes can be categorized as follows (World Bank 2018):

- ▶ Separation of property. All assets and income acquired by the spouses before they marry and during the marriage remain the separate property of the acquiring spouse. At the time of divorce or the death of one of the spouses, each spouse retains ownership of all assets and income brought to the marriage or acquired during the marriage by that person and any value that has accrued to that property.
- ▶ Partial community property. Assets acquired before the marriage are regarded as the separate property of the acquiring spouse, and assets and income acquired after the marriage, with a few exceptions specified by law, are regarded as joint property of the couple. This regime also applies

to cases where assets acquired before the marriage and assets acquired during the marriage are regarded as the separate property of the acquiring spouse, but the accrued value of the property acquired by any of the spouses is considered joint property. At the time of dissolution of the marriage by divorce or death, the joint property or its accrued value is divided equally between the spouses.

- ▶ Full community property. All assets and income, whether brought into the marriage or acquired during the marriage—with a few exceptions specified by law—become the joint property of the couple. If the marriage is dissolved, all joint property is divided equally between the spouses.
- ▶ Deferred full or partial community property. The rules of full or partial community of property apply at the time the marriage is dissolved; until then, separation of property applies.
- ▶ Other. The default marital property regime does not fit any of the above four descriptions. This is also the case when the rules concerning the default marital property regime are not regulated by codified law, but are governed by unwritten customs.
- ▶ There is no default marital property regime. The law requires the spouses to opt in to the marital property regime of their choice—with legal alternatives provided—before or at the time of the marriage. In economies where there is no default marital property regime, the most common regime is used when answering the subsequent questions.

Recognizing and valuing these contributions, specifically during divorce proceedings, can significantly enhance women’s bargaining power and economic security. Recognizing unpaid labor in asset division during divorce or separation helps preventing economic disadvantage for women (Deere and Doss 2006). Furthermore, it promotes a more equitable distribution of assets, such as land and property, which are vital for women's economic mobility and resilience (Deere and León 2001; Meinzen-Dick et al. 2019). This is especially critical for women in rural areas and low-income economies, where their substantial contributions to farming, child-rearing, and community welfare often go unacknowledged (Quisumbing et al. 2014; Kabeer 2015).

Globally, women spend an average of 2.8 more hours per day on unpaid care and domestic work than men, a disparity that varies across countries but consistently highlights the unequal burden placed on women (Hanna et al. 2023). Acknowledging these contributions not only promotes fairness but also improves household resource allocation and productivity. Unpaid care and domestic work form the backbone of community functioning and, by extension, economic systems (Budlender 2008; Folbre 2001).

International instruments, such as CEDAW, acknowledge the unique challenges faced by rural women and the vital roles they play in the economic survival of their families, including their contributions in the nonmonetized sectors. The General Recommendation on Article 16 of CEDAW further mandates that state parties ensure equality in the division of joint property upon divorce or separation, observing that upon division of property, greater emphasis is often placed on financial contributions to property acquired during a marriage, while other contributions, such as raising children, and caring for elderly relatives, are diminished, even though such contributions, usually performed by the wife, enable the husband to earn an income and increase assets (appendix C). Financial and nonfinancial contributions should be accorded the same weight during the division of marital property.

Accordingly, indicator I.9.4 is assigned a score of 1 if one of the following two conditions is met:

- ▶ There is an explicit legal recognition of nonmonetary contributions, and the law provides for equal or equitable division of property, or the transfer of a lump sum based on nonmonetary contributions. This is particularly relevant in jurisdictions where separation of property is the default marital property regime; OR

- ▶ The default marital property regime is full community, partial community, or deferred community of property, as these regimes implicitly recognize nonmonetary contributions at the time of property division and benefit both spouses regardless of who purchased property or holds title to it.

## PILLAR II–ASSETS SUPPORTIVE FRAMEWORKS

Pillar II–The Assets supportive frameworks pillar examines policies that support women in property ownership and registration, focusing on the availability of statistical data on women’s property ownership, awareness campaigns, joint titling, and mechanisms for property ownership and registration. It is divided into four indicators, some of which consist of several questions (table 9.7).

**TABLE 9.7.**

Summary Table of Pillar II for the Assets Topic

| PILLAR II–ASSETS SUPPORTIVE FRAMEWORKS  | POINTS    | MAXIMUM SCORE |
|---|-----------|---------------|
| II.9.1 Are There Mechanisms or Incentives to Encourage Women to Register Immovable Property?                                      | 0 or 1    | 100           |
| II.9.2 Are Awareness Measures in Place to Improve Women's Access to Information about Property and Inheritance Rights?            | 0 or 1    | 100           |
| II.9.3 Does the Government Publish Anonymized Sex-disaggregated Data on Property Ownership?                                       | 0-1       | 100           |
| II.9.3.1 Does the government publish anonymized sex-disaggregated data on land ownership?   | 0 or 0.50 |               |
| II.9.3.2 Does the government publish anonymized sex-disaggregated data on housing?  | 0 or 0.50 |               |
| II.9.4 Does the Law Enable the Joint Titling of Matrimonial Property (Land, Residential or Commercial Building) for Both Spouses? | 0-1       | 100           |
| II.9.4.1 Does the law mandate or presume joint titling of matrimonial property?   | 1; OR     |               |
| II.9.4.2 Does the law provide for joint titling of matrimonial property?  | 0.50      |               |
| <b>Topic Pillar Score (rescaled average of indicator scores)</b>  | <b>4</b>  | <b>100</b>    |

### II.9.1 Are There Mechanisms or Incentives to Encourage Women to Register Immovable Property?

This indicator is not divided into additional questions (table 9.8).

**TABLE 9.8.**

Are There Mechanisms or Incentives to Encourage Women to Register Immovable Property?

#### II.9.1 ARE THERE MECHANISMS OR INCENTIVES TO ENCOURAGE WOMEN TO REGISTER IMMOVABLE PROPERTY?

Although women represent about half the global population, they own less than 20 percent of the land (Ghimire et al. 2024). Policies that encourage women to register land in their names offer dual benefits: they provide legal recognition and ownership rights, while enhancing economic security for women (Hallward-Driemeier and Gajigo 2013). Financial mechanisms such as tax incentives and reduced registration fees, have been shown to significantly increase women’s land ownership and property

registration (Awasthi et al. 2023). Similarly, results of a field experiment in Tanzania reveal that offering residents of low-income, unplanned settlements in Dar es Salaam price discounts conditional on registering a female as (co-) owner of household land achieved near gender parity in land ownership (Ali et al. 2016).

Well-structured registration guidelines providing information about the registration process can further improve women's access to land and property (Lastarria-Cornheil et al. 2013). Strengthening women's rights to property, including land, appears to increase women's participation in household decision-making, which leads to various positive social and economic effects such as improved food security and nutrition for families, better educational conditions for children, and enhanced access to finance (Allendorf 2007; Deere and Doss 2006; Kusago and Barham 2001).

CEDAW highlights the importance of ensuring that women have equal access to property and calls for measures to eliminate discrimination against women, ensuring their equal access to agricultural credit, loans, and land reform. CEDAW General Recommendation No. 34 (2016) stresses the need for increasing rural women's legal literacy, ensuring they are informed of their rights to property. Similarly, FAO's Voluntary Guidelines on the Responsible Governance of Tenure emphasize gender equality and call for national policies and laws that ensure property and tenure rights are gender-sensitive (FAO 2012).

Accordingly, indicator II.9.1 is assigned a score of 1 if one of the following two conditions is met:

- ▶ There is at least one policy or program administered or at least partially funded by a public entity aiming to enable women's access to property ownership or registration. These policies or programs must include concrete action items designed to address the gender gap in property ownership and must be in effect or active during the reporting cycle; OR
- ▶ The government offers incentives, such as reduced fees, reduced stamp duty, subsidized services, or affordable registration programs, either specifically designed for women or stipulating joint titling.

### **II.9.2 Are Awareness Measures in Place to Improve Women's Access to Information about Property and Inheritance Rights?**

This indicator is not divided into additional questions (table 9.9).

#### **TABLE 9.9.**

Are Awareness Measures in Place to Improve Women's Access to Information about Property and Inheritance Rights?

#### **II.9.2 ARE AWARENESS MEASURES IN PLACE TO IMPROVE WOMEN'S ACCESS TO INFORMATION ABOUT PROPERTY AND INHERITANCE RIGHTS?**

Efforts to improve women's access to information about their rights are critical for empowering women to make informed decisions about their legal entitlements (Stanley and Lisher 2023). For example, in Rwanda, a government-led awareness campaign on laws governing marital, succession, and land policies significantly increased women's property ownership, bargaining power, and autonomy (Daley, Dore-Weeks, and Umuhoza 2010). Similarly, Integrated Land and Resource Governance (ILRG) activity backed by the United States Agency for International Development (USAID) has applied social norms change frameworks to strengthen women's land rights by enhancing information and awareness. These interventions have successfully improved women's access to land ownership and control, thereby

strengthening their autonomy and economic security (Bessa 2023). Information ranges from promoting knowledge about rights to land, property, or inheritance to guidance on how to claim those rights and divide or settle property in cases of divorce or death.

CEDAW requires state parties to eliminate discrimination against women, ensuring equal access to agricultural credit, loans, marketing facilities, and land reform, and mandates that both spouses have equal rights regarding the ownership, acquisition, management, and disposition of property, whether for free or valuable consideration, in order to eliminate discrimination in marriage and family relations. Further, CEDAW General Recommendation No. 34 (2016) emphasizes the need to increase women’s awareness and provide greater information on their legal rights (appendix C).

Accordingly, indicator II.9.2 is assigned a score of 1 if one of following three conditions are met:

- ▶ Comprehensive information on property or inheritance rights is provided by a public entity (such as the government, a ministry, a registry, or legislative body) in the language spoken by the majority of the people; (AND) This information covers at least one of the following thematic areas: land, housing, property, or inheritance; (AND) This information addresses at least one of the following aspects: how to claim property rights or how to divide or settle property in cases of divorce or death; (AND) The information is disseminated through websites, reports, programs, or educational activities; (AND) The information has been released or updated within the past five years preceding the data collection cut-off date and information provided by a private or nongovernmental agency is insufficient; OR
- ▶ There is a helpline provided by a public entity to advise property owners in the language spoken by the majority of the people, and this service has been operational during the reporting cycle; (AND) This information covers at least one of the following thematic areas: land, housing, property, or inheritance; (AND) This information addresses aspects related to how to claim or register property rights; OR
- ▶ Detailed guidelines on how to register property are available in the language spoken by the majority of people. These guidelines must at least outline the steps involved in property registration and list the required documents needed for property registration or provide tutorials on how to complete the process; (AND) The information has been released or updated within the past five years preceding the data collection cut-off date.

### II.9.3 Have Anonymized Sex-Disaggregated Data on Property Ownership Been Published?

This indicator is divided into two main questions (table 9.10).

**TABLE 9.10.**

Does the Government Publish Anonymized Sex-Disaggregated Data on Property Ownership?

#### II.9.3 DOES THE GOVERNMENT PUBLISH ANONYMIZED SEX-DISAGGREGATED DATA ON PROPERTY OWNERSHIP?

II.9.3.1 Does the government publish anonymized sex-disaggregated data on land ownership?

II.9.3.2 Does the government publish anonymized sex-disaggregated data on housing?

Data and statistics play a critical role in informed and effective policy making. High-quality, disaggregated data on women’s land ownership are indispensable for understanding the barriers women face in accessing land and property. Such data enable policy makers to identify gaps and design targeted,

evidence-based interventions to promote gender equality in land and property rights (World Bank 2023). For instance, accurate statistics on asset ownership can reveal gendered patterns and can inform policies on land reform (Kilic, Moylan, and Koolawl 2020). Understanding gender disparities in asset ownership and wealth can highlight the economic disadvantages women accumulate over their life cycle and the intergenerational effects, offering a broader perspective on the long-term gender dimensions of economic inequality and vulnerability (Oduro and Doss 2018; Ruel and Hauser 2013; Warren 2006).

However, a persistent lack of publicly accessible data on housing, land, and property rights remains a significant constraint. This scarcity limits the ability to conduct comprehensive analyses and hinders the development of policies that address the structural inequalities women face in accessing land (Stone et al. 2024). Without reliable data, monitoring the effectiveness of existing policies and advocating for necessary reforms becomes challenging.

Regular publication of such data are a powerful tool for measuring gender disparities, crafting effective policy interventions, and tracking progress toward global commitments like the Sustainable Development Goals (SDGs). Transparent and timely statistics not only promote accountability within legal systems and property registries but also empower civil society and stakeholders to ask for equitable land rights (Gaddis, Lahoti, and Swaminathan 2020; Joshi et al. 2022). Furthermore, publicly available data foster greater transparency, enabling a broader understanding of how gender biases in land ownership affect development outcomes and economic opportunities. By prioritizing the collection and dissemination of gender-sensitive data on land ownership, governments and institutions can significantly enhance their capacity to implement policies that advance women's rights, strengthen land governance, and contribute to inclusive and sustainable development.

CEDAW General Recommendation No. 34 (2016) emphasizes the need for states to collect and analyze sex-disaggregated data on the situation of rural women. While not directly calling for sex-disaggregated data on land or housing ownership and property rights, the recommendation calls for data on barriers faced by women in gaining access to their rights, which include access to land and property. Further, the United Nations' Guidelines for Producing Statistics on Asset Ownership from a Gender Perspective guide national statistical agencies and policy makers on collecting, analyzing, and disseminating individual-level data on asset ownership (UN 2019).

Accordingly, indicator II.9.3 is divided into two questions. Each question is individually assessed and assigned a score of 0 or 0.50. The final score for indicator II.9.3 is calculated by adding up the scores of its two questions.

#### II.9.3.1 Does the government publish anonymized sex-disaggregated data on land ownership?

Question II.9.3.1 is assigned a score of 0.50 if the following three conditions are met:

- ▶ A public institution, such as the statistics office, the cadaster, or a line ministry, publishes anonymized sex-disaggregated data on land or rural property ownership; AND
- ▶ The data are presented in a structured and comprehensive table format, suitable for analysis and interpretation, either on a government-associated website or in an associated report. Data can be presented in either exact figures or percentages. Data presented in descriptive summary format only, or available only in secondary sources such as press releases and/or generalized statements about women's land ownership, are not sufficient; AND
- ▶ The data were published within the past three years preceding the data collection cut-off date.

### II.9.3.2 Does the government publish anonymized sex-disaggregated data on housing?

Question II.9.3.2 is assigned a score of 0.50 if the following three conditions are met:

- ▶ A public institution, such as the statistics office, a line ministry, or the registry, publishes anonymized sex-disaggregated data on housing or residential property ownership; AND
- ▶ The data are presented in a structured and comprehensive table format, suitable for analysis and interpretation, either on a government-associated website or in an associated report. Data can be presented in either exact figures, percentages, or descriptions. Data presented in descriptive summary format only, or available only in secondary sources such as press releases or generalized statements about women's land ownership, are not sufficient; AND
- ▶ The data were published within the past three years preceding the data collection cut-off date.

### II.9.4 Does the Law Enable the Joint Titling of Matrimonial Property (Land/Residential or Commercial Building) for Both Spouses?

This indicator is divided into two main questions (table 9.11).

#### TABLE 9.11.

Does the Law Enable the Joint Titling of Matrimonial Property (Land/Residential or Commercial Building) for Both Spouses?

#### II.9.4 DOES THE LAW ENABLE THE JOINT TITLING OF MATRIMONIAL PROPERTY (LAND, RESIDENTIAL OR COMMERCIAL BUILDING) FOR BOTH SPOUSES?

II.9.4.1 Does the law mandate or presume joint titling of matrimonial property?

II.9.4.2 Does the law provide for joint titling of matrimonial property?

Joint titling refers to the practice of registering property, such as land or housing, in the names of both spouses or partners. It is widely recognized as best practice for promoting women's property rights, as it ensures equal ownership and control. Several studies explore the impact of joint land ownership on women's empowerment in developing countries such as India (Datta 2006), Viet Nam (Menon et al. 2014), and Madagascar (Agarwal 2003), finding that it enhances women's bargaining power, access to resources, and decision-making within households. Joint titling programs are shown to increase women's participation in decision making, access to knowledge and information about public matters, sense of security, self-esteem, and the respect that they receive from their spouses (Datta 2006). Documented and formalized land rights reduce the need for owners to spend resources on protecting claims (Goldstein et al. 2018) and encourage investment, especially by women (Ali, Deininger, and Goldstein 2014; Deininger and Ali 2024; Deininger et al. 2008).

Despite the benefits for their economic and social standing, many women face significant challenges in enforcing undocumented claims to property or simply lack awareness of the benefits (Kumar and Quisumbing 2015; Melesse, Dabissa, and Bulte 2018; Muchomba 2017). Land formalization programs that incentivize titling in women's names or promote joint titling have proven effective in advancing gender equality (Halim, Ubfal, and Wangchuk 2023; Stanley and Lisher 2023). However, without legal mandate of joint titling, women's property rights remain vulnerable to customary practices, personal laws, gender biases, and power imbalances (UN Habitat 2005). To ensure joint titling is effective, legal mandates can help increase ownership (Deere and León 2001; El-Rayes 2023; Rakodi 2014).

Joint titling aligns with international standards. The Voluntary Guidelines on the Responsible Governance of Tenure call for states to ensure that women and men enjoy the same rights in newly recognized tenure rights, and these rights should be reflected in records (FAO 2022). Similarly, the Pinheiro Principles emphasize that restitution programs should recognize the joint ownership rights of both male and female heads of households as part of the restitution process (UN 2005). The CSO UN Habitat recommends either mandating joint titling (UN Habitat 2007) or making it the default option (UN Habitat 2005).

Accordingly, indicator II.9.4 is divided into two questions:

#### II.9.4.1 Does the law mandate or presume joint titling of matrimonial property?

Question II.9.4.1 is assigned a score of 1 if one of the following three conditions is met:

- ▶ The law mandates joint registration of matrimonial property, explicitly requiring both spouses' names to be included on the property title; OR
- ▶ Joint titling is the default option; OR
- ▶ The law explicitly mentions that joint ownership is presumed for married couples, even if only one name is on the title.

#### II.9.4.2 Does the law provide for joint titling of matrimonial property?

Question II.9.4.2 is assigned a score of 0.50 if one of the following three conditions is met:

- ▶ The law entitles either spouse to request that their name be added to the property title after registration; OR
- ▶ The law permits spouses to jointly own matrimonial property; OR
- ▶ The law allows two or more persons, including spouses, to be co-owners.

## PILLAR III—ASSETS ENFORCEMENT PERCEPTIONS

Pillar III—The Assets enforcement perceptions pillar measures the extent to which gender differences in property and inheritance laws are enforced in practice or the consequent rights are upheld in practice. To calculate the Assets topic enforcement perceptions score, the experts' valid responses for each indicator are first aggregated into an indicator score at the economy level, taking the median value of all responses given to that indicator. This creates the indicator score in a 0-4 range, where 4 represents the highest possible score and 0 the lowest. Next, the topic score is calculated as the simple average of the four indicator scores scaled to a 0-100 range, where 100 represents the highest possible score and 0 the lowest (table 9.12).

**TABLE 9.12.**

Summary Table of Pillar III for the Assets Topic

| PILLAR III—ASSETS ENFORCEMENT PERCEPTIONS   | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE |
|---|-----------------------|---------------------------|
| III. 9.1 In Your Opinion, To What Extent Do Public Authorities Enforce Equal Rights over Immovable Property, in Practice? * | 0, 1, 2, 3, or 4      | 0-100                     |

|   |                  |       |
|---|------------------|-------|
| III.9.1.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting Women’s Equal Rights over Immovable Property, in Practice? *<br>(OR)                                | 0, 1, 2, 3, or 4 | 0-100 |
| III.9.1.2 In Your Opinion, To What Extent Do Public Authorities Uphold Women’s Equal Rights over Immovable Property, in Practice? *   |                  |       |
| Fully enforced (OR) Not at all upheld   | 0                | 0     |
| Mostly enforced (OR) Rarely upheld  | 1                | 25    |
| Moderately enforced (OR) Moderately upheld  | 2                | 50    |
| Rarely enforced (OR) Mostly upheld  | 3                | 75    |
| Not at all enforced (OR) Fully upheld   | 4                | 100   |
| III.9.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Granting Equal Inheritance Rights to Sons and Daughters, in Practice? *   | 0, 1, 2, 3, or 4 | 0-100 |
| III.9.2.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Daughter's Equal Right to Inherit Assets, in Practice? *<br>(OR)                                  | 0, 1, 2, 3, or 4 | 0-100 |
| III.9.2.2 In Your Opinion, To What Extent Do Public Authorities Uphold Sons’ and Daughters’ Equal Inheritance Rights, in Practice? *  |                  |       |
| Fully enforced (OR) Not at all upheld   | 0                | 0     |
| Mostly enforced (OR) Rarely upheld  | 1                | 25    |
| Moderately enforced (OR) Moderately upheld  | 2                | 50    |
| Rarely enforced (OR) Mostly upheld  | 3                | 75    |
| Not at all enforced (OR) Fully upheld   | 4                | 100   |
| III.9.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Granting Equal Inheritance Rights to Male and Female Surviving Spouses, in Practice? *                            | 0, 1, 2, 3, or 4 | 0-100 |
| III.9.3.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Restricting a Female Surviving Spouse's Equal Right to Inherit Assets, in Practice? *<br>(OR)                   | 0, 1, 2, 3, or 4 | 0-100 |
| III.9.3.2 In Your Opinion, To What Extent Do Public Authorities Uphold Spouses’ Equal Inheritance Rights, in Practice? *  |                  |       |
| Fully enforced (OR) Not at all upheld   | 0                | 0     |
| Mostly enforced (OR) Rarely upheld  | 1                | 25    |
| Moderately enforced (OR) Moderately upheld  | 2                | 50    |
| Rarely enforced (OR) Mostly upheld  | 3                | 75    |
| Not at all enforced (OR) Fully upheld   | 4                | 100   |
| III.9.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Providing for the Valuation of Nonmonetary Contributions in the Case of the Dissolution of Marriage, in Practice? | 0, 1, 2, 3, or 4 | 0-100 |
| Not at all enforced   | 0                | 0     |
| Rarely enforced   | 1                | 25    |
| Moderately enforced   | 2                | 50    |
| Mostly enforced   | 3                | 75    |
| Fully enforced  | 4                | 100   |
| Topic Pillar Score (rescaled average of indicator scores)   |                  | 0-100 |

\* Please refer to the detailed explanation below for the calculation of the indicator score.

The enforcement perceptions indicator question is contingent upon the corresponding legal frameworks indicator score as follows:

For III.9.1, III.9.2, and III.9.3:

- ▶ If the legal frameworks indicator score is 0, the enforcement perceptions indicator question is about the extent of enforcement of the existing restriction.
- ▶ If the legal frameworks indicator score is 1, the enforcement perceptions indicator question is about the extent of upholding equal rights between men and women.

For III.9.1:

- ▶ If the legal frameworks indicator score is between 0 and 1, the enforcement perceptions indicator question is a combination of enforcement of the existing restriction and the upholding of the equal right between men and women. When multiple questions are asked, the score of the enforcement perceptions indicator will be the average of the scores. Scoring rules are provided in Table 9.13.

For III.9.4:

- ▶ If the legal frameworks indicator score is 1, the enforcement perceptions indicator question is about the extent of enforcement of the legislation.
- ▶ If the legal frameworks indicator score is 0, then no question on enforcement perceptions is asked, and the economy obtains a score of 0 points on this indicator.

### 3. PARAMETERS

To ensure comparability of the data from expert consultations across economies, the Assets topic uses specific parameters in addition to the general parameters presented in detail in the Overview chapter. Indeed, for the indicators on inheritance, it is assumed that the deceased has not left a will, and so the rules of intestate succession apply. Further, the woman in question is assumed to be, or have been in a monogamous first marriage registered with the appropriate authorities. These parameters apply to Pillar I and Pillar III.

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PENSION

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# CHAPTER 10. PENSION

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## 1. MOTIVATION

Lower retirement ages for women can shorten their careers, limit their contribution histories, and reduce the earnings considered in pension calculations, all of which can worsen the gender pension gap. European Union (EU) data reveal a significant gap in retirement outcomes between women and men, with women's pension benefits 25 percent to 30 percent lower than those of men (Eurostat 2021). On average, the gender pension gap in EU countries is double the size of the hourly gender wage gap (Kesternich, Van Damme, and Ye 2024). Given that women live longer and have fewer financial resources in retirement than men (Demirgüç-Kunt, Klapper, and Panos 2016; Our World in Data 2023), adequate pension benefits in amount and duration play a critical role in promoting women's overall well-being in old age (Behrendt, Nguyen, and Rani 2019). The differences in the working lives of men and women due to career interruptions for household-related responsibilities or unpaid care significantly affect the size of women's old-age pensions and result in unequal economic outcomes in retirement (Joubert and Todd 2020). Survivor pension benefits support families after the loss of a wage earner, with women as primary beneficiaries due to their longer life expectancy (Lis and Bonthuis 2019).

Laws that set lower retirement ages for women than men exacerbate the gender gap in pension levels by reducing the amount of time that women can contribute to their pensions and save for old age, increasing women's risk of poverty in old age (Burn et al. 2020; Chłoń-Domińczak 2017; Chłoń-Dominczak et al. 2019). Years before retirement, women may experience peak earnings and consequently forgo opportunities to build savings and raise their social security benefit entitlements (Goldin and Katz 2018). As evidence suggests, there is a clear link between the duration of working life and pension income; the longer the working life, the higher the monthly pension benefit (Kuivalainen, Järnefelt, and Kuitto 2020).

While the lower retirement age set for women in some countries affects their pension benefits and shortens their professional careers, it may also deter employers from investing in women's skills development and can result in a decrease in the country's economic growth (Böheim 2019). Moreover, women's ability to challenge decisions about their pension benefits is positively linked with their financial security and well-being in old age (Griffin 2019). In addition, to ensure the full realization of women's pension benefits, procedures must be impartial, transparent, effective, simple, rapid, accessible, and inexpensive or free of charge for the applicant (ILO 2021).

In this context, the Pension topic assesses equality in retirement ages between women and men, the existence of mechanisms to account for career breaks in pension calculations, and whether the law mandates survivor benefits for spouses. It also considers administrative procedures and redress mechanisms related to pension benefits, awareness-raising initiatives, and incentives to increase women's pension benefits, along with the availability of sex-disaggregated data on retirement ages and actual pension amounts.

## 2. INDICATORS

The Pension topic measures frameworks related to the size of a woman's pension across three different dimensions, here referred to as pillars. The first pillar measures differences in retirement ages and whether the law allows for pension care credits to account for a woman's career interruptions. The second pillar examines policies and practices that support the implementation of laws pertaining to

women’s old age security, including incentives to increase women’s retirement benefits, dedicated procedures to challenge benefit decisions, measures to raise awareness about pension benefits, and the existence of sex-disaggregated data on retirement ages and amounts of pension benefits. The third pillar measures the extent to which laws on the size of a woman’s pension are enforced in practice. Each pillar is composed of four main indicators, which in some cases are further divided into questions to provide more details on the assessed laws, regulations, and policies. Relevant points are assigned to each indicator. Table 10.1 summarizes all three pillars and their respective indicators.

**TABLE 10.1.**  
Summary Table of All Three Pillars for the Pension Topic

| PILLAR I—PENSION LEGAL FRAMEWORKS   |
|---|
| I.10.1 Are the Ages at Which a Woman and a Man Can Retire the Same?   |
| I.10.1.1 Are the Ages at Which a Woman and a Man Can Retire with Full Pension Benefits the Same?  |
| I.10.1.2 Are the Ages at Which a Woman and a Man Can Retire with Partial Pension Benefits the Same?   |
| I.10.2 Is the Mandatory Retirement Age for a Woman and a Man the Same?  |
| I.10.2.1 At what age is it mandatory for a woman to retire?   |
| I.10.2.2 At what age is it mandatory for a man to retire?   |
| I.10.3 Are Periods of Absence Due to Childcare Accounted for in the Calculation of Pension Benefits?  |
| I.10.4 Does the Law Mandate Equal Survivor Benefits for Spouses?  |
| I.10.4.1 Does the law specify equal eligibility criteria for widows and widowers to access survivor pension benefits?   |
| I.10.4.2 Does the law specify an equal minimum age at which spouses can receive survivor benefits?  |
| I.10.4.3 Does the law specify that benefit payments are paid in installments for widows and widowers?   |
| PILLAR II—PENSION SUPPORTIVE FRAMEWORKS   |
| II.10.1 Are Incentives in Place to Increase Women’s Pension Benefits?   |
| II.10.2 Is a Procedure in Place for Pension Beneficiaries to Challenge the Decisions of the Competent Authority Regarding Their Benefits?                               |
| II.10.3 Are Awareness Measures in Place to Improve Access to Information about Pensions?  |
| II.10.4 Does the Government Publish Anonymized Sex-Disaggregated Data on Actual Retirement Ages and Actual Amounts of Pension Benefits?                                 |
| II.10.4.1 Does the government publish sex-disaggregated data on actual retirement ages?   |
| II.10.4.2 Does the government publish sex-disaggregated data on the actual amount of received pension benefits?   |
| PILLAR III—PENSION ENFORCEMENT PERCEPTIONS  |
| III.10.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation on Retirement Ages and Benefits, in Practice?  |
| III.10.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation on Mandatory Retirement Ages in Practice?  |
| III.10.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Accounting for Periods of Absence Due to Childcare in Pension Benefits, in Practice? |
| III.10.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Mandating Equal Survivor Benefits for Spouses, in Practice?                          |

## PILLAR I—PENSION LEGAL FRAMEWORKS

Pillar I—The Pension legal frameworks pillar measures differences in retirement ages, whether the law allows for pension care credits to compensate for a woman’s career interruptions, and whether the law mandates survivor pension benefits for spouses. It is divided into four indicators, some of which consist of several questions (table 10.2).

