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# WOMEN, BUSINESS AND THE LAW 2025

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## CONCEPT NOTE

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## EXECUTIVE SUMMARY

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**Development Purpose.** Achieving gender parity in employment and pay could unlock an average increase of GDP per capita of about 20 percent across countries (Pennings 2022). The *Women, Business and the Law* (WBL) project produces data on laws, regulations, policies, and their enforcement across 190 economies, covering 10 topics relevant to women's economic opportunity. These data help identify legal barriers and measure the economic impact of reforms. Policy makers, financial institutions, civil society organizations (CSOs), investors, and researchers use the data for cross-country comparisons, evaluating regulatory environments, and identifying legal reforms. The findings guide reforms, assess the economic impact of laws on women's prospects as employees and entrepreneurs, and support economic arguments for gender equality as a driver for job creation and prosperity globally.

**Scope.** *Women, Business and the Law* uses a life-cycle approach to evaluate how laws, regulations, policies, and their implementation 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. The topics demonstrate statistically significant positive correlations with outcomes such as the female labor force participation rate, the female-to-male wage ratio, the percentage of firms with a female top manager, the extent of financial account ownership among women, and the share of women who report saving for old age—individually and collectively demonstrating that gender equality, as measured by the WBL index, is linked to better development outcomes not only for women but for economies as a whole, fostering global productivity, resilience, and prosperity. The project reviews economic literature to demonstrate how legislation influences women's equality of opportunity during different career phases. Each topic is supported by internationally agreed conventions and regional legal frameworks to ensure relevance to women's human and economic rights.

**Output.** The *Women, Business and the Law* project provides comprehensive data and analysis on how laws, regulations, and policies affect women's economic opportunities globally. The project produces a data set, global report, country profiles, and associated research, assessing the enabling environment for women's economic opportunity across 190 economies and 10 topics structured around the life cycle of an economically active working woman: Safety, Mobility, Workplace, Pay, Marriage, Parenthood, Childcare, Entrepreneurship, Assets, and Pension. Each topic is divided into three pillars: legal frameworks, supportive frameworks, and enforcement perceptions. This pillar approach is relevant for understanding not only the existence of laws but their practical impact on women's access to jobs and markets. The data set, updated annually and spanning over 50 years from 1970 to 2023, is available online at [wbl.worldbank.org](http://wbl.worldbank.org).

The data are presented in a global report, published annually, that highlights reforms and examines the impact of legal and policy changes on women's access to jobs and markets in 190 economies. The report shows correlations between the collected data and economic outcomes, demonstrating the link between laws and economic growth. The project also publishes individual country profiles, regional analysis, thematic briefs, and independent research on various topics to help identify gaps and reform opportunities. Since 2010, WBL has measured more than 600 legal reforms that enhance women's economic opportunities worldwide. The data have been used by the World Bank to inform country assessments, regional action plans, and policy operations, leading to significant legal reforms opening up new economic opportunities.

**Pillar Model and Scoring.** Since 2009, WBL has collected data on laws that help women achieve their economic potential by removing legal barriers and creating supportive environments. To present a fuller

picture of the enabling 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. The project measures 10 topics across three pillars: (1) legal frameworks; (2) supportive frameworks; and (3) enforcement perceptions. 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. 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. 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. Each pillar consists of 40 indicators across 10 topics.

The WBL index for each pillar is constructed by calculating 40 indicator scores, aggregating them at the level of the 10 topics, and then computing the pillar index as an unweighted average. For legal and supportive frameworks, scores range between 0 and 1, and topic scores are averaged and scaled to 100. The enforcement perceptions pillar uses median expert responses on a five-point Likert scale, with topic scores averaged and scaled to 100. Starting with the WBL 2026 data cycle, partial scoring criteria have been developed for certain indicators to capture the complexities of the legal landscape more accurately. Indicators with cumulative or incremental components receive partial points, while those with quantitative elements are scored on a linear scale. Substitutes or complementary components continue to be scored on a binary basis. Data for all components will be published for transparency.

**Topics.** *Women, Business and the Law* assesses how laws, regulations, and policies and their implementation (or lack thereof) affect women throughout their working lives. The chosen 10 topics consider women’s interactions with the law as economic actors at different stages of their 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.

The **Safety** topic measures protection from violence against women across three different 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.

The **Mobility** topic measures constraints on a woman’s agency and freedom of movement across three different 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.

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 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 non-discrimination 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.

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 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.

The **Marriage** topic measures constraints related to marriage and divorce across three different 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.

The **Parenthood** topic measures the framework related to women's work during and after pregnancy across three different 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.

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 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.

The **Entrepreneurship** topic measures the ability of women to establish and run a business across three different pillars. The first pillar measures legal constraints on a woman's ability to start and run a business, non-discrimination 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.

The **Assets** topic measures gender differences in property and inheritance law across three different 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.

The **Pension** topic measures frameworks related to the size of a woman's pension across three different 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.

**Indicators.** WBL indicators are structured according to two different categories: (1) disparities, and (2) protections and benefits. Disparities evaluate legal restrictions women face compared to men, while protections and benefits assess laws and policies that help women overcome barriers. While many indicators are consistent with previous editions of *Women, Business and the Law*, some indicators have been combined or refined, and some new ones have been added. Historical data will be recalculated. For more information on the indicator components and scoring rules, please see the *WBL Methodology Handbook* (World Bank 2025b).

**Data Collection Approach.** The primary method of data collection for WBL is through questionnaires. These are completed by Expert Contributors. Data are also gathered through in-country data collection travel, desk research, and consultations with secondary sources such as government websites and legal databases.