**TABLE 10.2.**

Summary Table of Pillar I for the Pension Topic

| PILLAR I—PENSION LEGAL FRAMEWORKS   | POINTS   | MAXIMUM SCORE |
|---|--|---------------|
| I.10.1 Are the Ages at Which a Woman and a Man Can Retire the Same?   | 0–1  | 100           |
| I.10.1.1 Are the Ages at Which a Woman and a Man Can Retire with Full Pension Benefits the Same?                      | Fractional scoring from 0 (age gap of 5 years or more) to 0.50 point (no age gap) on a linear function |               |
| I.10.1.2 Are the Ages at Which a Woman and a Man Can Retire with Partial Pension Benefits the Same?                   | Fractional scoring from 0 (age gap of 5 years or more) to 0.50 point (no age gap) on a linear function |               |
| I.10.2 Is the Mandatory Retirement Age for a Woman and a Man the Same?  | Fractional scoring from 0 (age gap of 5 years or more) to 1 point (no age gap) on a linear function    | 100           |
| I.10.3 Are Periods of Absence Due to Childcare Accounted for in the Calculation of Pension Benefits?                  | 0 or 1   | 100           |
| I.10.4 Does the Law Mandate Equal Survivor Benefits for Spouses?  | 0–1  | 100           |
| I.10.4.1 Does the law specify equal eligibility criteria for widows and widowers to access survivor pension benefits? | 0 or 0.33  |               |
| I.10.4.2 Does the law specify a minimum age at which spouses can receive survivor benefits?                           | 0 or 0.33  |               |
| I.10.4.3 Does the law specify that benefit payments are paid in installments for widows and widowers?                 | 0 or 0.33  |               |
| Topic Pillar (rescaled average of indicator scores)   | 4  | 100           |

### I.10.1 Are the Ages at Which a Woman and a Man Can Retire the Same?

This question is divided into two main questions. Some of these main questions are further divided into additional components (table 10.3).

**TABLE 10.3.**

Are the Ages at Which a Woman and a Man Can Retire the Same?

**I.10.1 ARE THE AGES AT WHICH A WOMAN AND A MAN CAN RETIRE THE SAME?**

I.10.1.1 Are the Ages at Which a Woman and a Man Can Retire with Full Pension Benefits the Same?

I.10.1.2 Are the Ages at Which a Woman and a Man Can Retire with Partial Pension Benefits the Same?

Early retirement can exacerbate the gender gap in pension levels and heighten women’s risk of poverty in old age (Burn et al. 2020; Chłoń-Domińczak 2017). Because women generally live longer than men and often have shorter working lives due to unpaid care responsibilities, early retirement can have negative effects on a woman’s financial security in old age. Women may experience peak earnings years before retirement and, as a result, forgo opportunities to build savings and increase social security benefit entitlements (Goldin and Katz 2018). Evidence reveals a strong link between the length of a working life and pension income: the longer the working life, the higher the monthly pension benefits (Kuivalainen, Järnefelt, and Kuitto 2020). Therefore, equalizing women’s retirement age with that of men can help reduce the gender gap in pensions, as evidence indicates that aligning retirement ages increases female labor supply, allows women to contribute more to pension schemes, and ultimately leads to larger pensions and greater financial security in retirement (Atalay and Barrett 2015; Staubli and Zweimuller 2013). For example, in economies where women’s retirement ages have been equalized with those of men, women work longer, contribute more to mandatory pension schemes, and consequently receive higher retirement benefits (Chłoń-Domińczak 2013).

Accordingly, indicator I.10.1 assesses the minimum age at which women and men may retire for partial or full benefits.

Indicator I.10.1 is divided into two questions. Each question is individually assessed. The final score for indicator I.10.1 is calculated by adding up the scores of its two questions.

**I.10.1.1 Are the Ages at Which a Woman and a Man Can Retire with Full Pension Benefits the Same?**

Question I.10.1.1 is assigned a score of 0.50 if the ages at which a woman and a man can retire and receive full pension benefits is the same, and 0 if the difference in ages is equal to or greater than 5 years. The threshold of 5 years was selected because it corresponds to the 95th percentile of observed age differences derived from the *Women, Business and the Law 2024* data set across 190 economies. If the difference in ages is greater than zero and less than 5 years, the score for question I.10.1.1 is calculated using a linear function, indicating that as the age gap between men and women decreases, the score increases.

**I.10.1.2 Are the Ages at Which a Woman and a Man Can Retire with Partial Pension Benefits the Same?**

Question I.10.1.2 is assigned a score of 0.50 if the ages at which a woman and a man can retire and receive partial pension benefits are the same, and 0 if the difference in ages is equal to or greater than 5 years. The threshold of 5 years was selected because it corresponds to the 95th percentile of observed age differences derived from the *Women, Business and the Law 2024* data set across 190 economies. If the difference in ages is greater than zero and less than 5 years, the score for question I.10.1.2 is

calculated using a linear function, indicating that as the age gap between men and women decreases, the score increases.

### I.10.2 Is the Mandatory Retirement Age for a Woman and a Man the Same?

This indicator is not divided into additional questions (table 10.4).

#### TABLE 10.4.

Is the Mandatory Retirement Age for a Woman and a Man the Same?

### I.10.2 IS THE MANDATORY RETIREMENT AGE FOR A WOMAN AND A MAN THE SAME?

Early retirement can worsen the gender gap in pension levels and increase the risk of poverty for women in old age (Burn et al. 2020; Chłoń-Domińczak 2017). Women typically live longer than men and often have shorter working lives due to unpaid care responsibilities. Thus, early retirement can impair their financial security in their later years. Due to absences from the formal labor market during their peak earnings years, women may miss opportunities to build savings and accrue social security benefit entitlements (Goldin and Katz 2018). Research shows a strong positive correlation between the length of a working life and pension income (Kuivalainen, Järnefelt, and Kuitto 2020). Therefore, equalizing the retirement age for women and men can help reduce the gender pension gap. Evidence suggests that aligning retirement ages increases female labor supply, enables women to contribute more to pension schemes, and ultimately results in larger pensions and greater financial security in retirement (Atalay and Barrett 2015; Staubli and Zweimuller 2013). For instance, in economies where women's retirement ages have been equalized with those of men, women work longer, contribute more to mandatory pension schemes, and, as a result, receive higher retirement benefits (Chłoń-Domińczak 2013).

Accordingly, indicator I.10.2 assesses the maximum age at which women and men may work until the law mandates their retirement. Mandatory retirement age refers to the age at which workers must cease employment or can be legally terminated by their employer.

Indicator I.10.2 is assigned a score of 1 if the mandatory retirement age is the same for a woman and a man, and 0 if the difference in ages is equal to or greater than 5 years. The threshold of 5 years was selected because it corresponds to the 95th percentile of observed age differences derived from the *Women, Business and the Law 2024* data set across 190 economies. If the difference in ages is greater than zero and less than 5 years, the score for indicator I.10.2 is calculated on a linear function, indicating that the score increases progressively as the age gap between men and women approaches 0.

### I.10.3 Are Periods of Absence Due to Childcare Accounted for in the Calculation of Pension Benefits?

This indicator is not divided into additional questions (table 10.5).

#### Table 10.5.

Are Periods of Absence Due to Childcare Accounted for in the Calculation of Pension Benefits?

### I.10.3 ARE PERIODS OF ABSENCE DUE TO CHILDCARE ACCOUNTED FOR IN THE CALCULATION OF PENSION BENEFITS?

Gender differences in career trajectories, particularly those stemming from interruptions for caregiving or household responsibilities, have a profound effect on old-age pension amounts (Boeri and Brugiavini 2009; Jędrzychowska, Kwiecień, and Poprawska 2020). The scope of social policies and maternity leave benefits plays a critical role in shaping mothers' positions in the labor market, which directly affects the pension gap (Brugiavini, Pasini, and Trevisan 2011). For instance, evidence from Germany indicates that if patterns of interrupted careers persist, women's pensions will be 20 percent less than the average wage. In Sweden, women's pensions barely exceed 25 percent of the average wage. Consequently, if retirement income were solely dependent on pensions tied to lifetime earnings, women would face a significantly higher risk of poverty in old age (Chłon-Dominczak et al. 2019).

Accordingly, indicator I.10.3 is assigned a score of 1 if one of the following three conditions is met:

- ▶ Pension contributions are paid or credited during maternity or parental leave or the leave period is considered a qualifying period of employment used for the purpose of calculating pension benefits; OR
- ▶ There are mechanisms to compensate for any gaps in contributions due to maternity or parental leave and to ensure that the leave period does not reduce the assessment base for pension amounts; OR
- ▶ There are no mandatory contributory pension schemes, but there is a noncontributory universal social pension (that is, independent of contributions and income level).

For the conditions in indicator I.10.3 to be assessed, the woman in question is considered to have ceased all paid activity during periods of childcare. If the period covered by a pension credit is conditioned on the age of the child, the period until the child reaches age 1 is counted.

#### I.10.4 Does the Law Mandate Survivor Benefits for Spouses?

This indicator is divided into three questions (table 10.6).

**TABLE 10.6.**

Does the Law Mandate Equal Survivor Benefits for Spouses?

| I.10.4 DOES THE LAW MANDATE EQUAL SURVIVOR BENEFITS FOR SPOUSES?  |
|---|
| I.10.4.1 Does the law specify equal eligibility criteria for widows and widowers to access survivor pension benefits? |
| I.10.4.2 Does the law specify an equal minimum age at which spouses can receive survivor benefits?                    |
| I.10.4.3 Does the law specify that benefit payments are paid in installments for widows and widowers?                 |

Survivor pension benefits historically emerged to address the economic vulnerability of widows following the death of the household income provider, a reflection of unequal labor market participation between men and women (Turner 1988). These schemes primarily aim to provide income replacement to help the surviving spouse maintain their previous standard of living (Freudenberg, Kapuy, and Zwinger 2022). Women are the primary recipients of these benefits due to their longer life expectancy and their common role as the younger partner in couples (Lis and Bonthuis 2019). For many women without entitlement to their own old-age pension, these benefits often serve as their main or sole source of income after the loss of a spouse (Griffin 2019). In recent years, societal changes in many countries have led to greater gender equality and increased female labor force participation. Consequently, more women are accumulating pension entitlements at levels comparable to men, potentially reducing long-term reliance on survivor pension benefits (Freudenberg, Kapuy, and Zwinger 2022). In response, countries have reformed

eligibility criteria and disbursement conditions to promote women’s economic autonomy and activity. Such reforms include setting age thresholds, requiring minimum marriage durations, and considering caregiving responsibilities (Arza 2015; Freudenberg, Kapuy, and Zwinger 2022). An age threshold refers to a minimum age at which spouses can receive permanent survivor pension benefits. Empirical studies suggest that the labor market participation of younger survivors is more sensitive to survivor benefit levels and income tests than that of older survivors (Gioppone 2019, as cited in Freudenberg, Kapuy, and Zwinger 2022). Similarly, a study using household survey data for Brazil finds that labor market participation rates of female working-age survivor pensioners are 20 percent lower than female working-age nonbeneficiaries (Constanzi, Amsiliero, and Bichara 2017, as cited in Freudenberg, Kapuy, and Zwinger 2022). To offset the risk of survivor pension benefits discouraging female labor force participation, question I.10.4.3 measures limits on pension benefits of working-age survivors.

International standards for survivor pension benefits are outlined in key instruments, including the International Labour Organization (ILO) Social Security (Minimum Standards) Convention, 1952 (No. 102); the Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No. 128); and the Invalidity, Old-Age and Survivors' Benefits Recommendation, 1967 (No. 131). These standards emphasize that survivor pension benefits should primarily be provided as periodic payments.

Accordingly, indicator I.10.4 is divided into three questions. Each question is individually assessed and assigned a score of 0 or 0.33. The final score for indicator I.10.4 is calculated by adding up the scores of its three questions.

I.10.4.1 Does the law specify equal eligibility criteria for widows and widowers to access survivor pension benefits?

Question I.10.4.1 is assigned a score of 0.33 if the law specifies equal eligibility criteria for widows and widowers to receive survivor pension benefits. Eligibility criteria may include cause and time of death, duration of marriage, marital status, age, disability status, children in common, and caretaking status, among others.

I.10.4.2 Does the law specify an equal minimum age at which spouses can receive survivor benefits?

Question I.10.4.2 is assigned a score of 0.33 if the law specifies an equal minimum age at which widows and widowers can receive survivor pension benefits.

I.10.4.3 Does the law specify that benefit payments are paid in installments for widows and widowers?

Question I.10.4.3 is assigned a score of 0.33 if the law specifies that benefit payments are paid in installments for widows and widowers (that is, not disbursed as a lump sum).

A score is only assigned for each of questions I.10.4.1, I.10.4.2, and I.10.4.3 if one of the following three conditions is met:

- ▶ The law mandates the provision of benefits for surviving spouses; OR
- ▶ If survivor benefits are not mandated, a surviving spouse can inherit or receive the deceased spouse’s pension capital by default or legal order of succession; OR

- ▶ There are no mandatory contributory pension schemes, but there is a noncontributory universal social pension (that is, independent of contributions and income level).

## PILLAR II—PENSION SUPPORTIVE FRAMEWORKS

Pillar II—The Pension supportive frameworks pillar examines policies and practices that support the implementation of laws pertaining to women’s old age security, including incentives to increase women’s retirement benefits, dedicated procedures to challenge benefit decisions, measures to raise awareness about pension benefits, and the existence of sex-disaggregated data on retirement ages and amounts of pension benefits. It is divided into four indicators, some of which consist of several questions (table 10.7).

**TABLE 10.7.**

Summary Table of Pillar II for the Pension Topic

| PILLAR II—PENSION SUPPORTIVE FRAMEWORKS   | POINTS    | MAXIMUM SCORE |
|---|-----------|---------------|
| II.10.1 Are Incentives in Place to Increase Women’s Pension Benefits?   | 0 or 1    | 100           |
| II.10.2 Is a Procedure in Place for Pension Beneficiaries to Challenge the Decisions of the Competent Authority Regarding Their Benefits? | 0 or 1    | 100           |
| II.10.3 Are Awareness Measures in Place to Improve Access to Information about Pensions?  | 0 or 1    | 100           |
| II.10.4 Does the Government Publish Anonymized Sex-Disaggregated Data on Actual Retirement Ages and Actual Amounts of Pension Benefits?   | 0–1       | 100           |
| II.10.4.1 Does the government publish sex-disaggregated data on actual retirement ages?   | 0 or 0.50 |               |
| II.10.4.2 Does the government publish sex-disaggregated data on the actual amount of received pension benefits?                           | 0 or 0.50 |               |
| Topic Pillar Score (rescaled average of indicator scores)   | 4         | 100           |

### II.10.1 Are Incentives in Place to Increase Women’s Pension Benefits?

This indicator is not divided into additional questions (table 10.8).

**TABLE 10.8.**

Are Incentives in Place to Increase Women’s Pension Benefits?

#### II.10.1 ARE INCENTIVES IN PLACE TO INCREASE WOMEN’S PENSION BENEFITS?

Policy mechanisms are necessary to address and close the gender pension gap. Incentives such as tax credits or government subsidies for the birth or adoption of a child can enhance women’s retirement benefits and contribute to reducing this disparity (OECD 2021). For instance, in many economies, women spend more time than men in higher education. Consequently, pension credits for education may benefit women as a group more than men, thereby reducing the gender pension gap (Andersson 2023). Additionally, tax breaks for voluntary savings have been recognized as a viable option with potential benefits for women. Financial incentives to work beyond the standard retirement age—such as work bonuses or higher pension benefits—could also increase women’s retirement income (UNESCAP 2019).

In this indicator, “incentives” include, but are not limited to, tax breaks for voluntary savings, contributions that can be carried forward, a subsidy to join the pension scheme early, financial incentives for those with a low income, or other payments and concessions.

Accordingly, indicator II.10.1 is assigned a score of 1 if there are laws or policies in place that provide incentives to increase a woman’s pension benefits.

### **II.10.2 Is a Procedure in Place for Pension Beneficiaries to Challenge Decisions of the Competent Authority Regarding Their Benefits?**

This indicator is not divided into additional questions (table 10.9).

#### **TABLE 10.9.**

Is a Procedure in Place for Pension Beneficiaries to Challenge the Decisions of the Competent Authority Regarding Their Benefits?

#### **II.10.2 IS A PROCEDURE IN PLACE FOR PENSION BENEFICIARIES TO CHALLENGE THE DECISIONS OF THE COMPETENT AUTHORITY REGARDING THEIR BENEFITS?**

Complaint and appeal procedures serve several objectives, including improving the fairness of decisions, system transparency, and system accountability, empowering beneficiaries to assert their rights, and providing feedback to policy makers about system gaps and failures (ILO 2021). Specifically, a woman’s ability to challenge decisions about her pension benefits is positively associated with her financial security and well-being in old age (Griffin 2019). Moreover, in terms of guiding principles to ensure the full realization of women’s pension benefits, such procedures must be impartial, transparent, effective, simple, rapid, accessible, and inexpensive or free of charge for the applicant (ILO 2021).

Accordingly, indicator II.10.2 is assigned a score of 1 if the following three conditions are met:

- ▶ There is a mandatory pension system; AND
- ▶ The system is operational; AND
- ▶ There is a judicial or administrative procedure for pension beneficiaries to challenge the decisions of the competent authority about their benefits.

### **II.10.3 Are Awareness Measures in Place to Improve Access to Information about Pensions?**

This indicator is not divided into additional questions (table 10.10).

#### **TABLE 10.10.**

Are Awareness Measures in Place to Improve Access to Information about Pensions?

#### **II.10.3 ARE AWARENESS MEASURES IN PLACE TO IMPROVE ACCESS TO INFORMATION ABOUT PENSIONS?**

Research suggests that a gender gap in financial literacy contributes to the pension gender gap, indicating that policies aimed at improving women’s financial literacy may help reduce this disparity (Preston and Wright 2023). Women tend to be less aware of pension systems than men, but increased awareness can encourage saving for retirement (Elinder et al. 2020). Better knowledge enables women to make more informed decisions about when and how to save or invest (Angelici et al. 2022; Basiglio and Oggero 2020), leading to higher participation rates as women understand the benefits of pension systems (Bai et al.

2021; Haupt 2023). Additionally, knowledgeable women are more likely to contribute more and be less dependent on spousal contributions (Fajnzylber and Reyes 2015). As a result, these factors collectively work to reduce the gender pension gap (Cordova, Grabka, and Sierminska 2022).

In this indicator, “awareness measures” include but are not limited to detailed information on pensions or financial security in retirement that is published on a government website (in the language spoken by the majority) or government-led initiatives such as learning activities, programs, or informational materials.

Accordingly, indicator II.10.3 is assigned a score of 1 if the following three conditions are met:

- ▶ There is a mandatory pension system; AND
- ▶ The system is operational; AND
- ▶ The information has been released or updated within the past five years preceding the data collection cut-off date.

#### **II.10.4 Does the Government Publish Anonymized Sex-Disaggregated Data on Actual Retirement Ages and Actual Amounts of Pension Benefits?**

This indicator is divided into two questions (table 10.11).

**TABLE 10.11.**

Does the Government Publish Anonymized Sex-Disaggregated Data on Actual Retirement Ages and Actual Amounts of Pension Benefits?

##### **II.10.4 DOES THE GOVERNMENT PUBLISH ANONYMIZED SEX-DISAGGREGATED DATA ON ACTUAL RETIREMENT AGES AND ACTUAL AMOUNTS OF PENSION BENEFITS?**

II.10.4.1 Does the government publish sex-disaggregated data on actual retirement ages?

II.10.4.2 Does the government publish sex-disaggregated data on the actual amounts of received pension benefits?

The availability of sex-disaggregated data are crucial for informing evidence-based policy making that reflects the distinct realities, challenges, and contributions of women (Neeraja 2016). However, many economies do not publish sex-disaggregated data on pensions (UNESCAP 2019). Data on the actual retirement age can shed light on one of the critical factors contributing to the gender pension gap, while data on actual pension benefits can shed light on the pension gap itself. Actual retirement age is influenced by many factors and can often be different from the statutory pension eligibility age or the mandatory retirement age (Axelrad and Luski 2022).

Accordingly, indicator II.10.4 is divided into two questions. Each question is individually assessed and assigned a score of 0 or 0.50. The final score for indicator II.10.4 is calculated by adding the scores of its two questions:

II.10.4.1 Does the government publish sex-disaggregated data on actual retirement ages?

Question II.10.4.1 is assigned a score of 0.50 if the following three conditions are met:

- ▶ A public entity, such as the national statistical office or social security administration, publishes anonymized sex-disaggregated data on actual retirement ages; AND

- ▶ The data were published within the past three years preceding the data collection cut-off date; AND
- ▶ The data are presented in a structured and comprehensive table format, suitable for analysis and interpretation, either on a government-associated website or in an associated report. Data can be presented in either exact figures or percentages. Data presented in descriptive summary format only, or only available in secondary sources such as press releases or generalized statements about retirees' ages, are insufficient.

II.10.4.2 Does the government publish sex-disaggregated data on the actual amounts of received pension benefits?

Question II.10.4.2 is assigned a score of 0.50 if the following three conditions are met:

- ▶ A public entity, such as the national statistical office or social security administration, publishes anonymized sex-disaggregated data on actual amounts of received pension benefits; AND
- ▶ The data were published within the past three years preceding the data collection cut-off date; AND
- ▶ The data are presented in a structured and comprehensive table format, suitable for analysis and interpretation, either on a government-associated website or in an associated report. Data can be presented in either exact figures or percentages. Data presented in descriptive summary format only, or only available in secondary sources, such as press releases or generalized statements about retirees' pension benefits, are insufficient.

## PILLAR III—PENSION ENFORCEMENT PERCEPTIONS

Pillar III—The Pension enforcement perceptions pillar measures the extent to which laws on the size of a woman's pension are enforced in practice. To calculate the Pension topic enforcement perceptions score, the experts' valid responses for each indicator are first aggregated into an indicator score at the economy level, taking the median value of all responses given to that indicator. If the corresponding legal frameworks indicator is fractionally scored, the median value is multiplied by the economy's legal frameworks score. This creates the indicator score in a 0-4 range, where 4 represents the highest possible score and 0 the lowest. Next, the topic score is calculated as the simple average of the four indicator scores scaled to a 0-100 range, where 100 represents the highest possible score and 0 the lowest (table 10.12).

**TABLE 10.12.**

Summary Table of Pillar III for the Pension Topic

| PILLAR III—PENSION ENFORCEMENT PERCEPTIONS   | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE |
|--|-----------------------|---------------------------|
| III.10.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation on Retirement Ages and Benefits, in Practice? * | 0, 1, 2, 3, or 4      | 0-100                     |
| Not at all enforced  | 0                     | 0                         |
| Rarely enforced  | 1                     | 25                        |
| Moderately enforced  | 2                     | 50                        |
| Mostly enforced  | 3                     | 75                        |

|   |                  |       |
|---|------------------|-------|
| Fully enforced  | 4                | 100   |
| III.10.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation on Mandatory Retirement Ages, in Practice? *   | 0, 1, 2, 3, or 4 | 0-100 |
| Not at all enforced   | 0                | 0     |
| Rarely enforced   | 1                | 25    |
| Moderately enforced   | 2                | 50    |
| Mostly enforced   | 3                | 75    |
| Fully enforced  | 4                | 100   |
| III.10.3 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Accounting for Periods of Absence Due to Childcare in Pension Benefits, in Practice? | 0, 1, 2, 3, or 4 | 0-100 |
| Not at all enforced   | 0                | 0     |
| Rarely enforced   | 1                | 25    |
| Moderately enforced   | 2                | 50    |
| Mostly enforced   | 3                | 75    |
| Fully enforced  | 4                | 100   |
| III.10.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Mandating Equal Survivor Benefits for Spouses, in Practice? *                        | 0, 1, 2, 3, or 4 | 0-100 |
| Not at all enforced   | 0                | 0     |
| Rarely enforced   | 1                | 25    |
| Moderately enforced   | 2                | 50    |
| Mostly enforced   | 3                | 75    |
| Fully enforced  | 4                | 100   |
| Topic Pillar Score (rescaled average of indicator scores)   |                  | 0-100 |

\* Please refer to the detailed explanation below for the calculation of the indicator score.

The enforcement perceptions indicator question is contingent upon the corresponding legal frameworks indicator score as follows:

- ▶ If the legal frameworks indicator score is greater than 0, the enforcement perceptions indicator question is about the extent of enforcement of the legislation. Scoring rules are provided in Tables 10.13, 10.14, and 10.15.
- ▶ If the legal frameworks indicator score is 0, then no question on enforcement perceptions is asked, and the economy obtains a score of 0 points on this indicator.

**TABLE 10.13.**

Detailed Scoring for Enforcement Perceptions (Indicator III.10.1) with Partial Scoring on Legal Frameworks Indicator (I.10.1)

| PILLAR III—PENSION ENFORCEMENT PERCEPTIONS  | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE                   |
|---|-----------------------|---|
| If the score of indicator I.10.1 is greater than 0:<br>III.10.1 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation on Retirement Ages and Benefits, in Practice? | 0, 1, 2, 3, or 4      | 0-100                                       |
| Not at all enforced   | 0                     | 0   |
| Rarely enforced   | 1                     | 25 multiplied by indicator score for I.10.1 |

|                     |   |  |
|---------------------|---|--|
| Moderately enforced | 2 | 50 multiplied by indicator score for I.10.1  |
| Mostly enforced     | 3 | 75 multiplied by indicator score for I.10.1  |
| Fully enforced      | 4 | 100 multiplied by indicator score for I.10.1 |

**TABLE 10.14.**

Detailed Scoring for Enforcement Perceptions (Indicator III.10.2) with Partial Scoring on Legal Frameworks Indicator (I.10.2)

| PILLAR III—PENSION ENFORCEMENT PERCEPTIONS   | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE                    |
|--|-----------------------|--|
| If the score of indicator I.10.2 is greater than 0:<br>III.10.2 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation on Mandatory Retirement Ages, in Practice? | 0, 1, 2, 3, or 4      | 0-100  |
| Not at all enforced  | 0                     | 0  |
| Rarely enforced  | 1                     | 25 multiplied by indicator score for I.10.2  |
| Moderately enforced  | 2                     | 50 multiplied by indicator score for I.10.2  |
| Mostly enforced  | 3                     | 75 multiplied by indicator score for I.10.2  |
| Fully enforced   | 4                     | 100 multiplied by indicator score for I.10.2 |

**TABLE 10.15.**

Detailed Scoring for Enforcement Perceptions (Indicator III.10.4) with Partial Scoring on Legal Frameworks Indicator (I.10.4)

| PILLAR III—PENSION ENFORCEMENT PERCEPTIONS  | LIKERT SCALE RESPONSE | CORRESPONDING SCORE RANGE                    |
|---|-----------------------|--|
| If the score of indicator I.10.4 is greater than 0:<br>III.10.4 In Your Opinion, To What Extent Do Public Authorities Enforce Legislation Mandating Equal Survivor Benefits for Spouses, in Practice? | 0, 1, 2, 3, or 4      | 0-100  |
| Not at all enforced   | 0                     | 0  |
| Rarely enforced   | 1                     | 25 multiplied by indicator score for I.10.4  |
| Moderately enforced   | 2                     | 50 multiplied by indicator score for I.10.4  |
| Mostly enforced   | 3                     | 75 multiplied by indicator score for I.10.4  |
| Fully enforced  | 4                     | 100 multiplied by indicator score for I.10.4 |

### 3. PARAMETERS

To ensure comparability of the data from expert consultations across economies, the Pension topic uses specific parameters in addition to the general parameters discussed in detail in the Overview chapter. These parameters apply to all pillars.

Indeed, it is assumed that:

- ▶ The woman in question has resided in the economy's main business city throughout her entire life; AND

- ▶ The woman is a cashier in the food retail sector in a supermarket or grocery store that has 60 employees; AND
- ▶ The woman is not a member of a union unless membership is mandatory. Membership is considered mandatory when collective bargaining agreements cover more than 50 percent of the workforce in the food retail sector and when they apply to individuals who were not party to the original collective bargaining agreement; AND
- ▶ The woman gave birth without complications to two healthy children; AND
- ▶ The woman becomes entitled to survivor pension benefits on the cut-off date for data collection; AND
- ▶ If transitional provisions gradually change the retirement age, the answers reflect the retirement age as of the cut-off date for data collection, even if the law provides for changes over time; AND
- ▶ If a mandatory contributory pension system applicable to the private sector and a noncontributory universal pension system coexist, the answers correspond to the rules applicable to the mandatory contributory pension system; AND
- ▶ If pension systems are not mandatory or were not operational as of the cut-off date for data collection, they are not measured.

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# APPENDIX A. DATA COLLECTION QUESTIONNAIRES

## FAMILY LAW QUESTIONNAIRE

### Introduction

Dear \_\_Data:FirstName\_\_ \_\_Data:LastName\_\_,

Welcome to the World Bank Group's *Women, Business and the Law 2027 Family Law* questionnaire for \_\_Data:Survey\_Economy\_\_. We truly value your time and contribution.

This questionnaire asks you to:

- **Review and validate information on laws** affecting women's agency, entrepreneurship, mobility, and access to property;
- **Share your perception** of how well these laws are enforced; and
- **Review and validate information on policy instruments** that support the implementation of these laws.



For your convenience, the questionnaire already contains answers and sources from the [WBL database](#) (last updated on October 1, 2025), reflecting the information published by WBL. Please review them and provide updates as needed, including any relevant laws or policy instruments that are in force as of March 31, 2026.



The questionnaire takes approximately 90 minutes to complete if the provided information does not require updates.



You can save your progress and return at any time using the same questionnaire link.



We recommend completing this questionnaire on a desktop or laptop for optimal user experience.



If collaborating with other colleagues or experts, please ensure that only one person accesses the questionnaire at a time due to technical limitations.



Watch our [tutorial](#) for a guided overview of the questionnaire platform's features.

### PRIVACY STATEMENT:

*By voluntarily answering the below questionnaire, experts are consenting that their personal data, including contact information and demographics, will be retained in a password- and access-restricted database by the World Bank Group's Policy Indicators Group (DECIG). All data collected will be retained for the duration of the project. This information will be retained in line with the applicable [WBG Records Retention and Disposition Schedule](#) and with the consent provided. Contact information will be used for the sole purpose*

*of contacting experts and extending invitations to relevant events, and anonymized demographic data will be used for conducting current and future research, in accordance with the [World Bank Group Privacy Policy](#). All personal data will remain strictly confidential within DECI, will not be shared with third parties, and only specific personal data will be acknowledged on its website or publications per contributor preferences indicated in this questionnaire. Experts can revoke at any time their consent for the processing of their personal data by contacting DECI using the following email address: [wbl@worldbank.org](mailto:wbl@worldbank.org).*


I have read and agree to the privacy statement

### Contributor Information

Please review the “Recorded Information” column to verify your existing details, as recorded in the WBL contributor database. If you are a new contributor or need to update your information, please enter the relevant details in the right column. *Demographic information (gender and age group) will never be disclosed at the individual or country level.*

|   | Recorded Information                     | Updated/New Information   |
|---|--|---|
| Name  |  |   |
| Title:  | __Data:Title__                           |   |
| First name:   | __Data:FirstName__                       |   |
| Last name:  | __Data:LastName__                        |   |
| Demographic Information   |  |   |
| Gender:   | __Data:Gender__                          | <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> <li>• Prefer not to say</li> </ul>   |
| Age group:  | __Data:AgeGroup__                        | <ul style="list-style-type: none"> <li>• Below 25</li> <li>• 25-35</li> <li>• 36-45</li> <li>• 46-55</li> <li>• Over 55</li> <li>• Prefer not to say</li> </ul>   |
| Professional and Educational Information  |  |   |
| Position: <i>e.g. manager, associate, partner</i>   | __Data:Position__                        |   |
| Professional background:  | __Data:ProfessionalBackground__          | <ul style="list-style-type: none"> <li>• Academic/researcher</li> <li>• Civil society representative</li> <li>• Gender expert</li> <li>• Graduate student in law</li> <li>• Legal professional</li> <li>• Policy or development professional</li> <li>• Other</li> <li>• Prefer not to say</li> </ul> |
| Years of experience: <i>Years of experience refers to the amount of time an individual has spent working in a relevant field or profession.</i> | __Data:YearsOfExperience__               | <ul style="list-style-type: none"> <li>• Less than 2 years</li> <li>• 2-5 years</li> <li>• 6-10 years</li> <li>• 11-20 years</li> <li>• Over 20 years</li> <li>• Prefer not to say</li> </ul>   |
| Highest level of education obtained:  | __Data:HighestLevelOfEducationObtained__ | <ul style="list-style-type: none"> <li>• Bachelor’s</li> <li>• Master’s</li> </ul>  |

|                           |                       |   |
|---------------------------|-----------------------|---|
|                           |                       | <ul style="list-style-type: none"> <li>• PhD</li> <li>• Other</li> <li>• Prefer not to say</li> </ul> |
| Contact Information       |                       |   |
| Firm/Institution name:    | __Data:CompanyName__  | <input type="text"/>  |
| Firm/Institution website: | __Data:Website__      | <input type="text"/>  |
| Email address:            | __Data:EmailAddress__ | <input type="text"/>  |
| Business phone:           | __Data:PhoneNumber__  | <input type="text"/>  |
| Mobile phone:             | __Data:MobileNumber__ | <input type="text"/>  |

 *Skip Logic: This page applies only to private sector contributors, and it is not included in questionnaires sent to public sector contributors.*

## Hypothetical Country Scenarios – Instructions and Assumptions

### Instructions


This part of the questionnaire presents various scenarios in a hypothetical country, **Country A**. For each scenario, you will be asked to assess the extent to which laws are enforced or rights are upheld based on the details provided. This part of the questionnaire asks for your own **perceptions** and **does not require any additional research**.

### Assumptions

- For the purposes of this questionnaire, it is assumed that the questions focus on a woman residing in the main business city of Country A.
- Unless otherwise indicated, the woman in question has reached the legal age of majority and is capable of making decisions as an adult, is in good health and has no criminal record.
- The woman in question is a lawful citizen.

### Definitions

- **Enforcement:** Actively ensuring compliance with the law. This term refers to both the practical implementation of laws and the legal obligation to uphold them.
- **Public authorities:** Executive, regulatory, and judicial bodies responsible for implementing, monitoring, and upholding laws.

 *Skip Logic: This page applies only to private sector contributors, and it is not included in questionnaires sent to public sector contributors. Scenarios should be displayed in a random order within the question block.*

### Hypothetical Country Scenarios

**Hypothetical Scenario:** In Country A, the law provides men and women with equal rights to own and administer immovable property. However, the forms used by land registry officials only allow for one name to be listed on property titles and registrars tend to register the husband by default. While an additional name can be included through an addendum, this is seldom done in practice, as awareness of the law mandating joint ownership for married couples is poor. Women can request corrections to the titles, but the process is bureaucratic, requiring several forms and fees that need to be paid at the court in-person. While some women successfully navigate the system, most face delays or challenges in having their claims involving property administration and ownership fully recognized.

**Question:** In your opinion, to what extent do public authorities uphold a woman's equal administrative power and property ownership rights in Country A, in practice?

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

**Hypothetical Scenario:** In Country A, the law provides men and women with equal rights to own and administer immovable property. However, some land registry officials use forms that only allow for one name to be listed on property titles and require an addendum in case of married couples, which sometimes leads to only the husband being registered on the title. Others use forms that require listing the names of both spouses. Women bringing claims involving administration and property ownership typically have to file multiple forms and pay fees at the court in-person, but online procedures are available for some of these steps. Many registries now display government-issued brochures with information about women's property rights and how to enforce them.


**Question:** In your opinion, to what extent do public authorities uphold a woman's equal administrative power and property ownership rights in Country A, in practice?

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

**Hypothetical Scenario:** In Country A, the law provides men and women with equal rights to own and administer immovable property. The land registry uses a standardized form that requires two names to be listed on property titles by default for married couples. Claims involving administration and property ownership may be filed online or in person, and the same goes for paying the filing fees. Although most property claims are handled efficiently, delays occasionally occur in court due to a high caseload. Almost all registries display government-issued brochures with information about women's property rights and how to enforce them, linking to a dedicated government website that provides sex-disaggregated statistics on property ownership across several municipalities.

**Question:** In your opinion, to what extent do public authorities uphold a woman's equal administrative power and property ownership rights in Country A, in practice?

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

 *Skip Logic: This page applies only to private sector contributors, and it is not included in questionnaires sent to public sector contributors.*

## Applicable Laws and Enforcement – Instructions and Assumptions

### Instructions

In this part of the questionnaire, you will

1. Review pre-filled information on applicable laws in `__Data:Survey_Economy__` and provide updates as needed.
2. Share your opinion on how well these laws are enforced in practice. Please assess enforcement of the legislation shown in the pre-filled fields, irrespective of any subsequent amendments or reforms. **Your opinion should be based solely on your experience and does not require any external research.**

### Definition of “Source”

For legal questions, a source is the binding legal instrument that provides the basis for the answer (for example, a law, code, regulation, or decree).

In some cases, the pre-filled source may state:


- “No applicable provisions could be located”,
- “No restrictions could be located”, or
- “Insufficient evidence located.”

This means that, based on a review of relevant laws, the WBL team did not identify a legal provision or restriction that meets the criteria of the question. These statements do **not** rule out the possibility that relevant laws or restrictions exist in practice or outside codified sources.

### Assumptions

- For the purposes of this questionnaire, it is assumed that the questions focus on a woman residing in the main business city, `__Data:Survey_City__`.
- Unless otherwise indicated, the woman in question has reached the legal age of majority and is capable of making decisions as an adult, is in good health and has no criminal record.
- The woman in question is a lawful citizen of the economy being examined.

For more information on how to answer the questions, please refer to the [methodology page](#) on our website.

 *Skip Logic: This page applies only to public sector contributors, and it is not included in questionnaires sent to private sector contributors.*

## Applicable Laws - Instructions and Assumptions

### Instructions

In this part of the questionnaire, you will be asked about laws in `__Data:Survey_Economy__` and provide updates as needed.

### Definition of “Source”

For legal questions, a source is the binding legal instrument that provides the basis for the answer (for example, a law, code, regulation, or decree).

In some cases, the pre-filled source may state:

- “No applicable provisions could be located”,
- “No restrictions could be located”, or
- “Insufficient evidence located.”

This means that, based on a review of relevant laws, the WBL team did not identify a legal provision or restriction that meets the criteria of the question. These statements do **not** rule out the possibility that relevant laws or restrictions exist in practice or outside codified sources.

### Assumptions

- For the purposes of this questionnaire, it is assumed that the questions focus on a woman residing in the main business city, `__Data:Survey_City__`.
- Unless otherwise indicated, the woman in question has reached the legal age of majority and is capable of making decisions as an adult, is in good health and has no criminal record.
- The woman in question is a lawful citizen of the economy being examined.

For more information on how to answer the questions, please refer to the [methodology page](#) on our website.

## Section 1. Mobility

### 1.1. Does the law allow a woman to choose her place of residence, for instance, the marital home, in the same way as a man?

Please consider “No” if (this list is suggestive, not exhaustive): (a) woman’s husband determines marital home; (b) woman automatically adopts husband’s domicile upon marriage; (c) woman requires judicial approval to live separately; (d) leaving her husband’s home affects a woman’s rights (e.g., maintenance loss); (e) independent domicile choice is allowed only in specific cases (e.g., abuse, relocation abroad).

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

*In your opinion*, to what extent do public authorities uphold equal rights between women and men to choose where to live, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 1.1 is “Yes”.

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

(OR)

*In your opinion*, to what extent do public authorities enforce legislation restricting a woman’s right to choose her place of residence, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 1.1 is “No”.

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

|   |
|---|
| <b>Do the answer and/or source recorded in the WBL database need to be updated?</b>   |
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul> |
| <b>What is the updated answer?</b>  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>  |
| Please indicate the new or different source in the text box below, including all relevant links.  |

|  |
|--|
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected. |
| <input type="checkbox"/>   |
| Please add any additional comments in the box below.   |
| <input type="checkbox"/>   |

**1.2. Does the law allow a woman to leave the house, including the marital home, and travel domestically under the same legal requirements as a man?**

Please consider “No” if (this list is suggestive, not exhaustive): woman (a) needs permission, documentation, or a male escort to travel domestically; (b) faces legal consequences (e.g., loss of maintenance) for leaving the marital home without a valid reason; (c) needs husband’s or male’s permission or needs to provide reason to leave the house.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

*In your opinion*, to what extent do public authorities uphold equal rights between women and men in leaving the marital home and traveling domestically, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 1.2 is “Yes”.

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

(OR)

*In your opinion*, to what extent do public authorities enforce legislation restricting a woman’s right to leave the marital home and travel domestically, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 1.2 is “No”.

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

|   |
|---|
| <b>Do the answer and/or source recorded in the WBL database need to be updated?</b>   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| <b>What is the updated answer?</b>  |

|  |
|--|
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected. |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>  |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b>                          |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected. |
| <br>   |
| <b>Please add any additional comments in the box below.</b>  |
| <br>   |

1.3. Does the law allow a woman to apply for a passport in the same way as a man, without having to provide, for instance, additional information, signatures or documents such as a marriage certificate? Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

*In your opinion*, to what extent do public authorities uphold equal rights between women and men to apply for a passport, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 1.3 is “Yes”.

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

(OR)

*In your opinion*, to what extent do public authorities enforce legislation restricting a woman’s right to apply for a passport, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 1.3 is “No”.

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

|   |
|---|
| <b>Do the answer and/or source recorded in the WBL database need to be updated?</b>   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

|   |
|---|
| <p><b>What is the updated answer?</b></p> <p><input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |
| <p>Please indicate the new or different source in the text box below, including all relevant links.</p> <p><input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.</p>         |
| <p>Please add any additional comments in the box below.</p>   |

#### 1.4. Does a woman have to meet the same administrative requirements as a man during passport or official ID application procedures?

Please consider "No" if (this list is suggestive, not exhaustive): woman (a) requires additional signature, permission or presence from husband or legal guardian during application process; (b) needs to provide additional information or documents during the application process; (c) completes an application form that differs from those used by men.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

|   | Answer          | Source          |
|---|-----------------|-----------------|
| Passports   | __Data:Answer__ | __Data:Source__ |
| Official Identity Documents (national ID card or, if none exists, a driver's license) | __Data:Answer__ | __Data:Source__ |

|   |
|---|
| <p><b>Do any of the answers and/or sources recorded in the WBL database need to be updated?</b></p> <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
|---|

Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.

Skip Logic: This question should only be answered if "Update answer only" OR "Update source only" OR "Update both" is selected.

|   | Updated Answer  | Updated Source |
|---|---|----------------|
| Passports   | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Official Identity Documents (national ID card or, if none exists, a driver's license) | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |

|   |
|---|
| <p>Please add any additional comments in the box below.</p> |
|---|

1.5. Does the law allow a woman to travel abroad under the same legal requirements as a man (e.g., without requiring signatures, permissions or additional documentation)?

Please consider “No” if (this list is suggestive, not exhaustive): woman (a) needs permission, documentation, or male escort to leave the country; (b) has to travel with her husband; (c) has to justify traveling without her husband; (d) faces legal consequences (e.g., loss of maintenance) for traveling abroad without her husband’s permission or for refusing to accompany him.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

*In your opinion*, to what extent do public authorities uphold equal rights between women and men to travel abroad, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 1.5 is “Yes”.

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

(OR)

*In your opinion*, to what extent do public authorities enforce legislation restricting a woman’s right to travel abroad, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 1.5 is “No”.

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

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>  |

Please indicate the new or different source in the text box below, including all relevant links.

Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.

Please add any additional comments in the box below.

### 1.6. Does the law allow a woman to confer citizenship in the same way as man:

Please consider "No" if (this list is suggestive, not exhaustive): (a) law explicitly grants the right to the man but is silent on women, (b) woman is subject to different waiting times or legal procedures; (c) woman can only confer citizenship under limited circumstances (e.g., if father's nationality is unknown).

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

|                    | Answer          | Source          |
|--------------------|-----------------|-----------------|
| On their children? | __Data:Answer__ | __Data:Source__ |
| On their spouse?   | __Data:Answer__ | __Data:Source__ |

*In your opinion*, to what extent do public authorities uphold equal rights between women and men to confer citizenship on their children, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question "Does the law allow a woman to confer citizenship in the same way as man on their children" is "Yes".

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

(OR)

*In your opinion*, to what extent do public authorities enforce legislation restricting a woman's right to confer citizenship on their children, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question "Does the law allow a woman to confer citizenship in the same way as man on their children" is "No".

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

(AND)

*In your opinion*, to what extent do public authorities uphold equal rights between women and men to confer citizenship on their spouse, in practice?


Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled

answer to question “Does the law allow a woman to confer citizenship in the same way as man on their spouse” is “Yes”.

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

(OR)


***In your opinion***, to what extent do public authorities enforce legislation restricting a woman’s right to confer citizenship on their spouse, in practice?

 *Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question “Does the law allow a woman to confer citizenship in the same way as man on their spouse” is “No”.*

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

| Do any of the answers and/or sources recorded in the WBL database need to be updated?   |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.

 *Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.*

|                    | Updated Answer  | Updated Source           |
|--------------------|---|--------------------------|
| On their children? | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |
| On their spouse?   | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |

| Please add any additional comments in the box below. |
|--|
| <input type="text"/>                                 |

### 1.7. Does the law allow a mother to authorize her minor children’s travel in the same way as a father?

Please consider No (this list is suggestive, not exhaustive) if only the mother faces additional legal requirements, such as: (a) providing extra documents or obtaining the father’s consent to obtain or use a

*child's passport; (b) needing permission from the father, a male relative, or the legal guardian to travel with the child, including exit permits or written no-objection letters; or (c) the law designates the father or another male relative as the default legal guardian with authority over the child, which may restrict passport issuance or travel.*

| Answer   | Source |
|--|--------|
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul> |        |

Please add any additional links or comments in the box below.

1.8. Are there any specific challenges to the enforcement of laws or the upholding of rights in practice relevant to this section that you would like to highlight?

## Section 2. Marriage

### Assumptions

In this section, we assume that the woman in question

- Is in a monogamous first marriage with a man, registered with the appropriate authorities (de facto marriages and customary unions are not measured); and
- Is of the same religion as her husband.

### 2.1 Does the law require a woman to obey her husband?

Please consider “Yes” if (this list is suggestive, not exhaustive): (a) law explicitly refers to the term obedience; (b) law refers to a wife's disobedience; (c) there are legal consequences (e.g., loss of maintenance) for a wife disobeying her husband.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

*In your opinion*, to what extent do public authorities uphold equal rights on spousal obedience, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 2.1 is “No”.

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

(OR)

*In your opinion*, to what extent do public authorities enforce legislation that requires a married woman to obey her husband, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 2.1 is “Yes”.

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

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul> |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.                |

|  |
|--|
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>  |
| Please indicate the new or different source in the text box below, including all relevant links.<br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected. |
|  |
| Please add any additional comments in the box below.   |
|  |

## 2.2. Does the law allow a woman to be the "head of household" or the "head of family" in the same way as a man?

Please consider "No" if (this list is suggestive, not exhaustive): (a) law designates husband as the head of household or family; (b) husband is the default recipient of the family book or equivalent document for accessing services; (c) there are legal restrictions preventing a woman from being recognized as the head of household or family.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

*In your opinion*, to what extent do public authorities uphold equal rights between women and men to be the "head of household" or the "head of family," in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 2.2 is "Yes".

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

(OR)

*In your opinion*, to what extent do public authorities enforce legislation restricting a woman's right to be the "head of household" or the "head of family" in the same way as a man, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 2.2 is "No".

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

|  |
|--|
| Do the answer and/or source recorded in the WBL database need to be updated?   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> </ul> |

|   |
|---|
| <ul style="list-style-type: none"> <li>• Update both</li> <li>• Not my area of expertise</li> </ul>   |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected. |
| <input type="text"/>  |
| <b>Please add any additional comments in the box below.</b>   |
| <input type="text"/>  |

### 2.3. Does the law grant a woman the same rights to remarry as a man, without requiring a waiting period or proof of non-pregnancy?

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

*In your opinion*, to what extent do public authorities uphold equal rights between women and men in remarrying, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 2.3 is "Yes".

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

(OR)

*In your opinion*, to what extent do public authorities enforce legislation restricting a woman's right to remarry, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 2.3 is "No".

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

|   |
|---|
| <b>Do the answer and/or source recorded in the WBL database need to be updated?</b> |
| <ul style="list-style-type: none"> <li>• No update needed</li> </ul>                |

|   |
|---|
| <ul style="list-style-type: none"> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul>   |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected. |
| <input type="text"/>  |
| <b>Please add any additional comments in the box below.</b>   |
| <input type="text"/>  |

#### 2.4. Does the law provide that a woman can initiate and obtain a divorce in the same way as a man?

Please consider "No" if (this list is suggestive, not exhaustive): (a) woman faces different requirements than man in initiating divorce; (b) only man can initiate divorce; (c) woman must give up financial rights to divorce; (d) only woman needs a judge's approval to divorce; (e) only woman must prove fault; (f) divorce grounds differ for man and woman.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

*In your opinion*, to what extent do public authorities uphold equal rights between women and men in obtaining a judgment of divorce, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 2.4 is "Yes".

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

(OR)

*In your opinion*, to what extent do public authorities enforce legislation restricting a woman's right to obtain a judgment of divorce, in the same way as a man, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 2.4 is "No".

- Not at all
- Rarely
- Moderately
- Mostly

- Fully

|   |
|---|
| Do the answer and/or source recorded in the WBL database need to be updated?  |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul>   |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected. |
| <input type="text"/>  |
| <b>Please add any additional comments in the box below.</b>   |
| <input type="text"/>  |

## 2.5. Can a woman obtain a divorce judgment without having to prove fault (no-fault divorce)?

No-fault divorce allows a marriage to be dissolved without proving wrongdoing by either spouse (e.g., infidelity, illness, substance abuse, violence, etc.) and without requiring the other spouse's consent.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

|   |
|---|
| Do the answer and/or source recorded in the WBL database need to be updated?  |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul>   |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"> <li>• No fault divorce allowed <b>without</b> a separation period</li> <li>• No fault divorce allowed <b>after</b> a separation period</li> <li>• No fault divorce not allowed</li> </ul>                |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected. |
| <input type="text"/>  |
| <b>Please add any additional comments in the box below.</b>   |
| <input type="text"/>  |

2.6. Are there any specific challenges to the enforcement of laws or the upholding of rights in practice relevant to this section that you would like to highlight?



### Section 3. Entrepreneurship

#### 3.1. Does a woman obtain full legal capacity on reaching the age of majority in the same way as a man?

Please consider “Yes” where the law provides that a woman and a man attain full legal capacity to undertake binding civil acts at the same age. Where the law uses the age of majority as the threshold for full legal capacity, this requires that the age of majority is the same for both.

| Answer   | Source |
|--|--------|
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul> |        |

Please add any additional links or comments in the box below.

#### 3.2. Does the law allow a woman to undertake the following entrepreneurial activities in the same way as a man:

Please consider “No” if (this list is suggestive, not exhaustive): woman (a) does not obtain full legal capacity on reaching the age of majority; (b) needs her husband’s or guardian’s permission, signature, or consent; (c) faces additional legal constraints or burdens that do not apply to men.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

|                     | Answer          | Source          |
|---------------------|-----------------|-----------------|
| Sign a contract     | __Data:Answer__ | __Data:Source__ |
| Register a business | __Data:Answer__ | __Data:Source__ |
| Open a bank account | __Data:Answer__ | __Data:Source__ |

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

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for the indicator-level question 3.2 is “Yes”.

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

(OR)

*In your opinion*, to what extent do public authorities enforce legislation restricting a woman’s right to undertake entrepreneurial activities in the same way as a man, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 3.2 is “No”.

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

| Do any of the answers and/or sources recorded in the WBL database need to be updated?   |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.

 Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|                     | Updated Answer  | Updated Source |
|---------------------|---|----------------|
| Sign a contract     | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Register a business | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Open a bank account | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |


| Please add any additional comments in the box below. |
|--|
|  |

3.3. Does the law allow a woman to work or choose a job in the same way as a man, without needing permission, signature or approval from her husband or guardian and without risking legal consequences such as loss of maintenance?

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

*In your opinion*, to what extent do public authorities uphold equal rights between women and men to work or choose a profession, without requiring a husband’s or guardian’s permission, signature or consent or facing legal consequences such as loss of maintenance, in practice?

 Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 3.3 is “Yes”.

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

(OR)

***In your opinion***, to what extent do public authorities enforce legislation that restricts a woman’s right to work or choose a profession, without requiring a husband’s or guardian’s permission, signature or consent or facing legal consequences such as loss of maintenance, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 3.3 is “No”.

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

|   |
|---|
| Do the answer and/or source recorded in the WBL database need to be updated?  |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.  |
| <input style="width: 100%; height: 20px;" type="text"/>   |
| Please add any additional comments in the box below.  |
| <input style="width: 100%; height: 20px;" type="text"/>   |

**3.4. Is there a specific law that explicitly prohibits gender-based discrimination in the provision of financial services, credits, or loans? (Generic non-discrimination provisions are insufficient)**

*Please only list specific laws and explicit provisions: Generic non-discrimination clauses in Constitutions or nondiscrimination laws that do not specifically mention sex or gender in the context of financial services, credit, or loans are insufficient. The provision on non-discrimination in access to credit must be legally binding and can be regulated in a law or a decree or in a central bank regulation or circular.*

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer            | Source            |
|-------------------|-------------------|
| ___Data:Answer___ | ___Data:Source___ |

***In your opinion***, to what extent do public authorities enforce legislation explicitly prohibiting gender-based discrimination in the provision of financial services, credits, or loans, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 3.4 is “Yes”.

- Not at all

- Rarely
- Moderately
- Mostly
- Fully

|   |
|---|
| <b>Do the answer and/or source recorded in the WBL database need to be updated?</b>   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| <b>What is the updated answer?</b>  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b>   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.  |
| <input type="text"/>  |
| <b>Please add any additional comments in the box below.</b>   |
| <input type="text"/>  |

### 3.5. Does the law prescribe a gender quota for corporate boards?

Please consider "No" if only non-mandatory quotas exist (e.g., "comply-or-explain" mechanisms or voluntary targets) or if limited to non-binding private sector initiatives.

Please review the answers and source recorded in the WBL database (last updated on October 1, 2025):

|  |
|--|
| Answer   |
| <input type="text" value="___Data:Answer___"/> |
| Prescribed Quota                               |
| <input type="text" value="___Data:Answer___"/> |
| Source   |
| <input type="text" value="___Data:Source___"/> |

***In your opinion***, to what extent do public authorities enforce legislation prescribing a gender quota for corporate boards, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 3.5 is "Yes" (0.5; 1).

- Not at all
- Rarely
- Moderately
- Mostly

- Fully

|   |
|---|
| <b>Do the answers and/or source recorded in the WBL database need to be updated?</b>  |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| <b>What is the updated answer?</b>  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>What is the prescribed quota?</b>  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b>   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.  |
| <input type="text"/>  |
| <b>Please add any additional comments in the box below.</b>   |
| <input type="text"/>  |

### 3.6. Does the law require gender-responsive criteria or measures in public procurement processes?

Gender-responsive criteria or measures consider gender equality when selecting services, goods, and works. Please consider "Yes" if the law includes (a) gender-responsive measures (e.g., quotas, reserved contracts, certifications); (b) selection or exclusion criteria based on gender (e.g., workplace equality, gender-based violence protections); (c) tie-breaking rules favoring gender-inclusive businesses; or (d) explicit references to sex, gender, or women (general sustainability references are not sufficient).

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

***In your opinion***, to what extent do public authorities enforce legislation that includes gender-responsive criteria or measures for public procurement processes, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 3.6 is "Yes".

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

|   |
|---|
| Do the answer and/or source recorded in the WBL database need to be updated?  |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul>   |
| <p>What is the updated answer?</p> <p><input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.</p>  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <p>Please indicate the new or different source in the text box below, including all relevant links.</p> <p><input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.</p> |
| <input type="text"/>  |
| <p>Please add any additional comments in the box below.</p>   |
| <input type="text"/>  |

3.7. Are there any specific challenges to the enforcement of laws or upholding of rights in practice relevant to this section that you would like to highlight?

## Section 4. Assets

### Assumptions

- We assume that the woman is married under the rules of the default marital property regime or the most common regime for that jurisdiction, which will not change during the course of the marriage.
- If customary law is prevalent and there is no statutory law that recognizes women's property rights and administration, please explain these details.

#### 4.1. According to the law, what is the default marital property regime?

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul> |


 Skip Logic: The following list will only be displayed if "Update answer only" OR "Update source only" OR "Update both" is selected.

**Separation of property:** all property and income acquired by each spouse before and during marriage, remain their separate property. Upon dissolution, each spouse retains ownership of their respective property.

**Partial community of property:** all property and income acquired before marriage remain the separate property of the acquiring spouse. Property acquired during marriage - except for gifts and inheritances - is considered joint property of the couple, including: assets, income; and/or the accrued value of either. Upon dissolution, each spouse retains ownership of their pre-marital, while property acquired during marriage is divided between them.

**Full community of property:** all property and income, whether brought into the marriage or acquired during the marriage, become the joint property of the couple. Upon dissolution, all property - except for gifts and inheritance- is divided between the spouses.

**Deferred full or partial community of property:** property and income acquired before and during marriage remain the separate property of the acquiring spouse. Upon dissolution, the rules of partial or full community of property apply, and all property - except for gifts and inheritance- is divided between them.

| What is the updated answer?  |
|--|
|  Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.                                    |
| <ul style="list-style-type: none"><li>• Separation of property</li><li>• Partial community of property</li><li>• Full community of property</li><li>• Deferred full or partial community of property</li><li>• Other</li></ul> |
| Please indicate the new or different source in the text box below, including all relevant links.   |

Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.

Please add any additional comments in the box below.

#### 4.2. Does the law grant men and women equal immovable property rights over:

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

|  | Answer          | Source          |
|--|-----------------|-----------------|
| <b>Immovable property (including residential and commercial buildings)</b> |                 |                 |
| to acquire, own, possess, and transact (equal ownership)                   | __Data:Answer__ | __Data:Source__ |
| to control, use, and administer (equal administrative power)               | __Data:Answer__ | __Data:Source__ |
| <b>Residential and agricultural land specifically</b>                      |                 |                 |
| to acquire, own, possess, and transact (equal ownership)                   | __Data:Answer__ | __Data:Source__ |
| to control, use, and administer (equal administrative power)               | __Data:Answer__ | __Data:Source__ |

***In your opinion***, to what extent do public authorities uphold women's equal rights over immovable property, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for question 4.2 is 1.

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

(OR)

***In your opinion***, to what extent do public authorities enforce legislation restricting women's equal rights over immovable property, in practice?


Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for questions 4.2 is 0.

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

Do any of the answers and/or sources recorded in the WBL database need to be updated?

- No update needed
- Update answer only
- Update source only
- Update both
- Not my area of expertise

Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.

 *Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.*

|  | Updated Answer  | Updated Source           |
|--|---|--------------------------|
| <b>Immovable property (including residential and commercial buildings)</b> |   |                          |
| to acquire, own, possess, and transact (equal ownership)                   | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |
| to control, use, and administer (equal administrative power)               | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |
| <b>Residential and agricultural land specifically</b>                      |   |                          |
| to acquire, own, possess, and transact (equal ownership)                   | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |
| to control, use, and administer (equal administrative power)               | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |

Please add any additional comments in the box below.


**4.3. Does the law consider nonmonetary contributions at the time of dissolution of marriage?**

Consider “No” if, upon dissolution of marriage, the division of property does not account for unpaid contributions to the household, including caring for minor children, taking care of the family home, or any other non-monetized contributions.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

***In your opinion***, to what extent do public authorities enforce legislation providing for the valuation of nonmonetary contributions in the case of dissolution of marriage, in practice?

 *Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 4.3 is “Yes”.*

- Not at all
- Rarely
- Moderately
- Mostly

- Fully

|   |
|---|
| Do the answer and/or source recorded in the WBL database need to be updated?  |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul>   |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected. |
| <input type="text"/>  |
| <b>Please add any additional comments in the box below.</b>   |
| <input type="text"/>  |

#### 4.4. Does the law grant equal rights for male and female surviving spouses to inherit assets?

Please assume that (a) the deceased has not left a will, hence the rules of intestate succession apply; and (b) male and female surviving spouses do not have any living children.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

***In your opinion***, to what extent do public authorities uphold spouses' equal inheritance rights, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 4.4 is "Yes".

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

(OR)

***In your opinion***, to what extent do public authorities enforce legislation restricting a female surviving spouse's equal right to inherit assets, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 4.4 is "No".

- Not at all
- Rarely
- Moderately

- Mostly
- Fully

|   |
|---|
| Do the answer and/or source recorded in the WBL database need to be updated?  |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.  |
| <input type="text"/>  |
| Please add any additional comments in the box below.  |
| <input type="text"/>  |

#### 4.5. Does the law grant equal rights for sons and daughters to inherit assets?

Please assume that the deceased has not left a will, hence the rules of intestate succession apply.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

***In your opinion***, to what extent do public authorities uphold sons' and daughters' equal inheritance rights, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 4.5 is "Yes".

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

(OR)

***In your opinion***, to what extent do public authorities enforce legislation restricting a daughter's equal right to inherit assets, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to question 4.5 is "No".

- Not at all

- Rarely
- Moderately
- Mostly
- Fully

|   |
|---|
| Do the answer and/or source recorded in the WBL database need to be updated?  |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.  |
| <input type="text"/>  |
| Please add any additional comments in the box below.  |
| <input type="text"/>  |

**4.6. Does the law regulate joint titling of matrimonial property, meaning that property is registered in both spouses' names on the official title or in the registry?**

- The law requires joint registration of matrimonial property or presumes co-ownership even if only one name appears on the property title.
- The law explicitly regulates joint registration of matrimonial property, but does not require it.
- The law restricts, limits, or does not regulate joint titling of matrimonial property.

Please add any additional links or comments in the box below.

**4.7. Are there any specific challenges to the enforcement of laws or upholding of rights in practice relevant to this section that you would like to highlight?**

## Policy Instruments – Instructions

### Instructions

In this part of the questionnaire, you will review information on policy instruments that support the implementation of laws and provide updates as needed.

Policy instruments may include national policies and action plans, institutions responsible for monitoring and enforcing laws, access to justice measures, government programs and services, and statistical data. Only instruments that are in place and operational should be considered.

### Definition of “Source”

For policy instrument questions, a source is the document or official reference that provides the basis for the answer. Sources can include, for example, the title of an action plan and its issuing agency, the names of institutions, courts, police units, or government-funded agencies providing services.

In some cases, the pre-filled source may state “**Insufficient evidence located.**” This means that, based on a review of relevant documents and official sources, the WBL team could not identify documentary evidence that meets the requirements of the question. This does **not** rule out the possibility that the policy instrument exists in practice or that relevant information may be available through informal or unpublished sources.

## SECTION 1. MOBILITY

1.1. Did a government entity issue a transportation policy or plan at national or main business city (\_\_Data:Survey\_City\_\_) level which explicitly recognizes women’s needs in accessing and using public transportation?

| Answer  | Source |
|---|--------|
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |        |

Please add any additional links or comments in the box below.

1.2. Do women face procedural or administrative mobility restrictions imposed by the government such as

*Please consider answering “Yes” if (this list is suggestive, not exhaustive): woman (i) must obtain permission from a male, (ii) present additional documents, (iii) obtain authorization, (iv) be accompanied by a male guardian, (v) meet additional procedural requirements not required for a man; (vi) needs father’s or a male guardian’s authorization to apply for or obtain child’s passport, or to travel with the child.*


Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

|   | Answer                 | Source                 |
|---|------------------------|------------------------|
| Restrictions in accessing public spaces?  | <u>__Data:Answer__</u> | <u>__Data:Source__</u> |
| Procedural restrictions or requirements when traveling with their minor children? | <u>__Data:Answer__</u> | <u>__Data:Source__</u> |

Do any of the answers and/or sources recorded in the WBL database need to be updated?

- No update needed
- Update answer only
- Update source only
- Update both
- Not my area of expertise

Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.

 Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|  | Updated Answer  | Updated Source |
|--|---|----------------|
| Restrictions on accessing public spaces?     | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Procedural restrictions or requirements when | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |

|                                      |  |  |
|--------------------------------------|--|--|
| traveling with their minor children? |  |  |
|--------------------------------------|--|--|

|  |
|--|
| Please add any additional comments in the box below. |
|  |

## Section 2. Marriage

### 2.1. Is there a fast-track process or procedure for family law disputes, such as divorce, alimony, and child custody?

*Alimony is a court-ordered financial payment that one spouse may provide to the other after divorce or legal separation. Child custody refers to the legal rights and responsibilities a parent or guardian has over the care, upbringing, and decision-making for a child after a divorce or separation.*

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul>   |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>  |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected. |
| <input type="text"/>  |
| <b>Please add any additional comments in the box below.</b>   |
| <input type="text"/>  |

### 2.2. Are there nonmandatory alternative dispute resolution mechanisms for family law disputes, such as divorce, alimony, and child custody?

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul> |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.                |
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>  |

|  |
|--|
| Please indicate the new or different source in the text box below, including all relevant links.<br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected. |
| <input type="text"/>   |
| Please add any additional comments in the box below.   |
| <input type="text"/>   |

### 2.3. Are there specialized family courts, specialized chambers or judges specialized in hearing family matters?

Please consider "Yes" if (a) specific courts or court chambers handle family law matters such as divorce, alimony, or child custody matters; or if (b) there are judges receiving specialized family law training.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer   | Source   |
|--|--|
| <input type="text" value="___Data:Answer___"/> | <input type="text" value="___Data:Source___"/> |

|  |
|--|
| Do the answer and/or source recorded in the WBL database need to be updated?   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul>  |
| What is the updated answer?  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected. <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>                               |
| Please indicate the new or different source in the text box below, including all relevant links.<br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected. |
| <input type="text"/>   |
| Please add any additional comments in the box below.   |
| <input type="text"/>   |

### 2.4. Is legal aid funded by the government available for family disputes such as divorce, alimony, or child custody?

Please consider "Yes" if government-funded legal aid services such as legal advice, financial assistance, or representation for family law disputes (marriage, divorce, custody, or alimony) or broader civil law cases are available.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer   | Source   |
|--|--|
| <input type="text" value="___Data:Answer___"/> | <input type="text" value="___Data:Source___"/> |

|  |
|--|
| Do the answer and/or source recorded in the WBL database need to be updated?                       |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> </ul> |

- Update source only
- Update both
- Not my area of expertise

What is the updated answer?

Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.

- Yes
- No

Please indicate the new or different source in the text box below, including all relevant links.

Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.

Please add any additional comments in the box below.

## SECTION 3. ENTREPRENEURSHIP

### 3.1. Is there a plan or strategy supporting female entrepreneurs or women-owned or women-led businesses?

Please consider “Yes” if there is a plan or strategy that specifically focuses on supporting women entrepreneurs. Plans or strategies that support small- and medium enterprises (SMEs) or micro-entrepreneurs without specifying women are insufficient.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.  |
| <input type="text"/>  |
| Please add any additional comments in the box below.  |
| <input type="text"/>  |

### 3.2. Is there a governmental agency with an explicit mandate to support female entrepreneurs?

Please consider “Yes” if (a) a governmental agency or institution explicitly supports female entrepreneurs through programs, funding, capacity-building, or similar means; OR if (b) governmental agency or institution supports small and medium enterprises (SMEs) and explicitly includes women entrepreneurs in their coverage of support.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| What is the updated answer?   |
| <input type="text"/>  |

|  |
|--|
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected. |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>  |
| Please indicate the new or different source in the text box below, including all relevant links.                                 |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected. |
| <input type="text"/>   |
| Please add any additional comments in the box below.   |
| <input type="text"/>   |

**3.3. Is there a nationally applicable definition on what constitutes a women-owned or women-led business?**  
Please consider "Yes" if definition is nationally applicable issued by a government entity and is either legally established or officially recognized. Definitions must apply to all sectors. Definitions can refer to ownership percentage, leadership roles, or decision-making authority held by women.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

|   |
|---|
| <b>Do the answer and/or source recorded in the WBL database need to be updated?</b>   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| <b>What is the updated answer?</b>  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.  |
| <input type="text"/>  |
| Please add any additional comments in the box below.  |
| <input type="text"/>  |

**3.4. Does the government publish sex-disaggregated data on:**

Data must be collected and published by a public entity, such as a statistics agency, business registry office, or business or trade department.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

|   | Answer          | Source          |
|---|-----------------|-----------------|
| <b>Women-owned or women-led businesses?</b> | __Data:Answer__ | __Data:Source__ |

|   |                 |                 |
|---|-----------------|-----------------|
| Women in private-sector leadership positions (such as board directors, C-Suite, or managers)? | __Data:Answer__ | __Data:Source__ |
|---|-----------------|-----------------|

|   |
|---|
| Do any of the answers and/or sources recorded in the WBL database need to be updated?   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|   | Updated Answer  | Updated Source |
|---|---|----------------|
| Women-owned or women-led businesses?  | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Women in private-sector leadership positions (such as board directors, C-Suite, or managers)? | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |

|  |
|--|
| Please add any additional comments in the box below. |
|  |


**3.5. Are there government-led programs that specifically provide support to female entrepreneurs with Programs must be publicly funded or administered by a public entity. They must have a national outreach and/or cover the main business city.**

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

|  | Answer          | Source          |
|--|-----------------|-----------------|
| Training, mentoring, coaching or business development? | __Data:Answer__ | __Data:Source__ |
| Access to financial services or financial resources?   | __Data:Answer__ | __Data:Source__ |

|   |
|---|
| Do any of the answers and/or sources recorded in the WBL database need to be updated?   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.

 Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|  | Updated Answer  | Updated Source           |
|--|---|--------------------------|
| Training, mentoring, coaching or business development? | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |
| Access to financial services or financial resources?   | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |

Please add any additional comments in the box below.

### 3.6. Is there a national financial inclusion strategy or a national strategy with a focus on women’s financial inclusion?

Please consider “Yes” if a national financial inclusion strategy focusing on women is currently in force or if a broader national strategy includes a dedicated section with detailed objectives on women’s financial inclusion.


Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

**Do the answer and/or source recorded in the WBL database need to be updated?**


- No update needed
- Update answer only
- Update source only
- Update both
- Not my area of expertise

**What is the updated answer?**

 Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.

- Yes
- No

**Please indicate the new or different source in the text box below, including all relevant links.**

 Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.

Please add any additional comments in the box below.

## SECTION 4. ASSETS

### 4.1. Does the government have a policy or program to enable women’s access to property ownership or encourage them to register their property?

Please consider “Yes” only if policy or program are administered or at least partially funded by a public entity with concrete action items to address the gender gap in property ownership.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul>   |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected. |
| <input type="text"/>  |
| <b>Please add any additional comments in the box below.</b>   |
| <input type="text"/>  |

### 4.2. Does the government offer incentives such as reduced fees, subsidized services, or affordable registration programs that are either specifically designed for women or that explicitly incentivize joint titling?

Please consider “Yes” only if fees or subsidized services are provided by a public entity.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.                      |
| <ul style="list-style-type: none"> <li>• Yes</li> </ul>   |

|   |
|---|
| <ul style="list-style-type: none"> <li>• No</li> </ul>  |
| <p>Please indicate the new or different source in the text box below, including all relevant links.</p> <p><input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.</p> |
| <p>Please add any additional comments in the box below.</p>   |

#### 4.3. Does a public entity provide services or up-to-date information that enable women to learn about property or inheritance rights?

Such information must address land, housing, property, or inheritance, and explain how to claim or divide property. Information or awareness measures can be distributed on websites, programs, educational activities, helplines, or step-by-step guidelines.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

|   |
|---|
| <p>Do the answer and/or source recorded in the WBL database need to be updated?</p> <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| <p>What is the updated answer?</p> <p><input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>                                |
| <p>Please indicate the new or different source in the text box below, including all relevant links.</p> <p><input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.</p>                                 |
| <p>Please add any additional comments in the box below.</p>   |

#### 4.4. Does the government publish anonymized sex-disaggregated data published on:

Sex-disaggregated data on property ownership include separate information about the number or share of women and men that own land, a house or other immovable property. Data must be collected and published by a public entity, such as the national statistics office.


Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

|                   | Answer          | Source          |
|-------------------|-----------------|-----------------|
| Land ownership    | __Data:Answer__ | __Data:Source__ |
| Housing ownership | __Data:Answer__ | __Data:Source__ |

Do any of the answers and/or sources recorded in the WBL database need to be updated?

- No update needed
- Update answer only
- Update source only
- Update both
- Not my area of expertise

Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.

 Skip Logic: This question should only be answered if "Update answer only" OR "Update source only" OR "Update both" is selected.

|                   | Updated Answer  | Updated Source           |
|-------------------|---|--------------------------|
| Land ownership    | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |
| Housing ownership | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |

Please add any additional comments in the box below.

## Acknowledgment

We will gladly acknowledge your contribution on our [website](#), with your authorization. Please fill out the information below and select “Yes” or “No” depending on whether you would like us to publish it.

| Information              | Publish |
|--------------------------|---------|
| Full name                | Yes/No  |
| Firm/Institution name*   | Yes/No  |
| Firm/Institution website | Yes/No  |
| Business phone           | Yes/No  |

\*If you are not associated with a Firm/Institution, your selected professional background in the “Contributor Information” page will be published instead. Kindly fill out this field accordingly.

Would you like us to acknowledge a colleague or expert you collaborated with on this questionnaire?

- Yes
- No

How many additional colleagues or experts would you like to add?

Skip Logic: This question should only be answered if the answer to the previous question is “Yes”.

- 1
- 2
- 3

Additional colleague/expert(s): If there are more people whom you would like us to acknowledge, enter their information here. If this includes more than three people, kindly send us an email at [wblfamily@worldbank.org](mailto:wblfamily@worldbank.org)

Skip Logic: The following form will repeat based on the selected number (1, 2, or 3).

|  | Additional Colleagues/Experts<br>1/2/3  | Publishing Preference |
|--|---|-----------------------|
| Name                                       |   |                       |
| Title:                                     |   |                       |
| First name:                                |   | Yes/No                |
| Last name:                                 |   | Yes/No                |
| Demographic Information                    |   |                       |
| Gender:                                    | <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> <li>• Prefer not to say</li> </ul>   |                       |
| Age group:                                 | <ul style="list-style-type: none"> <li>• Below 25</li> <li>• 25-35</li> <li>• 36-45</li> <li>• 46-55</li> <li>• Over 55</li> <li>• Prefer not to say</li> </ul> |                       |
| Professional and Educational Information   |   |                       |
| Position: e.g. manager, associate, partner |   |                       |

|  |   |        |
|--|---|--------|
| Professional background:   | <ul style="list-style-type: none"> <li>• Academic/researcher</li> <li>• Civil society representative</li> <li>• Gender expert</li> <li>• Graduate student in law</li> <li>• Legal professional</li> <li>• Policy or development professional</li> <li>• Other</li> <li>• Prefer not to say</li> </ul> |        |
| Years of experience:<br><i>Years of experience refers to the amount of time an individual has spent working in a relevant field or profession.</i> | <ul style="list-style-type: none"> <li>• Less than 2 years</li> <li>• 2-5 years</li> <li>• 6-10 years</li> <li>• 11-20 years</li> <li>• Over 20 years</li> <li>• Prefer not to say</li> </ul>   |        |
| Highest level of education obtained:   | <ul style="list-style-type: none"> <li>• Bachelor's</li> <li>• Master's</li> <li>• PhD</li> <li>• Other</li> <li>• Prefer not to say</li> </ul>   |        |
| Contact Information  |   |        |
| Firm/Institution name:   | <input type="text"/>  | Yes/No |
| Firm/Institution website:  | <input type="text"/>  |        |
| Email address:   | <input type="text"/>  |        |
| Business phone:  | <input type="text"/>  | Yes/No |
| Mobile phone:  | <input type="text"/>  |        |

**Referrals:** Please help us by referring us to other experts who can respond to the questionnaire.

|            | First name           | Last name            | Firm                 | Phone                | Email                |
|------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Referral 1 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Referral 2 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

## ENGAGEMENT AND FEEDBACK

On behalf of the *Women, Business and the Law* (WBL) team, we thank you for your contribution to the WBL 2027 report. Your support is essential to ensuring data quality, and we appreciate your continued engagement.

### Interest in contributing to other topics

#### 1. Please indicate any additional topic that you would be interested in contributing to:

- Labor Law and Laws on Provision of Childcare Services  
① Examines laws affecting women's ability to enter, remain in, and leave the labor force. Also examines laws affecting women's ability to access affordable and quality childcare services.
- Laws Protecting Women from Violence  
① Examines laws and policies protecting women from child marriage, sexual harassment domestic violence, and femicide.

### Women, Business and the Law impact

#### 1. Please share any stories or insights on how WBL data has impacted women's lives in your country.

#### 2. What are the benefits of responding to WBL questionnaires? Please select the top three options based on your preference.

- Building expertise in gender equality and women's economic empowerment
- The opportunity to contribute to high quality data and research produced by the World Bank
- Interest in being a member of a global network of experts
- Acknowledgement on the website
- Obtaining a certificate of completion
- Helping to reform laws in my country to empower women and girls
- Other

If "Other", please specify:

Skip Logic: This question should only be answered if "Other" is selected.

### Questionnaire feedback

#### 1. How would you rate your overall experience completing the questionnaire?

- Very positive
- Positive
- Neutral (Neither positive nor challenging)
- Challenging

#### 1.2 Please share with us what made it challenging to respond in the text box below.

Skip Logic: This question should only be answered if "Challenging" is selected.

#### 2. In your opinion, which aspects of the questionnaire could be improved? Please check all that apply.

- Questionnaire design
- Questionnaire length
- Communication around the questionnaire (reminders, follow up)
- Instructions on how to complete the questionnaire
- Timeframe to complete the questionnaire
- Other

Please specify:

3. Please share any additional comments or insights with the WBL team.

If you wish to invite your colleagues to participate in the WBL questionnaire, please encourage them to complete the [“Share your expertise”](#) form available on our website.

Thank you for completing our questionnaire!

We sincerely appreciate your participation in the *Women, Business and the Law* project.

The results will be published on our website: <https://wbl.worldbank.org>

Your work will be gratefully acknowledged if you so choose.

## LABOR LAW QUESTIONNAIRE

### Introduction

Dear \_\_Data:FirstName\_\_ \_\_Data:LastName\_\_,

Welcome to the World Bank Group's *Women, Business and the Law 2027 Labor Law* questionnaire for \_\_Data:Survey\_Economy\_\_. We truly value your time and contribution.

This questionnaire asks you to:

- **Review and validate information on laws** affecting women's labor force participation, including their ability to enter and stay in the labor market, workplace protections, equal pay, family leave policies; the availability, public financing and quality of childcare services, and pension benefits;
- **Share your perception** of how well these laws are enforced; and
- **Review and validate information on policy instruments** that support the implementation of these laws.



For your convenience, the questionnaire already contains answers and sources from the [WBL database](#) (last updated on October 1, 2025), reflecting the information published by WBL. Please review them and provide updates as needed, including any relevant laws or policy instruments that are in force as of March 31, 2026.



The questionnaire takes approximately 60 minutes to complete if the provided information does not require updates.



You can save your progress and return at any time using the same questionnaire link.



We recommend completing this questionnaire on a desktop or laptop for optimal user experience.



If collaborating with other colleagues or experts, please ensure that only one person accesses the questionnaire at a time due to technical limitations.



Watch our [tutorial](#) for a guided overview of the questionnaire platform's features.

### PRIVACY STATEMENT:

*By voluntarily answering the below questionnaire, experts are consenting that their personal data, including contact information and demographics, will be retained in a password- and access-restricted database by the World Bank Group's Policy Indicators Group (DECIG). All data collected will be retained for the duration of the project. This information will be retained in line with the applicable [WBG Records Retention and Disposition Schedule](#) and with the consent provided. Contact information will be used for the sole purpose of contacting experts and extending invitations to relevant events, and anonymized demographic data will*

*be used for conducting current and future research, in accordance with the [World Bank Group Privacy Policy](#). All personal data will remain strictly confidential within DECIG, will not be shared with third parties, and only specific personal data will be acknowledged on its website or publications per contributor preferences indicated in this questionnaire. Experts can revoke at any time their consent for the processing of their personal data by contacting DECIG using the following email address: [wbl@worldbank.org](mailto:wbl@worldbank.org).*


I have read and agree to the privacy statement

## Contributor Information

Please review the “Recorded Information” column to verify your existing details, as recorded in the WBL contributor database. If you are a new contributor or need to update your information, please enter the relevant details in the right column. Demographic information (gender and age group) will never be disclosed at the individual or country level.

|   | Recorded Information                     | Updated/New Information   |
|---|--|---|
| Name  |  |   |
| Title:  | __Data:Title__                           |   |
| First name:   | __Data:FirstName__                       |   |
| Last name:  | __Data:LastName__                        |   |
| Demographic Information   |  |   |
| Gender:   | __Data:Gender__                          | <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> <li>• Prefer not to say</li> </ul>   |
| Age group:  | __Data:AgeGroup__                        | <ul style="list-style-type: none"> <li>• Below 25</li> <li>• 25-35</li> <li>• 36-45</li> <li>• 46-55</li> <li>• Over 55</li> <li>• Prefer not to say</li> </ul>   |
| Professional and Educational Information  |  |   |
| Position: e.g. manager, associate, partner  | __Data:Position__                        |   |
| Professional background:  | __Data:ProfessionalBackground__          | <ul style="list-style-type: none"> <li>• Academic/researcher</li> <li>• Civil society representative</li> <li>• Gender expert</li> <li>• Graduate student in law</li> <li>• Legal professional</li> <li>• Policy or development professional</li> <li>• Other</li> <li>• Prefer not to say</li> </ul> |
| Years of experience: <i>Years of experience refers to the amount of time an individual has spent working in a relevant field or profession.</i> | __Data:YearsOfExperience__               | <ul style="list-style-type: none"> <li>• Less than 2 years</li> <li>• 2-5 years</li> <li>• 6-10 years</li> <li>• 11-20 years</li> <li>• Over 20 years</li> <li>• Prefer not to say</li> </ul>   |
| Highest level of education obtained:  | __Data:HighestLevelOfEducationObtained__ | <ul style="list-style-type: none"> <li>• Bachelor’s</li> <li>• Master’s</li> </ul>  |

|                           |                       |   |
|---------------------------|-----------------------|---|
|                           |                       | <ul style="list-style-type: none"> <li>• PhD</li> <li>• Other</li> <li>• Prefer not to say</li> </ul> |
| Contact Information       |                       |   |
| Firm/Institution name:    | __Data:CompanyName__  | <input type="text"/>  |
| Firm/Institution website: | __Data:Website__      | <input type="text"/>  |
| Email address:            | __Data:EmailAddress__ | <input type="text"/>  |
| Business phone:           | __Data:PhoneNumber__  | <input type="text"/>  |
| Mobile phone:             | __Data:MobileNumber__ | <input type="text"/>  |

 *Skip Logic: This page applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors.*

## Hypothetical Country Scenarios – Instructions and Assumptions

### Instructions


This part of the questionnaire presents various scenarios in a hypothetical country, **Country A**. For each scenario, you will be asked to assess the extent to which laws are enforced or rights are upheld based on the details provided. This part of the questionnaire asks for your own **perceptions** and **does not require any additional research**.

### Assumptions

- For the purposes of this questionnaire, it is assumed that the questions focus on a woman residing in the main business city of Country A.
- Unless otherwise indicated, the woman in question has reached the legal age of majority and is capable of making decisions as an adult, is in good health and has no criminal record.
- The woman in question is a lawful citizen.

### Definitions

- **Enforcement:** Actively ensuring compliance with the law. This term refers to both the practical implementation of laws and the legal obligation to uphold them.
- **Public authorities:** Executive, regulatory, and judicial bodies responsible for implementing, monitoring, and upholding laws.

 *Skip Logic: This page applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. Scenarios should be displayed in a random order within the question block.*

## Hypothetical Country Scenarios

**Hypothetical Scenario:** In Country A, the law prohibits gender discrimination in employment, and while a few employers have begun to comply and set up internal complaint mechanisms, many employers either do not know the requirements or simply ignore them without facing any consequences. When women file claims, they are usually dismissed or disregarded during the internal mechanisms and/or in a labor court. Moreover, most filers fail to meet the one-month deadline due to the requirement for in-person filing coupled with long lines and irregular court hours caused by understaffing, resulting in automatic rejection of their cases.

**Question:** In your opinion, to what extent do public authorities enforce laws prohibiting gender-based discrimination in employment in Country A, in practice?

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

**Hypothetical Scenario:** In Country A, the law prohibits gender discrimination in employment. Some employers understand the legal requirements and have established internal complaint mechanisms, following media coverage of court cases where employers were heavily fined for gender discrimination. When women come forward, cases are often resolved through internal mechanisms and, if necessary, taken to the labor court. However, some filers miss the one-month deadline due to the requirement for in-person filing and the limited hours of the courts, leading to automatic rejection of their cases.


**Question:** In your opinion, to what extent do public authorities enforce laws prohibiting gender-based discrimination in employment in Country A, in practice?

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

**Hypothetical Scenario:** In Country A, the law prohibits gender discrimination in employment, and many employers understand the requirements and have set up internal complaint mechanisms, as the government regularly conducts inspections and imposes heavy fines on employers who do not comply. When women come forward, their cases are typically resolved through internal mechanisms and, if necessary, the labor court. While some complainants miss the one-month deadline and their cases are automatically rejected, the availability of online applications has made it easier for many women to meet the filing requirements.

**Question:** In your opinion, to what extent do public authorities enforce laws prohibiting gender-based discrimination in employment in Country A, in practice?

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

 *Skip Logic: This page applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors.*

## Applicable Laws and Enforcement – Instructions and Assumptions

### Instructions

In this part of the questionnaire, you will

3. Review pre-filled information on applicable laws in **\_\_Data:Survey\_Economy\_\_** and to provide updates as needed.
4. Share your opinion on how well these laws are enforced in practice. Please assess enforcement of the legislation shown in the prefilled fields, irrespective of any subsequent amendments or reforms. **Your opinion should be based solely on your experience and does not require any external research.**

### Definition of “Source”

For legal questions, a source is the binding legal instrument that provides the basis for the answer (for example, a law, code, regulation, or decree).

In some cases, the pre-filled source may state:


- “No applicable provisions could be located”, or
- “No restrictions could be located”, or
- “Insufficient evidence located.”

This means that, based on a review of relevant laws, the WBL team did not identify a legal provision or restriction that meets the criteria of the question. These statements do **not** rule out the possibility that relevant laws or restrictions exist in practice or outside codified sources.

### Assumptions

- For the purposes of this questionnaire, it is assumed that the questions focus on a woman residing in the main business city, **\_\_Data:Survey\_City\_\_**.
- Unless otherwise indicated, the woman in question has reached the legal age of majority and is capable of making decisions as an adult, is in good health and has no criminal record.
- The woman in question is a lawful citizen of the economy being examined.

For more information on how to answer the questions, please refer to the [methodology page](#) on our website.

 *Skip Logic: This page applies only to public sector contributors and it is not included in questionnaires sent to private sector contributors.*

## Applicable Laws – Instructions and Assumptions

### Instructions

In this part of the questionnaire, you will be asked about laws in \_\_Data:Survey\_Economy\_\_ and to provide updates as needed.

### Definition of “Source”

For legal questions, a source is the binding legal instrument that provides the basis for the answer (for example, a law, code, regulation, or decree).

In some cases, the pre-filled source may state:

- **“No applicable provisions could be located”,**
- **“No restrictions could be located”,** or
- **“Insufficient evidence located.”**

This means that, based on a review of relevant laws, the WBL team did not identify a legal provision or restriction that meets the criteria of the question. These statements do **not** rule out the possibility that relevant laws or restrictions exist in practice or outside codified sources.

### Assumptions

- For the purposes of this questionnaire, it is assumed that the questions focus on a woman residing in the main business city, .
- Unless otherwise indicated, the woman in question has reached the legal age of majority and is capable of making decisions as an adult, is in good health and has no criminal record.
- The woman in question is a lawful citizen of the economy being examined.

For more information on how to answer the questions, please refer to the [methodology page](#) on our website.

## Section 1. Work

### 1.1. Does the law explicitly prohibit discrimination in recruitment based on marital status, parental status, or age?

The answer is “Yes” if the law explicitly prohibits employers from discriminating based on marital status, parental status, or age in recruitment. The answer is also “Yes” if the law mandates a broad prohibition of discrimination based on marital status, parental status, or age and a general prohibition of discrimination in recruitment.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|                 | Answer          | Source          |
|-----------------|-----------------|-----------------|
| Marital status  | __Data:Answer__ | __Data:Source__ |
| Parental status | __Data:Answer__ | __Data:Source__ |
| Age             | __Data:Answer__ | __Data:Source__ |

***In your opinion***, to what extent do public authorities enforce legislation prohibiting discrimination in recruitment based on marital status, parental status, or age, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for the indicator-level question 1.1 is greater than zero.

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

| Do any of the answers and/or sources recorded in the WBL database need to be updated?   |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|                 | Updated Answer  | Updated Source           |
|-----------------|---|--------------------------|
| Marital status  | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |
| Parental status | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |
| Age             | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |

| Please add any additional comments in the box below. |
|--|
| <br><br>   |

### 1.2. Does the law explicitly prohibit discrimination in employment based on gender?

The answer is “Yes” if the law prohibits employers from discriminating based on sex or gender or mandates equal treatment of women and men in employment. The answer is “No” if the law does not prohibit such discrimination or only prohibits it in one aspect of employment, such as pay or dismissal.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

***In your opinion***, to what extent do public authorities enforce legislation prohibiting discrimination in employment based on gender, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for question 1.2 is “Yes”.

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

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>  |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.  |
| <input type="text"/>  |
| Please add any additional comments in the box below.  |
| <input type="text"/>  |

### 1.3. Does a specialized independent body receive complaints about gender discrimination in employment?

A specialized independent body refers to an entity or an institution that has been established in addition to courts with a constitutional and/or legislative mandate to protect and promote principles of equality. It may take such forms as a human rights commission, ombudsperson, labor tribunal, gender equality commission, etc. It is tasked to receive, investigate and adjudicate (or refer to the competent court) complaints of gender-based discrimination by public and private actors. In the case of discrimination in the workplace, employees do not have to exhaust internal structures before submitting a complaint to this specialized body.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.  |
| <input type="text"/>  |
| Please add any additional comments in the box below.  |
| <input type="text"/>  |

#### 1.4. Does the law allow employees to request flexible work?

Flexible work refers to the work arrangement where employees can choose the time or place of work (e.g., flextime and remote work). The answer is “Yes” if the law gives employees the right or option to request flexibility in time or place of work or if the law mandates equal treatment for employees using and not using flexible work. The answer is “No” if the law does not give employees the option to request flexibility in time or place of work.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|             | Answer          | Source          |
|-------------|-----------------|-----------------|
| Flex time   | __Data:Answer__ | __Data:Source__ |
| Remote work | __Data:Answer__ | __Data:Source__ |

***In your opinion*, to what extent do public authorities enforce legislation allowing employees to request flexible work, in practice?**

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for the indicator-level question 1.4 is greater than zero.

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

| Do any of the answers and/or sources recorded in the WBL database need to be updated?              |
|--|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> </ul> |

- Update source only
- Update both
- Not my area of expertise

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

*Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.*

|             | Updated Answer  | Updated Source           |
|-------------|---|--------------------------|
| Flex time   | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |
| Remote work | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |

**Please add any additional comments in the box below.**

**Are there any specific challenges to the enforcement of laws in practice relevant to this section that you would like to highlight?**

## Section 2. Pay

### 2.1. Does the law mandate equal remuneration for work of equal value?

**Remuneration** refers to the ordinary, basic, or minimum wage or salary and any additional emoluments payable directly or indirectly, whether in cash or in kind, by the employer to the worker and arising from the worker's employment. **Work of equal value** refers not only to the same or similar jobs, but also to different jobs of the same value.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

***In your opinion***, to what extent do public authorities enforce legislation on equal remuneration for work of equal value between women and men, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for question 2.1 is "Yes".

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

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>  |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.  |
| <input type="text"/>  |
| Please add any additional comments in the box below.  |
| <input type="text"/>  |

2.2. Are there pay transparency measures to address the gender pay gap or enforcement mechanisms to ensure compliance with equal pay legislation?


**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|                           | Answer          | Source          |
|---------------------------|-----------------|-----------------|
| Pay transparency measures | __Data:Answer__ | __Data:Source__ |

|   |                        |                        |
|---|------------------------|------------------------|
| <p><b>Pay transparency measures</b> include, but are not limited to, employer pay gap reporting, equal pay audits, certification programs, and gender-neutral job classification systems.</p>   |                        |                        |
| <p>Enforcement mechanisms <b>Enforcement mechanisms</b> include, but are not limited to, inspections through a dedicated entity or institution (e.g., labor inspectorates, government regulated auditors, specialized agencies, etc.), incentives (e.g., prizes and awards, certifications, or “naming and shaming”), or sanctions, or fines.</p> | <p>__Data:Answer__</p> | <p>__Data:Source__</p> |

|   |
|---|
| <p><b>Do any of the answers and/or sources recorded in the WBL database need to be updated?</b></p>   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

 Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|   | Updated Answer           | Updated Source           |
|---|--------------------------|--------------------------|
| Pay transparency measures <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> |
| Enforcement mechanisms <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>    | <input type="checkbox"/> | <input type="checkbox"/> |

|  |
|--|
| <p><b>Please add any additional comments in the box below.</b></p> |
| <p><input type="text"/></p>  |

### 2.3. Can women work the same night hours as men?

Night hours refer to the legally defined period, typically during the late evening and early morning, during which work is performed and is classified as night work or night shifts, as established by labor laws or regulations. The answer is “No” if the law broadly prohibits women from working at night or limits the

hours women can work at night or if the law allows public authorities (i.e. a Minister) to restrict or prohibit women from working at night.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

*In your opinion*, to what extent do public authorities uphold equal rights between women and men to work at night, **in practice**?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for question 2.3 is “Yes”.

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

(OR)

*In your opinion*, to what extent do public authorities enforce legislation restricting a woman’s right to work at night, **in practice**?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for question 2.3 is “No”.

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

|   |
|---|
| <b>Do the answer and/or source recorded in the WBL database need to be updated?</b>   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| <b>What is the updated answer?</b>  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b>   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.  |
| <input type="text"/>  |
| <b>Please add any additional comments in the box below.</b>   |
| <input type="text"/>  |

#### 2.4. Can a woman work in a job deemed dangerous in the same way as a man?

The answer is “No” only where legislation explicitly uses terms such as “hazardous,” “arduous,” “morally or socially inappropriate” or their synonyms to describe a broad category of jobs that women are legally prohibited from doing.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|                       | Answer          | Source          |
|-----------------------|-----------------|-----------------|
| Hazardous             | __Data:Answer__ | __Data:Source__ |
| Arduous               | __Data:Answer__ | __Data:Source__ |
| Morally inappropriate | __Data:Answer__ | __Data:Source__ |

*In your opinion*, to what extent do public authorities uphold equal rights between women and men to work in jobs deemed dangerous, **in practice**?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for indicator-level question 2.4 is 1.

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

(OR)

*In your opinion*, to what extent do public authorities enforce legislation that restricts a woman’s right to work in jobs deemed dangerous, **in practice**?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for indicator-level question 2.4 is zero.

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

(OR)

For the types of jobs where a woman can work in the same way as a man, *in your opinion*, to what extent do public authorities uphold equal rights between women and men to work in those types of jobs, **in practice**?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for the indicator-level question 2.4 is between zero and 1.

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

(AND)

For the types of jobs where a woman *cannot* work in the same way as a man, *in your opinion*, to what extent do public authorities enforce legislation restricting a woman’s right to work in those types of jobs, **in practice**?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for the indicator-level question 2.4 is between zero and 1.

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

| Do any of the answers and/or sources recorded in the WBL database need to be updated?   |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|                       | Updated Answer  | Updated Source |
|-----------------------|---|----------------|
| Hazardous             | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Arduous               | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Morally inappropriate | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |

| Please add any additional comments in the box below. |
|--|
|  |

### 2.5. Can a woman work in different economic sectors in the same way as a man?

The answer is “Yes” if there are no restrictions on women who are not pregnant or nursing. If the law prohibits women who are not pregnant or nursing from working at night in “industrial undertakings,” select “No” for the industries affected by the restriction.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|   | Answer          | Source          |
|---|-----------------|-----------------|
| Mining                                  | __Data:Answer__ | __Data:Source__ |
| Construction                            | __Data:Answer__ | __Data:Source__ |
| Manufacturing<br><i>e.g., factories</i> | __Data:Answer__ | __Data:Source__ |
| Agriculture                             | __Data:Answer__ | __Data:Source__ |

|  |                 |                 |
|--|-----------------|-----------------|
| e.g., working with certain agricultural materials or equipment |                 |                 |
| Transportation<br>e.g., train drivers, truck drivers           | __Data:Answer__ | __Data:Source__ |
| Energy<br>e.g., electrician, working on oil rigs               | __Data:Answer__ | __Data:Source__ |
| Water<br>e.g., plumbers  | __Data:Answer__ | __Data:Source__ |

*In your opinion*, to what extent do public authorities uphold equal rights between women and men to work in different economic sectors, **in practice**?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for indicator-level question 2.5 is 1.

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

(OR)

*In your opinion*, to what extent do public authorities enforce legislation that restricts a woman's right to work in different economic sectors in the same way as a man, **in practice**?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for indicator-level question 2.5 is zero.

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

(OR)

For the sectors in which a woman can work in the same way as a man, *in your opinion*, to what extent do public authorities uphold equal rights between women and men to work in those sectors, **in practice**?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for indicator-level question 2.5 is between zero and 1.

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

(AND)

For the sectors in which a woman cannot work in the same way as a man, *in your opinion*, to what extent do public authorities enforce legislation restricting a woman’s right to work in those sectors, **in practice**?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for indicator-level question 2.5 is between zero and 1.

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

| Do any of the answers and/or sources recorded in the WBL database need to be updated?   |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|   | Updated Answer  | Updated Source |
|---|---|----------------|
| Mining  | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Construction  | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Manufacturing e.g., factories   | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Agriculture<br>e.g., working with certain agricultural materials or equipment | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Transportation<br>e.g., train drivers, truck drivers                          | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Energy<br>e.g., electrician, working on oil rigs                              | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Water<br>e.g., plumbers   | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |

| Please add any additional comments in the box below. |
|--|
|  |

**Are there any specific challenges to the enforcement of laws or the upholding of rights in practice relevant to this section that you would like to highlight?**



### Section 3. Parenthood

#### Assumptions

- Both parents work full-time.
- They are married and have no other children, this is the couple’s first pregnancy, the woman is pregnant with only one child, the pregnancy and birth have no complications and the birth of a healthy child takes place on March 31, 2026.

3.1. How many days of paid leave are mothers legally entitled to for each of the leave types listed in the table below?

“Days” refers to calendar days.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|   | Answer          | Source          |
|---|-----------------|-----------------|
| Paid maternity leave<br><i>Maternity leave refers to leave available only to the mother for the birth of a child to be taken just before, during and immediately after childbirth.</i>  | __Data:Answer__ | __Data:Source__ |
| Paid shared parental leave<br><i>Shared parental leave refers to parental leave that can be shared amongst the parents as they choose. “Parental leave” refers to leave available equally to parents—regardless of gender—for the purpose of childcare immediately following maternity and paternity leave or instead of maternity and paternity leave.</i> | __Data:Answer__ | __Data:Source__ |
| Paid parental leave reserved for the mother<br><i>Parental leave for the mother refers to days of parental leave reserved specifically for mothers—through “use-it-or-lose-it” policies or mothers’ quotas; or an individual entitlement.</i>   | __Data:Answer__ | __Data:Source__ |

***In your opinion***, to what extent do public authorities enforce legislation on paid leave for mothers, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for question 3.1 is greater than zero.

- Not at all

- Rarely
- Moderately
- Mostly
- Fully

| Do any of the answers and/or sources recorded in the WBL database need to be updated?   |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|   | Updated Answer | Updated Source |
|---|----------------|----------------|
| Paid maternity leave                        | □              | □              |
| Paid shared parental leave                  | □              | □              |
| Paid parental leave reserved for the mother | □              | □              |

| Please add any additional comments in the box below. |
|--|
|  |

### 3.2. Who pays or administers maternity and parental leave cash benefits?

Assume the employee earns the minimum wage for the food retail sector. In addition:

- The answer is “Government” if leave benefits are fully administered by a government entity. Where employees and/or employers contribute to social insurance schemes, the answer is still “Government” because the social insurance agency ultimately administers the benefits. Examples: compulsory social insurance schemes (such as social security), public funds, government-mandated private insurance, government-reimbursement for any benefits paid by an employer directly to an employee.
- The answer is “Employer” if employers are solely liable for paying benefits. This includes cases where the social insurance system is not yet implemented or is optional, which makes the employer maintain liability for benefits. It also applies where contributions or taxes are mandated only for female employees.
- The answer is “Employer and Government” if the employer is directly liable for paying a portion of the benefits.
- The answer is “N/A” if there is no paid leave.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|                               | Answer          | Source          |
|-------------------------------|-----------------|-----------------|
| Maternity leave cash benefits | __Data:Answer__ | __Data:Source__ |
| Parental leave cash benefits  | __Data:Answer__ | __Data:Source__ |

***In your opinion, to what extent do public authorities enforce legislation regarding who pays or administers maternity and parental leave cash benefits, in practice?***

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for question 3.2 is coded as greater than zero.

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

| Do any of the answers and/or sources recorded in the WBL database need to be updated?   |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|                               | Updated Answer   | Updated Source           |
|-------------------------------|--|--------------------------|
| Maternity leave cash benefits | <ul style="list-style-type: none"> <li>• Government</li> <li>• Employer and Government</li> <li>• Employer</li> <li>• N/A</li> </ul> | <input type="checkbox"/> |
| Parental leave cash benefits  | <ul style="list-style-type: none"> <li>• Government</li> <li>• Employer and Government</li> <li>• Employer</li> <li>• N/A</li> </ul> | <input type="checkbox"/> |

| Please add any additional comments in the box below. |
|--|
|  |

3.3. How many days of paid leave are fathers legally entitled to for each of the leave types listed in the table below?

“Days” refers to calendar days.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|                      | Answer          | Source          |
|----------------------|-----------------|-----------------|
| Paid paternity leave | __Data:Answer__ | __Data:Source__ |

Paternity leave refers to leave available only to the father for the birth of a child.

**Paid parental leave reserved for the father**

\_\_Data:Answer\_\_

\_\_Data:Source\_\_

Parental leave for the father refers to days of parental leave reserved specifically for fathers—that is, through “use-it-or-lose-it” policies or fathers’ quotas; or an individual entitlement.

***In your opinion***, to what extent do public authorities enforce legislation on paid leave for fathers, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors This question should only be answered if the pre-filled answer for question 3.3 is greater than zero.

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

**Do any of the answers and/or sources recorded in the WBL database need to be updated?**

- No update needed
- Update answer only
- Update source only
- Update both
- Not my area of expertise

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|   | Updated Answer           | Updated Source           |
|---|--------------------------|--------------------------|
| Paid paternity leave                        | <input type="checkbox"/> | <input type="checkbox"/> |
| Paid parental leave reserved for the father | <input type="checkbox"/> | <input type="checkbox"/> |

**Please add any additional comments in the box below.**

3.4. Are incentives in place to encourage fathers to take paternity leave upon the birth of a child?

Incentives that promote fathers' uptake of leave may include, but are not limited to, compulsory paternity leave, bonus/cash payments, bonus parental leave, guaranteed job protection, flexible or part-time paternity leave, or higher wage replacement.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.  |
| <br>  |
| Please add any additional comments in the box below.  |
| <br>  |

### 3.5. Is dismissal of pregnant workers prohibited?

The answer is "Yes" if pregnancy and childbirth cannot serve as grounds for termination of a contract or if dismissal of pregnant workers and workers who underwent childbirth is considered a form of unlawful termination, unfair dismissal or wrongful discharge. The answer is "No" if there are no provisions prohibiting the dismissal of pregnant workers and workers who underwent childbirth, or if the law only prohibits the dismissal of pregnant workers during maternity leave or for a limited period of the pregnancy or when their pregnancy results in illness or disability.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

***In your opinion***, to what extent do public authorities enforce legislation prohibiting dismissal of pregnant workers, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for the question 3.5 is "Yes".

- Not at all
- Rarely
- Moderately

- Mostly
- Fully

|   |
|---|
| <b>Do the answer and/or source recorded in the WBL database need to be updated?</b>   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| <b>What is the updated answer?</b>  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b>   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.  |
| <br>  |
| <b>Please add any additional comments in the box below.</b>   |
| <br>  |

Are there any specific challenges to the enforcement of laws in practice relevant to this section that you would like to highlight?

## Section 4. Childcare

### Availability of childcare services

#### 4.1. Does the law establish the provision of center-based childcare services by any of the following?

**Center-based childcare services:** early childhood care and education services offered to children aged 0-2 years (including 2 years and 11 months) on a regular basis at formally registered nurseries, day cares, crèches, or preschools. The primary objective of childcare as a service is caring for children while parents are working while ensuring children are safe and have opportunities to learn and play.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|   | Answer          | Source          |
|---|-----------------|-----------------|
| Government<br><i>Services offered at center-based facilities operated and funded by the government.</i>   | __Data:Answer__ | __Data:Source__ |
| Private centers<br><i>Privately-run childcare centers can be non-profit or for-profit entities and are not operated nor funded by the government.</i>   | __Data:Answer__ | __Data:Source__ |
| Employers<br><i>Services can be on-site on company premises, off-or-near site not on company premises, including in communities where employees live, and not conditional on the presence of female employees in a company.</i> | __Data:Answer__ | __Data:Source__ |

***In your opinion***, to what extent do public authorities enforce legislation establishing center-based childcare services, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for indicator-level question 4.1 is 1.

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

| Do any of the answers and/or sources recorded in the WBL database need to be updated?   |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|                 | Updated Answer  | Updated Source |
|-----------------|---|----------------|
| Government      | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Private Centers | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Employers       | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |

Please add any additional comments in the box below.

|  |
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|  |
|--|

#### 4.2. Is there a publicly available registry or database of childcare providers?

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

**Do the answer and/or source recorded in the WBL database need to be updated?**

- No update needed
- Update answer only
- Update source only
- Update both
- Not my area of expertise

**What is the updated answer?**

Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.

- Yes
- No

**Please indicate the new or different source in the text box below, including all relevant links.**

Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.

|  |
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|  |
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Please add any additional comments in the box below.

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|--|

#### Financing childcare services

#### 4.3. Does the law establish any of the following forms of support for families for childcare services?

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

|                   | Answer          | Source          |
|-------------------|-----------------|-----------------|
| Financial support | __Data:Answer__ | __Data:Source__ |

|   |                 |                 |
|---|-----------------|-----------------|
| Financial support refers to vouchers, allowances, subsidies, cash grants, reimbursements, a one-time payment, or other. |                 |                 |
| Tax incentives<br>Tax incentives refer to credits, deductions or exemptions.  | __Data:Answer__ | __Data:Source__ |

***In your opinion, to what extent do public authorities enforce legislation establishing financial support and/or tax incentives for families for childcare services, in practice?***

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for indicator-level question 4.3 is “Yes”.

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

| Do any of the answers and/or sources recorded in the WBL database need to be updated?   |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|                   | Updated Answer  | Updated Source |
|-------------------|---|----------------|
| Financial Support | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Tax Incentives    | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |

| Please add any additional comments in the box below. |
|--|
|  |

**4.4. Is there a clearly outlined application procedure to request financial support from the government for childcare services by parents?**

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

|   |
|---|
| <b>Do the answer and/or source recorded in the WBL database need to be updated?</b>   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| <b>What is the updated answer?</b>  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b>   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.  |
| <input type="text"/>  |
| <b>Please add any additional comments in the box below.</b>   |
| <input type="text"/>  |

#### 4.5. Does the law establish any form of financial support for the following nonstate childcare providers?

Financial support refers to vouchers, allowances, subsidies, cash grants, reimbursements, a one-time payment, or other.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

|                 | Answer          | Source          |
|-----------------|-----------------|-----------------|
| Private centers | __Data:Answer__ | __Data:Source__ |
| Employers       | __Data:Answer__ | __Data:Source__ |

|   |
|---|
| <b>Do any of the answers and/or sources recorded in the WBL database need to be updated?</b>  |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|                 | Updated Answer  | Updated Source       |
|-----------------|---|----------------------|
| Private Centers | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="text"/> |
| Employers       | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="text"/> |

|   |
|---|
| <b>Please add any additional comments in the box below.</b> |
| <input type="text"/>  |

**4.6. Is there a clearly outlined application procedure to request financial support from the government for childcare services by nonstate childcare providers (private centers or employers)?**

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| What is the updated answer?   |
| <input checked="" type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.   |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input checked="" type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.   |
| <input type="text"/>  |
| Please add any additional comments in the box below.  |
| <input type="text"/>  |

**4.7. Does the law establish any form of tax support for the following nonstate childcare providers?**

*Tax support refers to credits, deductions or exemptions.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|                 | Answer          | Source          |
|-----------------|-----------------|-----------------|
| Private centers | __Data:Answer__ | __Data:Source__ |
| Employers       | __Data:Answer__ | __Data:Source__ |

***In your opinion*, to what extent do public authorities enforce legislation establishing financial support and/or tax incentives for nonstate childcare providers (private centers or employers), in practice?**

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer to the indicator-level question is “Yes” (which considers financial and tax support).

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

| Do any of the answers and/or sources recorded in the WBL database need to be updated? |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> </ul>                  |

- Update answer only
- Update source only
- Update both
- Not my area of expertise

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|                 | Updated Answer  | Updated Source |
|-----------------|---|----------------|
| Private Centers | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Employers       | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |

**Please add any additional comments in the box below.**

**Quality of childcare services**

**4.8. Does the law establish any of the following quality standards for the provision of center-based childcare services (public or private)?**

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|   | Answer          | Source          |
|---|-----------------|-----------------|
| Caregiver-to-child ratio or a maximum group size  | __Data:Answer__ | __Data:Source__ |
| Minimum level of specialized education or training for educators  | __Data:Answer__ | __Data:Source__ |
| Mandatory periodic inspection of childcare centers by authorized bodies or periodic reporting by childcare centers to authorized bodies | __Data:Answer__ | __Data:Source__ |

***In your opinion*, to what extent do public authorities enforce legislation establishing quality standards for center-based childcare services, in practice?**


Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer under indicator-level question 4.8 is greater than zero.

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

**Do any of the answers and/or sources recorded in the WBL database need to be updated?**

- No update needed
- Update answer only
- Update source only
- Update both
- Not my area of expertise

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

 *Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.*

|   | Updated Answer  | Updated Source |
|---|---|----------------|
| Caregiver-to-child ratio or a maximum group size  | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Minimum level of specialized education or training for educators  | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Mandatory periodic inspection of childcare centers by authorized bodies or periodic reporting by childcare centers to authorized bodies | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |

**Please add any additional comments in the box below.**


**4.9. Does the government publish the following types of reports on the quality of childcare services (public or private)?**

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|   | Answer          | Source          |
|---|-----------------|-----------------|
| Reports of a <i>broad nature</i> benchmarking the quality of childcare services               | __Data:Answer__ | __Data:Source__ |
| Reports that assess <i>individual</i> childcare providers on the quality of provided services | __Data:Answer__ | __Data:Source__ |

- Do any of the answers and/or sources recorded in the WBL database need to be updated?**
- No update needed
  - Update answer only
  - Update source only
  - Update both
  - Not my area of expertise

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

 *Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.*

|   | Updated Answer  | Updated Source           |
|---|---|--------------------------|
| Reports of a <i>broad nature</i> benchmarking the quality of childcare services               | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |
| Reports that assess <i>individual</i> childcare providers on the quality of provided services | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |

**Please add any additional comments in the box below.**

**Are there any specific challenges to the enforcement of laws in practice relevant to this section that you would like to highlight?**

## Section 5. Pension

### Assumptions


- Assume that the woman gave birth without complications to two healthy children.
- Assume that the insured person is seeking to retire on March 31, 2026.
- If transitional provisions gradually increase, decrease or equalize the retirement age, please indicate the retirement ages at the time of your response to this questionnaire, even if the law provides for changes over time.
- If there is no national law on retirement and pension, the answer is “NS”.

### 5.1. What are the ages at which a woman and a man can retire and receive full and partial pension benefits?

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

|  | Answer          | Source          |
|--|-----------------|-----------------|
| Ages to retire and receive full pension benefits   |                 |                 |
| Woman  | __Data:Answer__ | __Data:Source__ |
| Man  | __Data:Answer__ | __Data:Source__ |
| Ages to retire and receive partial pension benefits  |                 |                 |
| <i>Partial pension benefits refer to a reduced or proportional minimum old-age pension benefit payable to workers who did not accumulate enough work experience or contributions or have not reached the statutory age to qualify for a minimum old-age pension. This does not include early retirement for health reasons or any other exceptional condition or reason. Please indicate “N/A” if there is no specified age to qualify for retirement with partial benefits.</i> |                 |                 |
| Woman  | __Data:Answer__ | __Data:Source__ |
| Man  | __Data:Answer__ | __Data:Source__ |

### ***In your opinion***, to what extent do public authorities enforce legislation on retirement ages and benefits, in practice?


 Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for question 5.1 is greater than zero.

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

**Do any of the answers and/or sources recorded in the WBL database need to be updated?**

- No update needed
- Update answer only
- Update source only
- Update both
- Not my area of expertise

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

 *Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.*

|  | Updated Answer           | Updated Source           |
|--|--------------------------|--------------------------|
| Ages to retire and receive full pension benefits           |                          |                          |
| Woman  | <input type="checkbox"/> | <input type="checkbox"/> |
| Man  | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Ages to retire and receive partial pension benefits</b> |                          |                          |
| Woman  | <input type="checkbox"/> | <input type="checkbox"/> |
| Man  | <input type="checkbox"/> | <input type="checkbox"/> |

**Please add any additional comments in the box below.**


**5.2. What are the mandatory retirement ages for women and men?**

*Mandatory retirement age refers to the age at which workers must cease employment or can be terminated by their employer. Please indicate “N/A” if there is no mandatory retirement age.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|       | Answer          | Source          |
|-------|-----------------|-----------------|
| Woman | __Data:Answer__ | __Data:Source__ |
| Man   | __Data:Answer__ | __Data:Source__ |

***In your opinion*, to what extent do public authorities enforce legislation establishing mandatory retirement ages, in practice?**

 *Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question does not apply if the pre-filled answer for question 5.2 is “N/A”. This question should only be answered if the pre-filled answer for question 5.2 is greater than zero.*

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

**Do any of the answers and/or sources recorded in the WBL database need to be updated?**

- No update needed

- Update answer only
- Update source only
- Update both
- Not my area of expertise

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|       | Updated Answer           | Updated Source           |
|-------|--------------------------|--------------------------|
| Woman | <input type="checkbox"/> | <input type="checkbox"/> |
| Man   | <input type="checkbox"/> | <input type="checkbox"/> |

**Please add any additional comments in the box below.**

### 5.3. Are periods of absence due to childcare accounted for in the calculation of pension benefits?

*This question is designed to capture the existence of explicit compensating arrangements that offset interruptions in employment and contributory history due to childcare (e.g., maternity leave). The woman ceases all paid activity for these periods. If the period covered by a pension credit is conditioned on the age of the child, the period until the child reaches age one year is counted.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

***In your opinion*, to what extent do public authorities enforce legislation accounting for periods of absence due to childcare in pension benefits, in practice?**

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for the question 5.3 is “Yes”.

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

**Do the answer and/or source recorded in the WBL database need to be updated?**

- No update needed
- Update answer only
- Update source only
- Update both
- Not my area of expertise

**What is the updated answer?**

Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.

- Yes

|  |
|--|
| <ul style="list-style-type: none"> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b>                          |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected. |
|  |
| <b>Please add any additional comments in the box below.</b>  |
|  |

#### 5.4. Does the law mandate the provision of equal benefits for surviving spouses?

Surviving spouses are widows or widowers who are legally recognized as the spouses (husbands or wives) of a deceased insured person and who, upon the insured’s death, are entitled to receive survivor pension benefits.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|                            | Answer          | Source          |
|----------------------------|-----------------|-----------------|
| Equal eligibility criteria | __Data:Answer__ | __Data:Source__ |
| Equal qualifying age       | __Data:Answer__ | __Data:Source__ |
| Paid periodically          | __Data:Answer__ | __Data:Source__ |

#### ***In your opinion***, to what extent do public authorities enforce legislation mandating equal survivor benefits for spouses, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for question 5.4 is greater than zero.

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

|   |
|---|
| <b>Do any of the answers and/or sources recorded in the WBL database need to be updated?</b>  |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|                            | Updated Answer  | Updated Source           |
|----------------------------|---|--------------------------|
| Equal eligibility criteria | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |
| Equal qualifying age       | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |
| Paid periodically          | <ul style="list-style-type: none"> <li>• Yes</li> </ul>               | <input type="checkbox"/> |

- No

**Please add any additional comments in the box below.**

5.5. Is a procedure in place for pension beneficiaries to challenge the decisions of the competent authority regarding their benefits?

*Procedures may include, but are not limited to, the ability to submit a claim to a judge or government agency to challenge pension benefit decisions. Examples of competent authorities include, but are not limited to, social security institutions, social security administrations, national pension offices, labor or social security tribunals, pension funds, etc.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

**Do the answer and/or source recorded in the WBL database need to be updated?**

- No update needed
- Update answer only
- Update source only
- Update both
- Not my area of expertise

**What is the updated answer?**

Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.

- Yes
- No

**Please indicate the new or different source in the text box below, including all relevant links.**

Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.

**Please add any additional comments in the box below.**

**Are there any specific challenges to the enforcement of laws in practice relevant to this section that you would like to highlight?**



## Section 6. Procurement

### 6.1. Does the law require gender-responsive criteria or measures in public procurement processes?

Gender-responsive criteria or measure considers gender equality in selecting services, goods, and works. Please consider “Yes” if the law includes (a) gender-responsive measures (e.g., quotas, reserved contracts, certifications); (b) selection or exclusion criteria based on gender (e.g., workplace equality, gender-based violence protections); (c) tie-breaking rules favoring gender-inclusive businesses; or (d) explicit references to sex, gender, or women (general sustainability references are not sufficient).

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

***In your opinion***, to what extent do public authorities enforce legislation on including gender-responsive criteria for public procurement processes, in practice?

Skip Logic: This question applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. This question should only be answered if the pre-filled answer for the question 6.1 is “Yes”.

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

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>  |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.  |
|   |
| Please add any additional comments in the box below.  |
|   |

6.3. Are there any specific challenges to the enforcement of laws in practice relevant to this section that you would like to highlight?



## Policy Instruments – Instructions

### Instructions

In this part of the questionnaire, you will review information on policy instruments that support the implementation of laws and to provide updates as needed.

Policy instruments may include national policies and action plans, institutions responsible for monitoring and enforcing laws, access to justice measures, government programs and services, and statistical data. Only instruments that are in place and operational should be considered.

### Definition of “Source”

For policy instrument questions, a source is the document or official reference that provides the basis for the answer. Sources can include, for example, the title of an action plan and its issuing agency, the names of institutions, courts, police units, governmental agencies, or the title of sex-disaggregated datasets and their respective issuing agencies.

In some cases, the pre-filled source may state “**Insufficient evidence located.**” This means that, based on a review of relevant documents and official sources, the WBL team could not identify documentary evidence that meets the requirements of the question. This does **not** rule out the possibility that the policy instrument exists in practice or that relevant information may be available through informal or unpublished sources.

## Section 1. Work

Please answer questions about the regulations, enforcement/implementing agencies, processes, incentives, or budget allocation in **\_\_Data:Survey\_Economy\_\_** regarding each of the following aspects of workplace protection issues for women.

### 1.1. Does the government provide awareness measures on fair recruitment policies free from discrimination based on gender such as guidelines, trainings, or campaigns?

*Awareness measures refer to a set of actions taken by the government to sensitize the private sector on how to implement fair recruitment practices. This includes, but is not limited to, the development of education and training, campaigns and public service announcements, publication and distribution of guidance notes, booklets, and best practice manuals, and the availability of free, comprehensive, and accurate information online through official government websites.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.  |
| <br>  |
| Please add any additional comments in the box below.  |
| <br>  |

### 1.2. Does the government provide instructional resources for the private sector to adopt flexible work arrangements?

- *Flexible work refers to the work arrangement where employees can choose the time or place of work (e.g., flextime and remote work).*
- *Instructional resources refer to materials produced and published by the government to sensitize the private sector on how to implement flexible work arrangements. They include, but are not limited to, the development of education and training, campaigns and public service announcements, publication and distribution of guidance notes, guidebooks, booklets, and best practice manuals, and the availability of free, comprehensive, and accurate information online through official government websites.*
- *Guidelines are printed or digital materials prepared by the relevant public authority and available publicly. These contain specific information about flexible work arrangements and provide*

definitions, instructions, tools and/or best practices to help employers offer alternative arrangements to their employees.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul>   |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected. |
| <b>Please add any additional comments in the box below.</b>   |
|   |

### 1.3. Does a national government plan or strategy focus on women’s access to the labor market?

National action plan or strategy refers to a government-issued, formally adopted document that explicitly aims to increase women’s access to the labor market. It includes specific measures addressing labor demand (such as initiatives to attract and retain women in the workforce), labor supply (including training and capacity-building programs for women job seekers), and/or gender-focused job matching and placement. The plan or strategy also establishes institutional arrangements to monitor implementation and sets indicators and targets to guide and track progress.


**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.                      |

- Yes
- No

**Please indicate the new or different source in the text box below, including all relevant links.**

 *Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.*

**Please add any additional comments in the box below.**

## Section 2. Pay

Please answer questions about the regulations, enforcement/implementing agencies, processes, incentives, existence of sex-disaggregated data or budget allocation in **\_\_Data:Survey\_Economy\_\_** regarding each of the following aspects of equal pay and job restriction issues for women.

2.1. Does the government publish anonymized sex-disaggregated data on employment and salaries in different economic sectors?

**Sex-disaggregated data on employment** include separate information about the number or share of women and men employed across sectors and industries. **Sex-disaggregated data on salaries** paid to workers in different economic sectors include separate information about the salaries, remuneration, pay, or wages presented in either exact figures or percentages. Data must be collected and published by a public entity, such as the national statistics office.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|            | Answer          | Source          |
|------------|-----------------|-----------------|
| Employment | __Data:Answer__ | __Data:Source__ |
| Salaries   | __Data:Answer__ | __Data:Source__ |

**Do any of the answers and/or sources recorded in the WBL database need to be updated?**

- No update needed
- Update answer only
- Update source only
- Update both
- Not my area of expertise

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

 Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|            | Updated Answer  | Updated Source           |
|------------|---|--------------------------|
| Employment | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |
| Salaries   | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |

**Please add any additional comments in the box below.**

2.2. Are there gender-sensitive occupational safety and health (OSH) public policies applicable to the private sector?

*Gender-sensitive* refers to the ability to acknowledge gender differences and incorporate those into strategies and actions.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

**Do the answer and/or source recorded in the WBL database need to be updated?**

|   |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul>   |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected. |
|   |
| <b>Please add any additional comments in the box below.</b>   |
|   |

2.3. Are there government-led initiatives aimed at incentivizing women to work in science, technology, engineering and mathematics (STEM) fields?

*Initiatives refer to structured programs, policies, or a set of actions undertaken and/or supported by governments and public institutions to incentivize women to work in STEM fields. These initiatives may include public policy programs, public awareness campaigns, provision of support services, informational or training programs, scholarships, mentorship, and job placement services, among others.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer  | Source          |
|---|-----------------|
| __Data:Answer__   | __Data:Source__ |
| <b>Do the answer and/or source recorded in the WBL database need to be updated?</b>   |                 |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul>   |                 |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |                 |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |                 |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected. |                 |
|   |                 |
| <b>Please add any additional comments in the box below.</b>   |                 |
|   |                 |

### Section 3. Parenthood

Please answer questions about the regulations, enforcement/implementing agencies, processes, incentives, existence of sex-disaggregated data or budget allocation in **\_\_Data:Survey\_Economy\_\_** regarding each of the following aspects of family leave issues for women and men.

#### 3.1. Is it possible to apply for maternity benefits using a single government application process?

*A single government application process refers to applying for maternity benefits through a single application without additional steps or different government agencies.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.  |
| <br>  |
| Please add any additional comments in the box below.  |
| <br>  |

#### 3.2. Does the government publish anonymized sex-disaggregated data on unpaid care work?

*Sex-disaggregated data on unpaid care work include separate information about the time spent by women and men performing tasks related to unpaid care work. Data must be collected and published by a public entity, such as the national statistics office.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| What is the updated answer?   |

|  |
|--|
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected. |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>  |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b>                          |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected. |
|  |
| <b>Please add any additional comments in the box below.</b>  |
|  |

3.3. Are there government-led initiatives aimed at promoting equal sharing of unpaid domestic and care work responsibilities between men and women?

Initiatives are defined as structured programs, policies, or set of actions undertaken and/or supported by governments and public institutions aimed at promoting the equitable distribution of unpaid domestic and care work between men and women. These initiatives may include but are not limited to public policy programs, public awareness campaigns, provision of support services, informational or training programs, among others.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

|   |
|---|
| <b>Do the answer and/or source recorded in the WBL database need to be updated?</b>   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| <b>What is the updated answer?</b>  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b>   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.  |
|   |
| <b>Please add any additional comments in the box below.</b>   |
|   |

## Section 4. Pension

Please answer questions about the regulations, enforcement/implementing agencies, processes, incentives, or budget allocation in **\_\_Data:Survey\_Economy\_\_** regarding each of the following aspects of retirement and pension issues for women.

### 4.1. Are incentives in place to increase women’s pension benefits?

*Incentives include, but are not limited to, tax breaks for voluntary savings, contributions that can be carried forward, a subsidy to join the pension scheme early, financial incentives for those with a low income, or other payments and concessions.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.  |
| <br>  |
| Please add any additional comments in the box below.  |
| <br>  |

### 4.2. Are awareness measures in place to improve access to information about pensions such as guidelines, trainings, or campaigns?

*Awareness measures include but are not limited to detailed information on pensions or financial security in retirement that is published on a government website (in the language spoken by the majority) or government-led initiatives such as learning activities, programs or informational materials.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

|  |
|--|
| <b>What is the updated answer?</b>   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected. |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>  |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b>                          |
| <input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected. |
|  |
| <b>Please add any additional comments in the box below.</b>  |
|  |

#### 4.3. Does the government publish anonymized sex-disaggregated data on actual retirement ages and actual amounts of pension benefits?

Sex-disaggregated data must be collected and published by a public entity, such as the national statistics office or social security or pension administration.

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|  | Answer          | Source          |
|--|-----------------|-----------------|
| Actual retirement ages                     | __Data:Answer__ | __Data:Source__ |
| Actual amount of received pension benefits | __Data:Answer__ | __Data:Source__ |

|   |
|---|
| <b>Do any of the answers and/or sources recorded in the WBL database need to be updated?</b>  |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|  | Updated Answer  | Updated Source           |
|--|---|--------------------------|
| Actual retirement ages                     | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |
| Actual amount of received pension benefits | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> | <input type="checkbox"/> |

|   |
|---|
| <b>Please add any additional comments in the box below.</b> |
|   |

## Acknowledgement

We will gladly acknowledge your contribution on our [website](#), with your authorization. Please fill out the information below and select “Yes” or “No” depending on whether you would like us to publish it.

| Information              | Publish |
|--------------------------|---------|
| Full name                | Yes/No  |
| Firm/Institution name*   | Yes/No  |
| Firm/Institution website | Yes/No  |
| Business phone           | Yes/No  |

\*If you are not associated with a Firm/Institution, your selected professional background in the “Contributor Information” page will be published instead. Kindly fill out this field accordingly.

**Would you like us to acknowledge a colleague or expert you collaborated with on this questionnaire?**

- Yes
- No

**How many additional colleagues or experts would you like to add?**

Skip Logic: This question should only be answered if the answer to the previous question is “Yes”.

- 1
- 2
- 3

**Additional colleague/expert(s):** If there are more people whom you would like us to acknowledge, enter their information here. If this includes more than three people, kindly send us an email at [WBLlabor@worldbank.org](mailto:WBLlabor@worldbank.org)

Skip Logic: The following form will repeat based on the selected number (1, 2, or 3).

|  | Additional Colleagues/Experts<br>1/2/3  | Publishing Preference |
|--|---|-----------------------|
| Name                                     |   |                       |
| Title:                                   |   |                       |
| First name:                              |   | Yes/No                |
| Last name:                               |   | Yes/No                |
| Demographic Information                  |   |                       |
| Gender:                                  | <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> <li>• Prefer not to say</li> </ul>   |                       |
| Age group:                               | <ul style="list-style-type: none"> <li>• Below 25</li> <li>• 25-35</li> <li>• 36-45</li> <li>• 46-55</li> <li>• Over 55</li> <li>• Prefer not to say</li> </ul> |                       |
| Professional and Educational Information |   |                       |

|  |   |        |
|--|---|--------|
| Position: <i>e.g. manager, associate, partner</i>  |   |        |
| Professional background:   | <ul style="list-style-type: none"> <li>• Academic/researcher</li> <li>• Civil society representative</li> <li>• Gender expert</li> <li>• Graduate student in law</li> <li>• Legal professional</li> <li>• Policy or development professional</li> <li>• Other</li> <li>• Prefer not to say</li> </ul> |        |
| Years of experience:<br><i>Years of experience refers to the amount of time an individual has spent working in a relevant field or profession.</i> | <ul style="list-style-type: none"> <li>• Less than 2 years</li> <li>• 2-5 years</li> <li>• 6-10 years</li> <li>• 11-20 years</li> <li>• Over 20 years</li> <li>• Prefer not to say</li> </ul>   |        |
| Highest level of education obtained:   | <ul style="list-style-type: none"> <li>• Bachelor's</li> <li>• Master's</li> <li>• PhD</li> <li>• Other</li> <li>• Prefer not to say</li> </ul>   |        |
| <b>Contact Information</b>   |   |        |
| Firm/Institution name:   |   | Yes/No |
| Firm/Institution website:  |   |        |
| Email address:   |   |        |
| Business phone:  |   | Yes/No |
| Mobile phone:  |   |        |

**Referrals:** Please help us by referring us to other experts who can respond to the questionnaire.

|            | First name | Last name | Firm | Phone | Email |
|------------|------------|-----------|------|-------|-------|
| Referral 1 |            |           |      |       |       |
| Referral 2 |            |           |      |       |       |

## Engagement and Feedback

On behalf of the *Women, Business and the Law* (WBL) team, we thank you for your contribution to the WBL 2027 report. Your support is essential to ensuring data quality, and we appreciate your continued engagement.

### Interest in contributing to other topics

#### 1. Please indicate any additional topic that you would be interested in contributing to:

- Family Law  
① Examines laws affecting women's agency, entrepreneurship, mobility, and access to property.
- Laws Protecting Women from Violence  
① Examines laws and policies protecting women from child marriage, sexual harassment, domestic violence, and femicide.

### Women, Business and the Law impact

#### 1. Please share any stories or insights on how WBL data has impacted women's lives in your country.

#### 2. What are the benefits of responding to WBL questionnaires? Please select the top three options based on your preference.

- Building expertise in gender equality and women's economic empowerment
- The opportunity to contribute to high quality data and research produced by the World Bank
- Interest in being a member of a global network of experts
- Acknowledgement on the website
- Obtaining a certificate of completion
- Helping to reform laws in my country to empower women and girls
- Other

If "Other", please specify:

Skip Logic: This question should only be answered if "Other" is selected.

### Questionnaire feedback

#### 1. How would you rate your overall experience completing the questionnaire?

- Very positive
- Positive
- Neutral (Neither positive nor challenging)
- Challenging

#### 1.2 Please share with us what made it challenging to respond in the text box below.

Skip Logic: This question should only be answered if "Challenging" is selected.

#### 2. In your opinion, which aspects of the questionnaire could be improved? Please check all that apply.

- Questionnaire design
- Questionnaire length
- Communication around the questionnaire (reminders, follow up)
- Instructions on how to complete the questionnaire
- Timeframe to complete the questionnaire
- Other

Please specify:

**3. Please share any additional comments or insights with the WBL team.**

**If you wish to invite your colleagues to participate in the WBL questionnaire, please encourage them to complete the [“Share your expertise”](#) form available on our website.**

**Thank you for completing our questionnaire!**

We sincerely appreciate your participation in the *Women, Business and the Law* project.

The results will be published on our website: <https://wbl.worldbank.org>

Your work will be gratefully acknowledged if you so choose.

# VIOLENCE AGAINST WOMEN QUESTIONNAIRE

## Introduction

Dear \_\_Data:FirstName\_\_ \_\_Data:LastName\_\_,

Welcome to the World Bank Group's *Women, Business and the Law 2027 Violence against Women* questionnaire for \_\_Data:Survey\_Economy\_\_. We truly value your time and contribution.

This questionnaire asks you to:

- **Review and validate information on laws** addressing four forms of violence against women: child marriage, sexual harassment, domestic violence, and femicide;
- **Share your perception** of how well these laws are enforced; and
- **Review and validate information on policy instruments** that support the implementation of these laws.



For your convenience, the questionnaire already contains answers and sources from the [WBL database](#) (last updated on October 1, 2025), reflecting the information published by WBL. Please review them and provide updates as needed, including any relevant laws or policy instruments that are in force as of March 31, 2026.



The questionnaire takes approximately 30 minutes to complete if the provided information does not require updates.



You can save your progress and return at any time using the same questionnaire link.



We recommend completing this questionnaire on a desktop or laptop for optimal user experience.



If collaborating with other colleagues or experts, please ensure that only one person accesses the questionnaire at a time due to technical limitations.



Watch our [tutorial](#) for a guided overview of the questionnaire platform's features.

## PRIVACY STATEMENT:

*By voluntarily answering the below questionnaire, experts are consenting that their personal data, including contact information and demographics, will be retained in a password- and access-restricted database by the World Bank Group's Policy Indicators Group (DECIG). All data collected will be retained for the duration of the project. This information will be retained in line with the applicable [WBG Records Retention and Disposition Schedule](#) and with the consent provided. Contact information will be used for the sole purpose of contacting experts and extending invitations to relevant events, and anonymized demographic data will be used for conducting current and future research, in accordance with the [World Bank Group Privacy Policy](#). All personal data will remain strictly confidential within DECIG, will not be shared with third parties, and only*

*specific personal data will be acknowledged on its website or publications per contributor preferences indicated in this questionnaire. Experts can revoke at any time their consent for the processing of their personal data by contacting DECIG using the following email address: [wbl@worldbank.org](mailto:wbl@worldbank.org).*


I have read and agree to the privacy statement

## Contributor Information

Please review the “Recorded Information” column to verify your existing details, as recorded in the WBL contributor database. If you are a new contributor or need to update your information, please enter the relevant details in the right column. *Demographic information (gender and age group) will never be disclosed at the individual or country level.*

|   | Recorded Information                     | Updated/New Information   |
|---|--|---|
| Name  |  |   |
| Title:  | __Data:Title__                           |   |
| First name:   | __Data:FirstName__                       |   |
| Last name:  | __Data:LastName__                        |   |
| Demographic Information   |  |   |
| Gender:   | __Data:Gender__                          | <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> <li>• Prefer not to say</li> </ul>   |
| Age group:  | __Data:AgeGroup__                        | <ul style="list-style-type: none"> <li>• Below 25</li> <li>• 25-35</li> <li>• 36-45</li> <li>• 46-55</li> <li>• Over 55</li> <li>• Prefer not to say</li> </ul>   |
| Professional and Educational Information  |  |   |
| Position: <i>e.g. manager, associate, partner</i>   | __Data:Position__                        |   |
| Professional background:  | __Data:ProfessionalBackground__          | <ul style="list-style-type: none"> <li>• Academic/researcher</li> <li>• Civil society representative</li> <li>• Gender expert</li> <li>• Graduate student in law</li> <li>• Legal professional</li> <li>• Policy or development professional</li> <li>• Other</li> <li>• Prefer not to say</li> </ul> |
| Years of experience: <i>Years of experience refers to the amount of time an individual has spent working in a relevant field or profession.</i> | __Data:YearsOfExperience__               | <ul style="list-style-type: none"> <li>• Less than 2 years</li> <li>• 2-5 years</li> <li>• 6-10 years</li> <li>• 11-20 years</li> <li>• Over 20 years</li> <li>• Prefer not to say</li> </ul>   |
| Highest level of education obtained:  | __Data:HighestLevelOfEducationObtained__ | <ul style="list-style-type: none"> <li>• Bachelor’s</li> <li>• Master’s</li> </ul>  |

|                           |                       |   |
|---------------------------|-----------------------|---|
|                           |                       | <ul style="list-style-type: none"> <li>• PhD</li> <li>• Other</li> <li>• Prefer not to say</li> </ul> |
| Contact Information       |                       |   |
| Firm/Institution name:    | __Data:CompanyName__  | <input type="text"/>  |
| Firm/Institution website: | __Data:Website__      | <input type="text"/>  |
| Email address:            | __Data:EmailAddress__ | <input type="text"/>  |
| Business phone:           | __Data:PhoneNumber__  | <input type="text"/>  |
| Mobile phone:             | __Data:MobileNumber__ | <input type="text"/>  |

 *Skip Logic: This page applies only to private sector contributors, and it is not included in questionnaires sent to public sector contributors.*

## Hypothetical Country Scenarios – Instructions and Assumptions

### Instructions


This part of the questionnaire presents various scenarios in a hypothetical country, **Country A**. For each scenario, you will be asked to assess the extent to which laws are enforced or rights are upheld based on the details provided. This part of the questionnaire asks for your own **perceptions** and **does not require any additional research**.

### Assumptions

- For the purposes of this questionnaire, it is assumed that the questions focus on a woman residing in the main business city of Country A.
- Unless otherwise indicated, the woman in question has reached the legal age of majority and is capable of making decisions as an adult, is in good health and has no criminal record.
- The woman in question is a lawful citizen.

### Definitions

- **Enforcement:** Actively ensuring compliance with the law. This term refers to both the practical implementation of laws and the legal obligation to uphold them.
- **Public authorities:** Executive, regulatory, and judicial bodies responsible for implementing, monitoring, and upholding laws.

 *Skip Logic: This page applies only to private sector contributors and it is not included in questionnaires sent to public sector contributors. Scenarios should be displayed in a random order within the question block.*

### Hypothetical Country Scenarios

**Hypothetical Scenario:** In Country A, all forms of domestic violence are criminalized, and specialized police units for handling domestic violence claims exist in some districts, but they tend to respond only in the most extreme cases, usually when severe physical harm has already occurred. Further, they tend to be understaffed and underfunded. As knowledge of the legal requirements is generally not widespread among law enforcement, when claims of domestic violence do make it to court, they are often dismissed, and courts and law enforcement encourage women to resolve these matters privately.

**Question:** *In your opinion*, to what extent do public authorities enforce laws prohibiting domestic violence in Country A, in practice?

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

**Hypothetical Scenario:** In Country A, all forms of domestic violence are criminalized, and specialized police units for handling domestic violence claims exist and respond to most cases. However, due to limited resources, they sometimes prioritize more severe cases of physical violence over others. The government has provided a small budget to provide survivors with some access to legal aid and to train law enforcement on recognizing and prosecuting cases of domestic violence. Many women come forward and report their cases but some still worry that their claims will not receive adequate attention, and the police and law enforcement might downplay their situation or suggest handling it privately. When cases go to court, convictions of perpetrators are common but not guaranteed.

**Question:** *In your opinion*, to what extent do public authorities enforce laws prohibiting domestic violence in Country A, in practice?


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

**Hypothetical Scenario:** In Country A, all forms of domestic violence are criminalized, and authorities have been responding promptly and consistently to most cases, regardless of severity. Specialized police units dedicated to domestic violence operate effectively, although there are delays in handling cases due to high demand. A national action plan foresees a dedicated budget to provide survivors with access to legal aid and to train law enforcement on how to recognize and prosecute cases of all forms of domestic violence, giving specific attention to economic violence which had often gone unrecognized. When cases go to court, they typically end in the conviction of the perpetrator.

**Question:** *In your opinion*, to what extent do public authorities enforce laws prohibiting domestic violence in Country A, in practice?

- Not at all
- Rarely
- Moderately
- Mostly

- Fully

 *Skip Logic: This page applies only to private sector contributors, and it is not included in questionnaires sent to public sector contributors.*

## Applicable Laws and Enforcement – Instructions and Assumptions

### Instructions

In this part of the questionnaire, you will

5. Review pre-filled information on applicable laws in `__Data:Survey_Economy__` and provide updates as needed.
6. Share your opinion on how well these laws are enforced in practice. Please assess enforcement of the legislation shown in the prefilled fields, irrespective of any subsequent amendments or reforms. **Your opinion should be based solely on your experience and does not require any external research.**

### Definition of “Source”


For legal questions, a source is the binding legal instrument that provides the basis for the answer (for example, a law, code, regulation, or decree).

In some cases, the pre-filled source may state **“No applicable provisions could be located.”** This means that, based on a review of relevant laws, the WBL team did not identify a legal provision that meets the criteria of the question. These statements do **not** rule out the possibility that relevant laws or restrictions exist in practice or outside codified sources.

### Assumptions

- For the purposes of this questionnaire, it is assumed that the questions focus on a woman residing in the main business city, `__Data:Survey_City__`.
- Unless otherwise indicated, the woman in question has reached the legal age of majority and is capable of making decisions as an adult, is in good health and has no criminal record.
- The woman in question is a lawful citizen of the economy being examined.

For more information on how to answer the questions, please refer to the [methodology page](#) on our website.

 *Skip Logic: This page applies only to public sector contributors, and it is not included in questionnaires sent to private sector contributors.*

## Applicable Laws – Instructions and Assumptions

### Instructions

In this part of the questionnaire, you will be asked about laws in \_\_Data:Survey\_Economy\_\_ and provide updates as needed.

### Definition of “Source”

For legal questions, a source is the binding legal instrument that provides the basis for the answer (for example, a law, code, regulation, or decree).

In some cases, the pre-filled source may state **“No applicable provisions could be located.”** This means that, based on a review of relevant laws, the WBL team did not identify a legal provision that meets the criteria of the question. These statements do **not** rule out the possibility that relevant laws or restrictions exist in practice or outside codified sources.

### Assumptions

- For the purposes of this questionnaire, it is assumed that the questions focus on a woman residing in the main business city, \_\_Data:Survey\_City\_\_.
- Unless otherwise indicated, the woman in question has reached the legal age of majority and is capable of making decisions as an adult, is in good health and has no criminal record.
- The woman in question is a lawful citizen of the economy being examined.

For more information on how to answer the questions, please refer to the [methodology page](#) on our website.

## Section 1. Child Marriage

① *Child marriage refers to any formal marriage or informal union between a child under the age of 18 and an adult or another child.*

For the purpose of this section, it is assumed that the questions that follow apply to a girl who is under 18 years of age and not emancipated.

### 1.1. What are the legal ages of marriage for boys and girls?

*“Legal age” refers to the age at which a person is free to marry without parental or an authority’s consent. The answer is 0 if parental or an authority’s consent to marry is needed at any age.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|       | Answer          | Source          |
|-------|-----------------|-----------------|
| Boys  | __Data:Answer__ | __Data:Source__ |
| Girls | __Data:Answer__ | __Data:Source__ |

| Do any of the answers and/or sources recorded in the WBL database need to be updated?   |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul> |

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|       | Updated Answer | Updated Source |
|-------|----------------|----------------|
| Boys  |                |                |
| Girls |                |                |

| Please add any additional comments in the box below. |
|--|
|  |

### 1.2. Is the law free of parental consent exceptions to the legal age of marriage?

① *“Parental consent” refers to a legal provision which allows for an individual to marry before reaching the legal age of marriage if a parent or legal guardian gives their consent.*

*The answer is “Yes” if no parental consent exceptions are allowed; the answer is “No” if parental consent exceptions are allowed.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul> |

|   |
|---|
| <p><b>What is the updated answer?</b></p> <p><input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |
| <p>Please indicate the new or different source in the text box below, including all relevant links.</p> <p><input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.</p>         |
| <p>Please add any additional comments in the box below.</p>   |
|   |

### 1.3. What are the minimum ages of marriage with parental consent for boys and girls?

*① This question refers to the minimum age at which individuals may get married with parental consent. The answer is N/A if there are no parental consent exceptions to the legal age of marriage.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|       | Answer          | Source          |
|-------|-----------------|-----------------|
| Boys  | __Data:Answer__ | __Data:Source__ |
| Girls | __Data:Answer__ | __Data:Source__ |

|   |
|---|
| <p><b>Do any of the answers and/or sources recorded in the WBL database need to be updated?</b></p> <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
|---|

**Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.**

Skip Logic: This question should only be answered if “Update answer only” OR “Update source only” OR “Update both” is selected.

|       | Updated Answer | Updated Source |
|-------|----------------|----------------|
| Boys  |                |                |
| Girls |                |                |

|   |
|---|
| <p>Please add any additional comments in the box below.</p> |
|   |

### 1.4. Is marriage under the legal age void or voidable?

*Underage marriage is considered “void” if there are provisions in the law stating that marriages in violation of the age requirements are null and void. Void marriages are marriages that are deemed invalid and have no legal effect from the beginning. Underage marriage is considered “voidable” if there are provisions in the law that allow for the annulment of marriages of girls and boys in violation of the age requirements. This means that the marriage is initially valid but can be declared invalid by a court.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|                 |                 |
|-----------------|-----------------|
| Answer          | Source          |
| __Data:Answer__ | __Data:Source__ |

|   |
|---|
| <b>Do the answer and/or source recorded in the WBL database need to be updated?</b>   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| <b>What is the updated answer?</b>  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b>   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.  |
| <br>  |
| <b>Please add any additional comments in the box below.</b>   |
| <br>  |


### 1.5. Are there penalties for adults who authorize, celebrate, register, or enter into child marriage?

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

|                 |                 |
|-----------------|-----------------|
| Answer          | Source          |
| __Data:Answer__ | __Data:Source__ |

|   |
|---|
| <b>Do the answer and/or source recorded in the WBL database need to be updated?</b>   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| <b>What is the updated answer?</b>  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b>   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.  |
| <br>  |
| <b>Please add any additional comments in the box below.</b>   |
| <br>  |

1.6. In your opinion, to what extent do public authorities enforce legislation addressing child marriage, in practice?

 Skip Logic: This question applies only to private sector contributors, and it is not included in questionnaires sent to public sector contributors. This question should only be answered if last cycle's coded value for the child marriage scored question is "Yes."

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

## Section 2. Sexual Harassment

*“Sexual harassment” refers to any unwelcome sexual advance, request for sexual favor, or verbal or physical conduct or gesture of a sexual nature that might reasonably be expected or perceived to offend or humiliate another human being.*

### 2.1. Is there legislation on the following forms of sexual harassment with criminal penalties or civil remedies?

① *Civil remedies refer to, for example, compensation for victims.*


**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

|   | Answer          | Source          |
|---|-----------------|-----------------|
| Sexual harassment in employment<br>① <i>It is assumed that the question applies to a woman who is a cashier in the food retail sector, in a supermarket or grocery store that has 60 employees.</i>   | __Data:Answer__ | __Data:Source__ |
| Sexual harassment in education/schools<br>① <i>Sexual harassment in education refers to any form of sexual harassment in both public and private higher education institutions. The legislation must be applicable to, but not necessarily only to, students over the age of 18. It is assumed that the question applies to a student.</i>  | __Data:Answer__ | __Data:Source__ |
| Sexual harassment in public places (or on transportation)<br>① <i>Sexual harassment in public places refers to any form of sexual harassment in public places, including streets, public areas or venues, or on transportation. Laws that limit their applicability to the service provider, for example a transportation company, and do not address sexual harassment committed by the users of the service are not taken into account. “Sexual harassment in public spaces” does not include loitering</i> | __Data:Answer__ | __Data:Source__ |

|   |                 |                 |
|---|-----------------|-----------------|
| outside the area where the victim resides, works, or carries business.  |                 |                 |
| Cyberharassment or cyberstalking<br>ⓘ Cyberharassment or cyberstalking refers to any act directed at assisting in or committing any form of violence, including abusive comments, threats, sexual harassment, harassment, or stalking perpetrated through the internet or other electronic means, including applications. Laws that limit their applicability to service providers committing cyberharassment or cyberstalking against users or individuals holding public office, the government, or the police, are not taken into account. | __Data:Answer__ | __Data:Source__ |

|   |
|---|
| <b>Do any of the answers and/or sources recorded in the WBL database need to be updated?</b>  |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.

 Skip Logic: This question should only be answered if "Update answer only" OR "Update source only" OR "Update both" is selected.

|   | Updated Answer  | Updated Source |
|---|---|----------------|
| Sexual harassment in employment                           | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Sexual harassment in education/schools                    | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Sexual harassment in public places (or on transportation) | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Cyberharassment or cyberstalking                          | <ul style="list-style-type: none"> <li>• Yes</li> </ul>               |                |

|  |  |  |
|--|--|--|
|  | <ul style="list-style-type: none"><li>• No</li></ul> |  |
|--|--|--|

|  |
|--|
| Please add any additional comments in the box below. |
|  |

2.2. *In your opinion*, to what extent do public authorities enforce legislation addressing sexual harassment, in practice?

Skip Logic: This question applies only to private sector contributors, and it is not included in questionnaires sent to public sector contributors. This question should only be answered if last cycle's coded value for the sexual harassment scored question is greater than zero.

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

### Section 3. Domestic Violence

#### 3.1. Does the law explicitly address domestic violence?

“Domestic violence” refers to gender-based violence (GBV) commonly directed against women, occurring in the private sphere, within the family or members of the same household, and within interpersonal relationships, including intimate partner violence. The abuse can consist of physical, emotional or psychological, sexual, or financial or economic actions or threats of actions.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul>   |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>  |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected. |
| <input type="text"/>  |
| <b>Please add any additional comments in the box below.</b>   |
| <input type="text"/>  |

#### 3.2. Does legislation on domestic violence establish criminal penalties?

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul> |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.                |
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>  |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b>   |
| <input type="text"/>  |

|  |
|--|
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected. |
| Please add any additional comments in the box below.   |
|  |

### 3.3. Can a victim of domestic violence obtain a protection order?

A "protection order" is an official legal document issued to protect a victim from domestic violence, harm, or harassment. It may include, but is not limited to, removing the perpetrator from the home, prohibiting contact with the victim, and ordering the perpetrator to maintain a geographic distance from the victim.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

|   |
|---|
| <b>Do the answer and/or source recorded in the WBL database need to be updated?</b>   |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| <b>What is the updated answer?</b>  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b>   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.  |
| Please add any additional comments in the box below.  |
|   |

### 3.4. Does legislation on domestic violence address:

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

|   | Answer          | Source          |
|---|-----------------|-----------------|
| Physical violence<br><input type="checkbox"/> Physical violence refers to contact intended to cause pain, injury, or other physical suffering or bodily harm, such as hitting, slapping, punching, choking, pushing, throwing objects, burning, and | __Data:Answer__ | __Data:Source__ |

|  |                 |                 |
|--|-----------------|-----------------|
| other types of contact that result in physical injury to the victim.   |                 |                 |
| Sexual violence<br>① Sexual violence refers to sexual acts, attempt to obtain a sexual act, unwanted sexual comments or advances, or other acts directed against a person's sexuality using force or coercion.         | __Data:Answer__ | __Data:Source__ |
| Psychological/emotional violence<br>① Psychological/emotional violence refers to behavior, including verbal abuse, threats, intimidation, or other acts that impair the victim's psychological or emotional integrity. | __Data:Answer__ | __Data:Source__ |
| Financial/economic violence<br>① Financial/economic violence refers to acts to control, limit, or prevent the other partner's access to economic resources, such as to create financial dependence.                    | __Data:Answer__ | __Data:Source__ |

|   |
|---|
| <b>Do any of the answers and/or sources recorded in the WBL database need to be updated?</b>  |
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.

Skip Logic: This question should only be answered if "Update answer only" OR "Update source only" OR "Update both" is selected.

|  |                |                |
|--|----------------|----------------|
|  | Updated Answer | Updated Source |
|--|----------------|----------------|

|                                  |   |  |
|----------------------------------|---|--|
| Physical violence                | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |  |
| Sexual violence                  | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |  |
| Psychological/emotional violence | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |  |
| Financial/economic violence      | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |  |

Please add any additional comments in the box below.

### 3.5. Does the law criminalize marital rape?

The law explicitly criminalizes “marital rape” when it provides, for example, that rape or sexual assault provisions apply irrespective of the nature of the relationship between the perpetrator and the victim, by explicitly stating that no marriage or other relationship shall constitute a defense to a charge of rape or sexual assault under the legislation, or by explicitly covering spouses as potential offenders of the crime.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

|  |
|--|
| <p><b>Do the answer and/or source recorded in the WBL database need to be updated?</b></p> <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| <p><b>What is the updated answer?</b></p> <p><input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>                                |
| <p><b>Please indicate the new or different source in the text box below, including all relevant links.</b></p> <p><input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected.</p>                                 |
| <p>Please add any additional comments in the box below.</p>  |

### 3.6. Does the law allow a woman to file a criminal complaint for rape or sexual assault against her husband or partner?

*i* This question is meant to establish whether legislation on rape entitles a woman to file a complaint for rape against anyone, including her husband or partner, and spouses are not excluded from its application.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• N/A</li> </ul>  |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.  |
| <br>  |
| Please add any additional comments in the box below.  |
| <br>  |

**3.7. *In your opinion*, to what extent do public authorities enforce legislation addressing domestic violence, in practice?**

Skip Logic: This question applies only to private sector contributors, and it is not included in questionnaires sent to public sector contributors. This question should only be answered if last cycle's coded value for the domestic violence scored question is greater than zero.

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

## Section 4. Femicide

Femicide” refers to the intentional killing of a woman with a gender-related motivation. Femicide can take many forms, including, murder of women as a result of intimate partner violence; torture and misogynist slaying of women; killing of women and girls in the name of “honor,” among others.

### 4.1. Does the law specifically criminalize femicide (the intentional killing of a woman with a gender-related motivation)?

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul>   |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.  |
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>  |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update source only” OR “Update both” is selected. |
|   |
| <b>Please add any additional comments in the box below.</b>   |
|   |

### 4.2. If the answer to 4.1 is No, does the law provide for aggravated penalties for the intentional killing of women?

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul> |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if “Update answer only” OR “Update both” is selected.                |
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>  |

- N/A

Please indicate the new or different source in the text box below, including all relevant links.

Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.

Please add any additional comments in the box below.

4.3. In your opinion, to what extent do public authorities enforce legislation addressing femicide, in practice?

Skip Logic: This question applies only to private sector contributors, and it is not included in questionnaires sent to public sector contributors. This question should only be answered if last cycle's coded value for the femicide scored question is coded as "Yes."

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

Are there any specific challenges to the enforcement of laws in practice relevant to this survey that you would like to highlight?

## Policy Instruments – Instructions

### Instructions

In this part of the questionnaire, you will review information on policy instruments that support the implementation of laws and provide updates as needed.

Policy instruments may include national policies and action plans, access to justice measures, government programs and services, and institutions responsible for monitoring and enforcing laws. Only instruments that are in place and operational should be considered.

### Definition of “Source”

For policy instrument questions, a source is the document or official reference that provides the basis for the answer. Sources can include, for example, the title of an action plan and its issuing agency, the names of institutions, courts, police units, governmental agencies, or NGOs funded by the government providing services to women affected by violence.

In some cases, the pre-filled source may state “**Insufficient evidence located.**” This means that, based on a review of relevant documents and official sources, the WBL team could not identify documentary evidence that meets the requirements of the question. This does **not** rule out the possibility that the policy instrument exists in practice or that relevant information may be available through informal or unpublished sources.

## Section 1. National Action Plans and Strategies

### 1.1. Is there an action plan or strategy on violence against women?

① This question is meant to establish whether a specific action plan or strategy on violence against women, or a gender strategy that has a section on violence against women, is in place and operational.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>  |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.  |
|   |
| Please add any additional comments in the box below.  |
|   |

## Section 2. Access to Justice

### 2.1. Are there special police or prosecutorial units on violence against women?

*This question is meant to establish whether police units or prosecutorial units with specialized expertise and mandate in the prosecution of cases of violence against women are in place and operational.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul>   |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>  |
| <b>Please indicate the new or different source in the text box below, including all relevant links.</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected. |
| <br>  |
| <b>Please add any additional comments in the box below.</b>   |
| <br>  |

### 2.2. Are there special courts or procedures for cases of violence against women?

*This question is meant to establish whether special courts with thematic jurisdiction on cases of violence against women or special rules of procedure for cases of violence against women, such as fast-track procedures or closed court hearings, exist.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul> |
| <b>What is the updated answer?</b><br><input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.                |
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>  |

Please indicate the new or different source in the text box below, including all relevant links.

Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.

Please add any additional comments in the box below.

### 2.3. Is legal aid provided for cases of violence against women?

"Legal aid" refers to legal advice, assistance, or representation for women survivors of violence. For the purposes of this question, legal aid should be at least partially funded or provided by the government directly or through an NGO or other organizations (financed by the government).

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

Do the answer and/or source recorded in the WBL database need to be updated?

- No update needed
- Update answer only
- Update source only
- Update both
- Not my area of expertise

What is the updated answer?

Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.

- Yes
- No

Please indicate the new or different source in the text box below, including all relevant links.

Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.

Please add any additional comments in the box below.

### Section 3. Services

#### 3.1. Does the government provide or fund the following services for women affected by violence?


For the purposes of this question, the services should be administered or at least partially funded by the government. Services provided by NGOs or other organizations not financed by the government are not considered.

Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):

|  | Answer          | Source          |
|--|-----------------|-----------------|
| Shelters   | __Data:Answer__ | __Data:Source__ |
| Physical health services   | __Data:Answer__ | __Data:Source__ |
| Psychological services   | __Data:Answer__ | __Data:Source__ |
| Livelihood support services<br>① <i>Livelihood support services may include assistance finding employment, skill development through education and vocational training, financial assistance, etc.</i> | __Data:Answer__ | __Data:Source__ |

| Do any of the answers and/or sources recorded in the WBL database need to be updated?   |
|---|
| <ul style="list-style-type: none"> <li>• No update needed</li> <li>• Update answer only</li> <li>• Update source only</li> <li>• Update both</li> <li>• Not my area of expertise</li> </ul> |

Please provide updates only for the underlying questions that require changes, including all relevant links. Leave fields blank if no update is needed.

 Skip Logic: This question should only be answered if "Update answer only" OR "Update source only" OR "Update both" is selected.

|                             | Updated Answer  | Updated Source |
|-----------------------------|---|----------------|
| Shelters                    | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Physical health services    | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Psychological services      | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |
| Livelihood support services | <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |                |

Please add any additional comments in the box below.

## Section 4. Monitoring

### 4.1. Is there an institutional mechanism to monitor the implementation of legislation, national plans, and/or programs on violence against women?

*This question is meant to establish whether a specific government mechanism or agency monitors the implementation of laws, plans, or programs addressing violence against women. Examples include agencies or institutional mechanisms tasked with collecting data on cases of violence against women, reporting to parliaments, monitoring survivors' access to justice and services, or analyzing the impacts of laws and policies.*

**Please review the answer and source recorded in the WBL database (last updated on October 1, 2025):**

| Answer          | Source          |
|-----------------|-----------------|
| __Data:Answer__ | __Data:Source__ |

| Do the answer and/or source recorded in the WBL database need to be updated?  |
|---|
| <ul style="list-style-type: none"><li>• No update needed</li><li>• Update answer only</li><li>• Update source only</li><li>• Update both</li><li>• Not my area of expertise</li></ul> |
| What is the updated answer?   |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update answer only" OR "Update both" is selected.  |
| <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>  |
| Please indicate the new or different source in the text box below, including all relevant links.  |
| <input type="checkbox"/> Skip Logic: This question should only be answered if "Update source only" OR "Update both" is selected.  |
|   |
| Please add any additional comments in the box below.  |
|   |

## Acknowledgement

We will gladly acknowledge your contribution on our [website](#), with your authorization. Please fill out the information below and select “Yes” or “No” depending on whether you would like us to publish it.

| Information              | Publish |
|--------------------------|---------|
| Full name                | Yes/No  |
| Firm/Institution name*   | Yes/No  |
| Firm/Institution website | Yes/No  |
| Business phone           | Yes/No  |

\*If you are not associated with a Firm/Institution, your selected professional background in the “Contributor Information” page will be published instead. Kindly fill out this field accordingly.

Would you like us to acknowledge a colleague or expert you collaborated with on this questionnaire?

- Yes
- No

How many additional colleagues or experts would you like to add?

Skip Logic: This question should only be answered if the answer to the previous question is “Yes”.

- 1
- 2
- 3

Additional colleague/expert(s): If there are more people whom you would like us to acknowledge, enter their information here. If this includes more than three people, kindly send us an email at [wblvaw@worldbank.org](mailto:wblvaw@worldbank.org)

Skip Logic: The following form will repeat based on the selected number (1, 2, or 3).

|  | Additional Colleagues/Experts<br>1/2/3  | Publishing Preference |
|--|---|-----------------------|
| Name                                       |   |                       |
| Title:                                     |   |                       |
| First name:                                |   | Yes/No                |
| Last name:                                 |   | Yes/No                |
| Demographic Information                    |   |                       |
| Gender:                                    | <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> <li>• Prefer not to say</li> </ul>   |                       |
| Age group:                                 | <ul style="list-style-type: none"> <li>• Below 25</li> <li>• 25-35</li> <li>• 36-45</li> <li>• 46-55</li> <li>• Over 55</li> <li>• Prefer not to say</li> </ul> |                       |
| Professional and Educational Information   |   |                       |
| Position: e.g. manager, associate, partner |   |                       |

|  |   |        |
|--|---|--------|
| Professional background:   | <ul style="list-style-type: none"> <li>• Academic/researcher</li> <li>• Civil society representative</li> <li>• Gender expert</li> <li>• Graduate student in law</li> <li>• Legal professional</li> <li>• Policy or development professional</li> <li>• Other</li> <li>• Prefer not to say</li> </ul> |        |
| Years of experience:<br><i>Years of experience refers to the amount of time an individual has spent working in a relevant field or profession.</i> | <ul style="list-style-type: none"> <li>• Less than 2 years</li> <li>• 2-5 years</li> <li>• 6-10 years</li> <li>• 11-20 years</li> <li>• Over 20 years</li> <li>• Prefer not to say</li> </ul>   |        |
| Highest level of education obtained:   | <ul style="list-style-type: none"> <li>• Bachelor's</li> <li>• Master's</li> <li>• PhD</li> <li>• Other</li> <li>• Prefer not to say</li> </ul>   |        |
| <b>Contact Information</b>   |   |        |
| Firm/Institution name:   | <input type="text"/>  | Yes/No |
| Firm/Institution website:  | <input type="text"/>  |        |
| Email address:   | <input type="text"/>  |        |
| Business phone:  | <input type="text"/>  | Yes/No |
| Mobile phone:  | <input type="text"/>  |        |

**Referrals:** Please help us by referring us to other experts who can respond to the questionnaire.

|            | First name           | Last name            | Firm                 | Phone                | Email                |
|------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Referral 1 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Referral 2 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

## Engagement and Feedback

On behalf of the *Women, Business and the Law* (WBL) team, we thank you for your contribution to the WBL 2027 report. Your support is essential to ensuring data quality, and we appreciate your continued engagement.

### Interest in contributing to other topics

1. Please indicate any additional topic that you would be interested in contributing to:

- Family Law
  - ① Examines laws affecting women's agency, entrepreneurship, mobility, and access to property.
- Labor Law and Laws on Provision of Childcare Services
  - ① Examines laws affecting women's ability to enter, remain in, and leave the labor force. Also examines laws affecting women's ability to access affordable and quality childcare services.

### Women, Business and the Law impact

1. Please share any stories or insights on how WBL data has impacted women's lives in your country.

2. What are the benefits of responding to WBL questionnaires? Please select the top three options based on your preference.

- Building expertise in gender equality and women's economic empowerment
- The opportunity to contribute to high quality data and research produced by the World Bank
- Interest in being a member of a global network of experts
- Acknowledgement on the website
- Obtaining a certificate of completion
- Helping to reform laws in my country to empower women and girls
- Other

If "Other", please specify:

Skip Logic: This question should only be answered if "Other" is selected.

### Questionnaire feedback

1. How would you rate your overall experience completing the questionnaire?

- Very positive
- Positive
- Neutral (Neither positive nor challenging)
- Challenging

1.2 Please share with us what made it challenging to respond in the text box below.

Skip Logic: This question should only be answered if "Challenging" is selected.

2. In your opinion, which aspects of the questionnaire could be improved? Please check all that apply.

- Questionnaire design

- Questionnaire length
- Communication around the questionnaire (reminders, follow up)
- Instructions on how to complete the questionnaire
- Timeframe to complete the questionnaire
- Other

Please specify:

3. Please share any additional comments or insights with the WBL team.

If you wish to invite your colleagues to participate in the WBL questionnaire, please encourage them to complete the [“Share your expertise”](#) form available on our website.

Thank you for completing our questionnaire!

We sincerely appreciate your participation in the *Women, Business and the Law* project.

The results will be published on our website: <https://wbl.worldbank.org>

Your work will be gratefully acknowledged if you so choose.

## APPENDIX B. CITY SELECTION PARAMETER

The approach taken to identify the business location for each economy under the *Women, Business and the Law* (WBL) project is based on population size rather than economic activity because population is easier to measure, and population projections are made consistently based on growth patterns. The primary source of data applied here is the United Nations’ Department of Economic and Social Affairs (UN DESA), which provides regular updates under its World Urbanization Prospects (WUP) online series, with the most recent revisions updated in 2018.<sup>1</sup> WUP publishes, among others, two data sets that have been taken into consideration in selecting an economy’s largest urban center: (1) population data for all agglomerations with a population exceeding 300,000 and covering the years from 1950 to 2035; and (2) population data for all capital cities in 2018, the year of its most recent revisions.<sup>2</sup> For economies with cities below 300,000 inhabitants, there are no systematically collected alternative data sources that would cover their largest cities for the same year.<sup>3</sup> Because capital cities may not always be the largest in terms of population, other data sets are used to confirm population size for all entries for cities below 300,000 and are referenced accordingly.

WUP follows the definition of “urban” as applied by national statistical offices and uses three different concepts: (1) “urban agglomeration”—that is, the contiguous territory inhabited at urban density levels irrespective of administrative boundaries, thus including adjacent suburban areas; (2) “city proper”, which refers to the administrative boundaries of a city; and (3) “metropolitan area”, which comprises the urban agglomeration plus surrounding areas at a lower settlement density, but with strong economic and social linkages to the central city. Where such concepts vary within an economy, additional considerations are taken into account, such as (1) the significance of the city’s business activities and its representativeness for the whole economy; (2) whether the area defining the “urban area” is governed by one local government, with similar regulations and public service rules; and (3) the feasibility of data collection, especially in fragile and conflict-affected states (FCS). In addition to identifying the largest urban business center in a respective economy, the approach also sought to verify whether the selected city would remain the largest urban business center in the future. Using the population forecasts available for cities above 300,000, the selection of the largest city in 2023 was therefore compared to the largest city in 2035. All initial identifications remained valid in 2035, with no need for any additional changes. The largest city selected for each economy is presented in table C.1.

**Table C.1. Largest City for Each Economy Surveyed by *Women, Business and the Law***

| Economy             | City                              |
|---------------------|-----------------------------------|
| Afghanistan         | Kabul                             |
| Albania             | Tirana                            |
| Algeria             | Algiers                           |
| Angola              | Luanda                            |
| Antigua and Barbuda | St. John's                        |
| Argentina           | Buenos Aires (Ciudad autónoma de) |
| Armenia             | Yerevan                           |
| Australia           | Sydney                            |
| Austria             | Vienna                            |
| Azerbaijan          | Baku                              |
| Bahamas, The        | Nassau                            |
| Bahrain             | Manama                            |
| Bangladesh          | Dhaka                             |

|                          |                     |
|--------------------------|---------------------|
| Barbados                 | Bridgetown          |
| Belarus                  | Minsk               |
| Belgium                  | Brussels            |
| Belize                   | Belize City         |
| Benin                    | Cotonou             |
| Bhutan                   | Thimphu             |
| Bolivia                  | La Paz              |
| Bosnia and Herzegovina   | Sarajevo            |
| Botswana                 | Gaborone            |
| Brazil                   | São Paulo           |
| Brunei Darussalam        | Bandar Seri Begawan |
| Bulgaria                 | Sofia               |
| Burkina Faso             | Ouagadougou         |
| Burundi                  | Bujumbura           |
| Cabo Verde               | Praia               |
| Cambodia                 | Phnom Penh          |
| Cameroon                 | Douala              |
| Canada                   | Toronto             |
| Central African Republic | Bangui              |
| Chad                     | N'Djamena           |
| Chile                    | Santiago            |
| China                    | Shanghai            |
| Colombia                 | Bogota              |
| Comoros                  | Moroni              |
| Congo, Dem. Rep.         | Kinshasa            |
| Congo, Rep.              | Brazzaville         |
| Costa Rica               | San José            |
| Côte d'Ivoire            | Abidjan             |
| Croatia                  | Zagreb              |
| Cyprus                   | Nicosia             |
| Czechia                  | Prague              |
| Denmark                  | Copenhagen          |
| Djibouti                 | Djibouti Ville      |
| Dominica                 | Roseau              |
| Dominican Republic       | Santo Domingo       |
| Ecuador                  | Quito               |
| Egypt, Arab Rep.         | Cairo               |
| El Salvador              | San Salvador        |
| Equatorial Guinea        | Malabo              |
| Eritrea                  | Asmara              |
| Estonia                  | Tallinn             |
| Eswatini                 | Mbabane             |
| Ethiopia                 | Addis Ababa         |
| Fiji                     | Suva                |
| Finland                  | Helsinki            |
| France                   | Paris               |
| Gabon                    | Libreville          |
| Gambia, The              | Banjul              |
| Georgia                  | Tbilisi             |
| Germany                  | Berlin              |
| Ghana                    | Accra               |
| Greece                   | Athens              |
| Grenada                  | St. George's        |

|                       |                                     |
|-----------------------|-------------------------------------|
| Guatemala             | Guatemala City                      |
| Guinea                | Conakry                             |
| Guinea-Bissau         | Bissau                              |
| Guyana                | Georgetown                          |
| Haiti                 | Port au Prince                      |
| Honduras              | Tegucigalpa                         |
| Hong Kong SAR, China  | Hong Kong                           |
| Hungary               | Budapest                            |
| Iceland               | Reykjavik                           |
| India                 | Mumbai                              |
| Indonesia             | Jakarta                             |
| Iran, Islamic Rep.    | Tehran                              |
| Iraq                  | Baghdad                             |
| Ireland               | Dublin                              |
| Israel                | Tel Aviv                            |
| Italy                 | Rome                                |
| Jamaica               | Kingston                            |
| Japan                 | Tokyo                               |
| Jordan                | Amman                               |
| Kazakhstan            | Almaty                              |
| Kenya                 | Nairobi                             |
| Kiribati              | Tarawa                              |
| Korea, Rep.           | Seoul                               |
| Kosovo                | Pristina                            |
| Kuwait                | Kuwait City                         |
| Kyrgyz Republic       | Bishkek                             |
| Lao PDR               | Vientiane                           |
| Latvia                | Riga                                |
| Lebanon               | Beirut                              |
| Lesotho               | Maseru                              |
| Liberia               | Monrovia                            |
| Libya                 | Tripoli                             |
| Lithuania             | Vilnius                             |
| Luxembourg            | Luxembourg                          |
| Madagascar            | Antananarivo                        |
| Malawi                | Blantyre                            |
| Malaysia              | Kuala Lumpur                        |
| Maldives              | Malé                                |
| Mali                  | Bamako                              |
| Malta                 | Valletta                            |
| Marshall Islands      | Majuro                              |
| Mauritania            | Nouakchott                          |
| Mauritius             | Port Louis                          |
| Mexico                | Mexico City                         |
| Micronesia, Fed. Sts. | Island of Pohnpei (Palikir/Kolonia) |
| Moldova               | Chisinau                            |
| Mongolia              | Ulan Bator                          |
| Montenegro            | Podgorica                           |
| Morocco               | Casablanca                          |
| Mozambique            | Maputo                              |
| Myanmar               | Yangon                              |
| Namibia               | Windhoek                            |
| Nepal                 | Kathmandu                           |

|                                |               |
|--------------------------------|---------------|
| Netherlands                    | Amsterdam     |
| New Zealand                    | Auckland      |
| Nicaragua                      | Managua       |
| Niger                          | Niamey        |
| Nigeria                        | Lagos         |
| North Macedonia                | Skopje        |
| Norway                         | Oslo          |
| Oman                           | Muscat        |
| Pakistan                       | Karachi       |
| Palau                          | Koror         |
| Panama                         | Panama City   |
| Papua New Guinea               | Port Moresby  |
| Paraguay                       | Asunción      |
| Peru                           | Lima          |
| Philippines                    | Quezon City   |
| Poland                         | Warsaw        |
| Portugal                       | Lisbon        |
| Puerto Rico                    | San Juan      |
| Qatar                          | Doha          |
| Romania                        | Bucharest     |
| Russian Federation             | Moscow        |
| Rwanda                         | Kigali        |
| Samoa                          | Apia          |
| San Marino                     | San Marino    |
| São Tomé and Príncipe          | São Tomé      |
| Saudi Arabia                   | Riyadh        |
| Senegal                        | Dakar         |
| Serbia                         | Belgrade      |
| Seychelles                     | Victoria      |
| Sierra Leone                   | Freetown      |
| Singapore                      | Singapore     |
| Slovak Republic                | Bratislava    |
| Slovenia                       | Ljubljana     |
| Solomon Islands                | Honiara       |
| Somalia                        | Mogadishu     |
| South Africa                   | Johannesburg  |
| South Sudan                    | Juba          |
| Spain                          | Madrid        |
| Sri Lanka                      | Colombo       |
| St. Kitts and Nevis            | Basseterre    |
| St. Lucia                      | Castries      |
| St. Vincent and the Grenadines | Kingstown     |
| Sudan                          | Khartoum      |
| Suriname                       | Paramaribo    |
| Sweden                         | Stockholm     |
| Switzerland                    | Zurich        |
| Syrian Arab Republic           | Damascus      |
| Taiwan, China                  | Taipei        |
| Tajikistan                     | Dushanbe      |
| Tanzania                       | Dar es Salaam |
| Thailand                       | Bangkok       |
| Timor-Leste                    | Dili          |
| Togo                           | Lomé          |

|                      |                  |
|----------------------|------------------|
| Tonga                | Nukualofa        |
| Trinidad and Tobago  | Port of Spain    |
| Tunisia              | Tunis            |
| Türkiye              | Istanbul         |
| Uganda               | Kampala          |
| Ukraine              | Kyiv             |
| United Arab Emirates | Dubai            |
| United Kingdom       | London           |
| United States        | New York City    |
| Uruguay              | Montevideo       |
| Uzbekistan           | Tashkent         |
| Vanuatu              | Port Vila        |
| Venezuela, RB        | Caracas          |
| Viet Nam             | Ho Chi Minh City |
| West Bank and Gaza   | Ramallah         |
| Yemen, Rep.          | Sanaa            |
| Zambia               | Lusaka           |
| Zimbabwe             | Harare           |

Source: *Women , Business and the Law* team.

## Notes

<sup>1</sup> United Nations, Department of Economic and Social Affairs, Population Division (2018). World Urbanization Prospects: The 2018 Revision, Online Edition. <https://population.un.org/wup/Download/>.

<sup>2</sup> File 22: Annual Population of Urban Agglomerations with 300,000 Inhabitants or More in 2018, by country, 1950–2035 (thousands); File 13: Population of Capital Cities in 2018 (thousands).

<sup>3</sup> For example, citypopulation.de reports data on urban centers based on the last census but does not estimate their population based on existing trends to generate a data set with country observations for each year.

# APPENDIX C. WOMEN BUSINESS AND THE LAW LEGAL FRAMEWORKS QUESTIONS AND SUPPORTING INTERNATIONAL TREATY LAW AND INSTRUMENTS

| SAFETY  |
|---|
| Does the law address child marriage?  |
| <ul style="list-style-type: none"> <li>• <i>Marriage to be entered into with the free and full consent of the intending spouses:</i> Universal Declaration on Human Rights, Art. 16(2)), Supplementary Convention on the Abolition of Slavery, the Slave Trade, and Institutions and Practices Similar to Slavery, Art. 2; Convention on Consent to Marriage, Minimum Age for Marriage and Registration of Marriages, Art. 1; International Covenant on Civil and Political Rights (Art. 23(3)); International Covenant on Economic, Social and Cultural Rights (Art. 10(1)); Convention on the Elimination of All Forms of Discrimination against Women, Art. 16(2); Beijing Declaration and Platform for Action, Par. 274; Protocol to the African Charter on the Rights of Women in Africa, Art. 6.</li> <li>• <i>Minimum age of marriage:</i> Supplementary Convention on the Abolition of Slavery, the Slave Trade, and Institutions and Practices Similar to Slavery, Art. 2; Convention on Consent to Marriage, Minimum Age for Marriage and Registration of Marriages, Art. 2; Beijing Declaration and Platform for Action, Par. 274.</li> <li>• <i>Minimum age of marriage set at 18 for boys and girls:</i> Committee on the Elimination of Discrimination against Women General Recommendation 21 Equality in Marriage, Par. 36; Beijing Declaration and Platform for Action, Par. 274; Human Rights Council 26<sup>th</sup> session, United Nations High Commissioner for Human Rights Report Preventing and Eliminating Child, Early and Forced Marriage; Protocol to the African Charter on the Rights of Women in Africa, Art. 6; African Charter on the Rights and Welfare of the Child, art. 21(2); Council of Europe Parliamentary Assembly Resolution 1468 (2005), para. 14.2.1.</li> <li>• <i>Child marriage void:</i> Convention on the Elimination of All Forms of Discrimination against Women, Art. 16(2).</li> <li>• <i>Penalties for child marriage:</i> Human Rights Council 26<sup>th</sup> session, United Nations High Commissioner for Human Rights Report Preventing and Eliminating Child, Early and Forced Marriage.</li> </ul> |
| Does the law address sexual harassment?   |
| <ul style="list-style-type: none"> <li>• <i>Sexual harassment in employment:</i> Committee on the Elimination of Discrimination against Women General Recommendation 12; Committee on the Elimination of Discrimination against Women General Recommendation 19, par. 17–18 and 24; United Nations Declaration on Violence against Women, Arts. 2 and 4; Inter-American Convention on the Prevention, Punishment, and Eradication of Violence against Women, Art. 2; Protocol to the African Charter on the Rights of Women in Africa, Art. 13; Human Rights Council Report of the Working Group on the issue of discrimination against women in law and in practice, A/HRC/26/39.</li> <li>• <i>Sexual harassment in education:</i> United Nations Declaration on Violence against Women, Arts. 2 and 4; Protocol to the African Charter on the Rights of Women in Africa, Art. 12; Human Rights Council Report of the Working Group on the issue of discrimination against women in law and in practice, A/HRC/26/39.</li> <li>• <i>Sexual harassment in public places or transportation:</i> Human Rights Council Report of the Working Group on the issue of discrimination against women in law and in practice, A/HRC/26/39.</li> <li>• <i>Cyberharassment:</i> Human Rights Council Report of the Working Group on the issue of discrimination against women in law and in practice, A/HRC/26/39; Commission on the Status of Women, Agreed Conclusions on the Elimination and Prevention of All Forms of Violence against Women, Par. 34.</li> <li>• <i>Criminal penalties for all forms of sexual harassment:</i> United Nations Declaration on Violence against Women, Arts. 2 and 4; Council of Europe Convention on preventing and combating violence against women and domestic violence, Art. 40; Protocol to the African Charter on the Rights of Women in Africa, Arts. 12–13;</li> </ul>   |

Human Rights Council Report of the Working Group on the issue of discrimination against women in law and in practice, A/HRC/26/39.

- *Civil remedies*: Committee on the Elimination of Discrimination against Women General Recommendation 19.

Does the law address domestic violence?

- *All forms of domestic violence, including marital rape*: United Nations Declaration on the Elimination of Violence against Women, Art. 2(a–c); Committee on the Elimination of Discrimination against Women General Recommendation 19, Par. 23–24; Committee on the Elimination of Discrimination against Women General Recommendation 35, Par. 20 and 29(e); Council of Europe Convention on preventing and combating violence against women and domestic violence, art. 3; Inter-American Convention on the Prevention, Punishment, and Eradication of Violence against Women, Art. 2; Human Rights Council Resolution on Accelerating efforts to eliminate all forms of violence against women: eliminating domestic violence, par. 2; Beijing Declaration and Platform for Action.
- *Criminal penalties and protection orders*: United Nations Declaration on the Elimination of Violence against Women, Art. 4; Committee on the Elimination of Discrimination against Women General Recommendation 35, Par. 26, 29(a), and 31(a)(ii); Council of Europe Convention on preventing and combating violence against women and domestic violence, Arts. 45 and 52–53; Inter-American Convention on the Prevention, Punishment, and Eradication of Violence against Women, Art. 7; Human Rights Council Resolution on Accelerating efforts to eliminate all forms of violence against women: eliminating domestic violence, par. 10.

Does the law address femicide?

- *Criminalization of femicide*: UN General Assembly resolution 68/191; Inter-American Convention on the Prevention, Punishment, and Eradication of Violence against Women, Art. 7; Committee of Experts of the Follow-Up Mechanism to the Inter-American Convention on the Prevention, Punishment, and Eradication of Violence against Women (MESECVI) I Declaration on Femicide; 57th Commission on the Status of Women; EU Parliament Briefing on Femicide.

## MOBILITY

Does the law allow a woman to choose where to live in the same way as a man?

- *Right to freedom of movement and residence within any state, as well as the right to leave any country and return to one's own*: Universal Declaration of Human Rights, Arts. 2 and 13; International Covenant on Civil and Political Rights of 1966 (ICCPR), Arts. 12 & 26; European Convention on Human Rights (ECHR), Art. 2 of Protocol No. 4.
- *Legal capacity identical to that of men and same rights relating to the movement of persons and the freedom to choose their residence and domicile*: Convention on the Elimination of All Forms of Discrimination against Women, Art. 15.

Does the law allow a woman to travel internationally in the same way as a man?

- *Right to freedom of movement and residence within any state, as well as the right to leave any country and return to one's own*: Universal Declaration of Human Rights, Arts. 2 and 13; International Covenant on Civil and Political Rights of 1966 (ICCPR), Arts. 12 & 26; European Convention on Human Rights (ECHR), Art. 2 of Protocol No. 4.
- *Legal capacity identical to that of men and same rights relating to the movement of persons and the freedom to choose their residence and domicile*: Convention on the Elimination of All Forms of Discrimination against Women, Art. 15.

Does the law allow a woman to leave the marital home and travel domestically in the same way as a man?

- *Right to freedom of movement and residence within any state, as well as the right to leave any country and return to one's own*: Universal Declaration of Human Rights, Arts. 2 and 13; International Covenant on Civil and Political Rights of 1966 (ICCPR), Arts. 12 & 26; European Convention on Human Rights (ECHR), Art. 2 of Protocol No. 4.
- *Legal capacity identical to that of men and same rights relating to the movement of persons and the freedom to choose their residence and domicile*: Convention on the Elimination of All Forms of Discrimination against Women, Art. 15.

Do a woman and a man have equal rights to confer citizenship on their spouse and children?

- *Equal rights with men to acquire, change, or retain their nationality and with respect to the nationality of their children:* Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), Art. 9; Committee on the Elimination of Discrimination against Women (CEDAW Committee) General Recommendation No. 34 (2016) on the rights of rural women, Para. 29; CEDAW Committee General Recommendation No. 21 (1994) on Equality in Marriage and Family Relations, Paras. 6 and 9; CEDAW Committee General Recommendation No. 30 (2013) on Women in Conflict Prevention, Conflict, and Post-Conflict Situations, Paras. 58–60; CEDAW Committee General Recommendation No. 32 (2014) on Gender-Related Dimensions of Refugee Status, Asylum, Nationality, and Statelessness, Paras. 3–11, 51–58; Convention on the Reduction of Statelessness.

## WORK

Does the law allow women to get a job in the same way as a man?

- *Right to work:* Convention on the Elimination of All Forms of Discrimination against Women, Art. 11(1)(a); Universal Declaration of Human Rights, Art. 23.
- *Same employment opportunities, and same criteria for selection in matters of employment:* Convention on the Elimination of All Forms of Discrimination against Women, Art. 11(1)(b).
- *Free choice of profession and employment:* Convention on the Elimination of All Forms of Discrimination against Women, Art. 11(1)(c); Universal Declaration of Human Rights, Art. 23; the International Labour Organization (ILO) Convention No. 111 on Discrimination (Employment and Occupation).

Does the law prohibit discrimination in recruitment based on marital status, parental status, or age?

- *Age-based discrimination:* Universal Declaration of Human Rights, Art. 2; Beijing Declaration and Platform for Action; ILO Older Workers Recommendation, (No. 162), Art. 3.
- *Marital status-based discrimination:* Universal Declaration of Human Rights, Art. 2; Convention on the Elimination of All Forms of Discrimination against Women, Art. 11.1; ILO Workers with Family Responsibilities Convention, 1981 (No. 156), Art. 3.1.
- *Parental status-based discrimination:* ILO Maternity Protection Convention, (No. 183), Art. 9.1; ILO Workers with Family Responsibilities Convention, (No. 156), Art. 3.1.

Does the law prohibit discrimination in employment based on gender?

- *Right to work:* Convention on the Elimination of All Forms of Discrimination against Women, Art. 11(1)(a); Universal Declaration of Human Rights, Arts. 2 and 23.
- *Same employment opportunities, and same criteria for selection in matters of employment:* Convention on the Elimination of All Forms of Discrimination against Women, Art. 11(1)(b).
- *Prohibition of discrimination:* ILO C111–Discrimination (Employment and Occupation) Convention, 1958 (No. 111), Art. 1.; UN 2030 Agenda, Goal 5. Achieve gender equality and empower all women and girls; Goal 5.1. End all forms of discrimination against all women and girls everywhere.

Does the law allow employees to request flexible work?

- ILO R165–Workers with Family Responsibilities Recommendation, 1981 (No. 165), Art. 18; ILO R162–Older Workers Recommendation, 1980 (No. 162) Art. 14(d).

## PAY

Does the law mandate equal remuneration for work of equal value?

- ILO Equal Remuneration Convention, 1951 (No. 100), Article 2.

Can a woman work at night in the same way as a man?

- ILO C171–Night Work Convention, 1990 (No. 171), Article 7.

Can a woman work in a job deemed dangerous in the same way as a man?

- *Right to work:* Convention on the Elimination of All Forms of Discrimination against Women, Art. 11(1)(a); Universal Declaration of Human Rights, Arts. 2 and 23.
- *Same employment opportunities, and same criteria for selection in matters of employment:* Convention on the Elimination of All Forms of Discrimination against Women, Art. 11(1)(b).
- *Prohibition of discrimination:* ILO C111–Discrimination (Employment and Occupation) Convention, 1958 (No. 111), Art. 1.; UN 2030 Agenda, Goal 5. Achieve gender equality and empower all women and girls; Goal 5.1. End all forms of discrimination against all women and girls everywhere.

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| Can a woman work in different economic sectors in the same way as a man?   |
| <ul style="list-style-type: none"> <li>• <i>Right to work</i>: Convention on the Elimination of All Forms of Discrimination against Women, Art. 11(1)(a); Universal Declaration of Human Rights, Arts. 2 and 23.</li> <li>• <i>Same employment opportunities, and same criteria for selection in matters of employment</i>: Convention on the Elimination of All Forms of Discrimination against Women, Art. 11(1)(b).</li> <li>• <i>Prohibition of discrimination</i>: ILO C111–Discrimination (Employment and Occupation) Convention, 1958 (No. 111), Art. 1.; UN 2030 Agenda, Goal 5. Achieve gender equality and empower all women and girls; Goal 5.1. End all forms of discrimination against all women and girls everywhere.</li> </ul>   |
| <b>MARRIAGE</b>  |
| Is the law free of legal provisions that require a married woman to obey her husband?  |
| <ul style="list-style-type: none"> <li>• <i>Eliminate practices based on the idea of the inferiority or the superiority of either of the sexes or on stereotyped roles for men and women</i>: Convention on the Elimination of All Forms of Discrimination against Women, Art. 5(a).</li> <li>• <i>Equality before the law, equal legal capacity of men and women</i>: Convention on the Elimination of All Forms of Discrimination against Women, Art. 15.</li> <li>• <i>Equal rights of men and women in marriage</i>: Universal Declaration of Human Rights (UDHR), Art. 16; Convention on the Elimination of All Forms of Discrimination against Women, Art. 16; Protocol to the African Charter on Human and Peoples’ Rights, Art. 6; European Convention of Human Rights (ECHR), Protocol n. 7, Art. 5.</li> </ul> |
| Does the law provide that a woman can be “head of household” or “head of family” in the same way as a man?   |
| <ul style="list-style-type: none"> <li>• <i>Equality before the law, equal legal capacity of men and women</i>: Convention on the Elimination of All Forms of Discrimination against Women, Art. 15.</li> <li>• <i>Equal rights of men and women in marriage</i>: Universal Declaration of Human Rights (UDHR), Art. 16; Convention on the Elimination of All Forms of Discrimination against Women, Art. 16; Protocol to the African Charter on Human and Peoples’ Rights, Art. 6; European Convention of Human Rights (ECHR), Protocol n. 7, Art. 5.</li> </ul>  |
| Does the Law Provide that a Woman Can Obtain a Judgment of Divorce in the Same Way as a Man?   |
| <ul style="list-style-type: none"> <li>• <i>Equality before the law, equal legal capacity of men and women</i>: Convention on the Elimination of All Forms of Discrimination against Women, Art. 15.</li> <li>• <i>Equal rights of men and women in marriage</i>: Universal Declaration of Human Rights (UDHR), Art. 16; Convention on the Elimination of All Forms of Discrimination against Women, Art. 16; Protocol to the African Charter on Human and Peoples’ Rights, Art. 6; European Convention of Human Rights (ECHR), Protocol n. 7, Art. 5.</li> </ul>  |
| Does the law grant a woman the same rights to remarry as a man?  |
| <ul style="list-style-type: none"> <li>• <i>Equality before the law, equal legal capacity of men and women</i>: Convention on the Elimination of All Forms of Discrimination against Women, Art. 15.</li> <li>• <i>Equal rights of men and women in marriage</i>: Universal Declaration of Human Rights (UDHR), Art. 16; Convention on the Elimination of All Forms of Discrimination against Women, Art. 16; Protocol to the African Charter on Human and Peoples’ Rights, Art. 6; European Convention of Human Rights (ECHR), Protocol n. 7, Art. 5.</li> </ul>  |
| <b>PARENTHOOD</b>  |
| Is there paid leave available to mothers?  |
| <ul style="list-style-type: none"> <li>• <i>Maternity leave of at least 14 weeks</i>: ILO Convention No. 183 on Maternity Protection, Art. 4. 1.</li> </ul>  |
| Are leave benefits for mothers paid by the government?   |
| <ul style="list-style-type: none"> <li>• <i>Leave benefits provided through compulsory social insurance or public funds</i>: ILO’s Convention No. 183 on Maternity Protection, Article 6.8.</li> </ul>   |
| Is there paid leave available to fathers?  |
| <ul style="list-style-type: none"> <li>• <i>Work-family reconciliation measures concern both men and women</i>: ILO Resolution concerning gender equality at the heart of decent work.</li> </ul>  |

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| <ul style="list-style-type: none"> <li>• <i>Paternity leave</i>: ILO Workers with Family Responsibilities Recommendation, No. 165; ILO Maternity Protection Recommendation, No. 191, Art. 10.</li> </ul>  |
| Is dismissal of pregnant workers prohibited?  |
| <ul style="list-style-type: none"> <li>• Convention on the Elimination of All Forms of Discrimination against Women, Art. 11.2.</li> </ul>  |
| <b>CHILDCARE</b>  |
| Does the law establish provision of center-based childcare services?  |
| <ul style="list-style-type: none"> <li>• <i>States to establish and develop of a network of child-care facilities/services</i>: Convention on the Elimination of All Forms of Discrimination against Women, Art. 11(2)(c); ILO Workers with Family Responsibilities Convention, No. 156, Art. 5(b).</li> <li>• <i>Children's right to benefit from childcare services</i>: Convention on the Rights of the Child, Art. 18(3).</li> </ul>  |
| Does the law establish any form of support for families for childcare services?   |
| <ul style="list-style-type: none"> <li>• <i>Use of states' funds to ensure a sufficient supply of high-quality, affordable childcare services</i>: Directive 2019/1158 of the European Parliament and of the Council of 20 June 2019 on work-life balance for parents and carers.</li> </ul>  |
| Does the law establish any form of support for nonstate childcare providers?  |
| <ul style="list-style-type: none"> <li>• <i>Use of states' funds to ensure a sufficient supply of high-quality, affordable childcare services</i>: Directive 2019/1158 of the European Parliament and of the Council of 20 June 2019 on work-life balance for parents and carers.</li> </ul>  |
| Does the law establish quality standards for the provision of center-based childcare services?  |
| <ul style="list-style-type: none"> <li>• <i>Use of states' funds to ensure a sufficient supply of high-quality, affordable childcare services</i>: Directive 2019/1158 of the European Parliament and of the Council of 20 June 2019 on work-life balance for parents and carers.</li> </ul>  |
| <b>ENTREPRENEURSHIP</b>   |
| Does the law allow a woman to undertake entrepreneurial activities in the same way as a man?  |
| <ul style="list-style-type: none"> <li>• <i>Equality before the law, equal legal capacity of men and women</i>: Convention on the Elimination of All Forms of Discrimination against Women, Art. 15.</li> <li>• <i>Access to bank loans, mortgages, training, and skills development</i>: Convention on the Elimination of All Forms of Discrimination against Women, Art. 13(b); Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa, Art. 13(d); Beijing Declaration and Platform for Action.</li> </ul>  |
| Does the law prohibit discrimination in access to credit based on gender?   |
| <ul style="list-style-type: none"> <li>• <i>Freedom from discrimination in economic life</i>: Convention on the Elimination of All Forms of Discrimination against Women, Art. 13(b).</li> <li>• <i>Equal access to bank loans, mortgages and other forms of financial credit for men and women</i>: Convention on the Elimination of All Forms of Discrimination against Women, Art. 13(b); Beijing Declaration and Platform for Action.</li> </ul>  |
| Does the law prescribe a gender quota for corporate boards?   |
| <ul style="list-style-type: none"> <li>• <i>Temporary special measures to accelerate de facto equality between men and women</i>: Convention on the Elimination of All Forms of Discrimination against Women, Art. 4(1).</li> <li>• <i>Gender quotas to ensure women's equal access to and full participation in power structures and decision-making</i>: Directive 2022/2381 of the European Parliament and of the Council of 23 November 2022 on improving the gender balance among directors of listed companies and related measures; Beijing Declaration and Platform for Action, Par. 190(a).</li> </ul> |
| Does the law include gender-responsive procurement provisions for public procurement processes?   |
| <ul style="list-style-type: none"> <li>• <i>Enterprise development, supply chain, and marketing practices that empower women</i>: United Nations Women's Empowerment Principles, 2010, Principle 5.</li> <li>• <i>Gender equality in public procurement contracts</i>: Directive 2014/24/EU of the European Parliament and of the Council of 26 February 2014 on public procurement.</li> </ul>   |
| <b>ASSETS</b>   |
| Does the law grant equal ownership rights and administrative authority over immovable property, including land?   |

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| <ul style="list-style-type: none"> <li>• <i>Equal legal capacity of men and women to administer property and equal treatment in all legal transactions related to property:</i> Convention on the Elimination of All Forms of Discrimination against Women, Art. 15(2).</li> <li>• <i>Right to property and equal rights in marriage, including ownership, acquisition, management, administration, enjoyment, and disposition of property:</i> Universal Declaration of Human Rights (UDHR), Article 17; Convention on the Elimination of All Forms of Discrimination against Women, Art. 16(1)(h); Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (Maputo Protocol), Arts. 6 (j) and 19(c).</li> </ul> |
| Does the law grant equal inheritance rights to sons and daughters?  |
| <ul style="list-style-type: none"> <li>• <i>Equal rights in marriage, including ownership, acquisition, management, administration, enjoyment, and disposition of property:</i> Convention on the Elimination of All Forms of Discrimination against Women, Art. 16(1)(h).</li> <li>• <i>Equal inheritance rights:</i> Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa, Art. 21(2); Committee on the Elimination of Discrimination against Women General Recommendation on Article 16, Par. 52.</li> </ul>  |
| Does the law grant equal inheritance rights to male and female surviving spouses?   |
| <ul style="list-style-type: none"> <li>• <i>Equal rights in marriage, including ownership, acquisition, management, administration, enjoyment, and disposition of property:</i> Convention on the Elimination of All Forms of Discrimination against Women, Art. 16(1)(h).</li> <li>• <i>Equal inheritance rights:</i> Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa, Art. 21(1); Committee on the Elimination of Discrimination against Women General Recommendation on Article 16, Par. 52.</li> </ul>  |
| Does the law provide for the valuation of nonmonetary contributions in the case of the dissolution of marriage?   |
| <ul style="list-style-type: none"> <li>• <i>Equality in the division of property accumulated during the marriage and recognition of indirect non-financial contributions with regard to the acquisition of property acquired during the marriage:</i> Committee on the Elimination of Discrimination against Women General Recommendation on Article 16, Par. 46.</li> </ul>  |
| <b>PENSION</b>  |
| Are the ages at which a woman and a man can retire the same?  |
| <ul style="list-style-type: none"> <li>• <i>Right to social services and security in old age and retirement:</i> Universal Declaration of Human Rights, Art. 25.1; Convention on the Elimination of All Forms of Discrimination against Women, Art. 11(1); ILO Older Workers Recommendation N. 162, Sec. IV.</li> </ul>   |
| Is the mandatory retirement age for a woman and a man the same?   |
| <ul style="list-style-type: none"> <li>• <i>Right to social services and security in old age and retirement:</i> Universal Declaration of Human Rights, Art. 25.1; Convention on the Elimination of All Forms of Discrimination against Women, Art. 11(1); ILO Older Workers Recommendation N. 162, Sec. IV.</li> </ul>   |
| Are periods of absence due to childcare accounted for in the calculation of pension benefits?   |
| <ul style="list-style-type: none"> <li>• <i>Right to social services and security in old age and retirement:</i> Universal Declaration of Human Rights, Art. 25.1; Convention on the Elimination of All Forms of Discrimination against Women, Art. 11(1); ILO Older Workers Recommendation N. 162, Sec. IV.</li> <li>• <i>Maternity to not constitute a source of discrimination in employment:</i> ILO C183–Maternity Protection Convention, Art. 9.1; ILO C156–Workers with Family Responsibilities Convention, Art. 3.1.</li> </ul>   |
| Does the law mandate equal survivor benefits for spouses?   |
| <p><i>Survivor pension benefits to be primarily provided as periodic payments:</i> ILO Social Security (Minimum Standards) Convention, 1952 (No. 102); Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No. 128); Invalidity, Old-Age and Survivors' Benefits Recommendation, 1967 (No. 131)</p>   |

Source: *Women, Business and the Law* team.

Note: “Art.” refers to Article; N. refers to “Number”; “para.” refers to paragraph; “sec.” refers to section. EU = European Union; ILO = International Labour Organization; UN = United Nations