WBL covers various topics related to the life cycle of a working woman and her interaction with the law as an economic actor. Each data collection cycle involves sending three detailed questionnaires to Expert Contributors, covering (1) family law and access to finance; (2) labor law and childcare services; and (3) violence against women legislation. These questionnaires inquire about applicable laws and regulations, implementing mechanisms, and experts' perceptions of legal enforcement. The data collected reflect legal and supportive frameworks in force during a specified timeframe in the year preceding its publication, and experts' perceptions of their enforcement. For instance, the *Women, Business and the Law 2026* report will be based on laws and policies in force as of October 1, 2025.

The questionnaires are designed to ensure accurate data collection through a structured approach, including a cover letter; contact information for the experts; parameters; and questions on laws, policy instruments, and enforcement perceptions. 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 informational technology (IT) colleagues ensures proper distribution and technical support.

The WBL team aims to obtain completed questionnaires from at least three Expert Contributors for each economy and for each topic. Expert Contributors provide responses to topics that pertain to their areas of expertise. Once this threshold is reached, data collection can be considered closed for that economy, although additional responses received within the data collection period will still be considered. The detailed procedures for questionnaire design, programming, and distribution, including engagement with governments, are outlined in the *WBL Manual and Guide* (World Bank 2025a).

**Main Expert Contributors per Topic.** WBL gathers data from both Expert Contributors in both the public and private sectors, except for Pillar III (enforcement perceptions), where public sector contributors are exempt due to conflicts of interest. Private sector Expert Contributors include self-employed lawyers, practitioners in firms, academics, policy experts, and representatives from civil society organizations and think tanks. These contributors must meet specific expertise criteria, validating their professional background, education, and relevant experience. They must be proficient in areas such as family law, access to finance, labor law, childcare services, and laws protecting women from violence.

Public sector contributors work for government agencies, line ministries, or the judiciary. Their data is assessed and used for cross-validation. These contributors are identified through government focal points, who help distribute the WBL questionnaires to the appropriate ministries or agencies.

**Integrity and Transparency.** The WBL data collection and reporting process adheres to high standards of data integrity, including rigorous data-gathering, robust management, and clear review protocols. WBL staff, as World Bank Group (WBG) employees, follow all applicable WBG Staff Rules and conduct standards. The project aligns with the WBG's Accountability and Decision-Making framework for Advisory Services and Analytics. Personal data collected from experts are handled in compliance with the WBG [Policy on Personal Data Privacy](#) and the [World Bank Directive on Personal Data Privacy Request and Review Mechanisms](#). The data and reports are produced according to [DIME Research Reproducibility Standards](#) to ensure transparency and replicability. The protocols and processes are discussed in detail in the WBL Manual and Guide.

Preliminary data validation for legal framework indicators and supportive framework indicators can begin before receiving three completed questionnaires, based on desk research of relevant laws, regulations, or policy mechanisms. Legal frameworks indicator scores are validated against national laws, including constitutions, civil codes, labor laws, and other statutes. Supportive frameworks indicator scores are validated against official information from government websites, national policies, action plans, programs, and official data sources. Preliminary data area compared with responses from private sector experts and governments to confirm the latest laws and policies. If reforms or changes are identified, the Topic Team assesses and validates the changes with experts and official sources. The validated data undergo a four-layer review process to ensure accuracy and integrity (see the WBL Methodology Handbook). The review process ensures consistent application of the methodology and data quality, especially in the case of data changes.

The data validation process for the enforcement-perceptions data follows a different process, to ensure that only perceptions about the enforcement of laws currently in force are collected (see the WBL Methodology Handbook). The de-identified data are then aggregated, and scores are computed.



After the initial review process is completed, the draft report and data set are reviewed and approved by DECIG Management. The report and underlying data are then shared with World Bank colleagues during the Bank-wide Review (BWR) process. The final data and report, incorporating any changes, are cleared by DECVP for publication. After publication, governments can submit data update requests or feedback through the Data Updates and Feedback Portal. These requests are validated by the team, and any corrections are published in the subsequent report.

**Timeline.** The WBL data and report production cycle consists of five phases, usually spanning one year from the design of the questionnaire to the publication of the report and data. The first phase, typically from December to March, involves designing the questionnaires and configuring the survey, contributor relationship management, and data management systems in collaboration with IT colleagues. The second phase, from April to September, focuses on engaging stakeholders by distributing questionnaires to private sector Expert Contributors, public sector respondents, and World Bank Group staff.

During the third phase, also from April to September, the WBL team validates the responses against relevant laws, regulations, or policy mechanisms through desk research. The validated data undergo multiple layers of review to ensure quality and accuracy. The fourth phase, from September to January, involves computing scores for each indicator, topic, and pillar index, followed by data analysis and report drafting. The final data set and report then undergo a Bank-wide Review process. The fifth and final phase, starting in February (roughly one year after the first phase), involves finalizing the report and data set for publication and engaging in dissemination activities to present the findings from the latest report and data set.

**Changes to WBL Methodology.** WBL aims to balance maintaining the relevance of its methodology with preserving comparability over time by reviewing the methodology at regular intervals. Methodological changes follow a rigorous process that involves preliminary data collection, methodology refinement, and stakeholder feedback. These changes must be disclosed in the WBL report, undergo Bank-wide Review, and be approved by the WBG Chief Economist. Other changes, such as refinement of the existing methodology or the inclusion of additional economies, must be approved by the DECIG Director.

Decisions about changes are made by the end of January of the previous year, and communicated to Senior Management, the Board, and Country Offices by April 15. Once approved, no further changes are made for that year.

Over the years, the project has evolved significantly. Initially focused on analyzing laws de jure “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. 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, 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.



These methodological changes will be applied retroactively to the legal frameworks panel data set, which covers a 53-year period from 1970 to 2023. The recalculation will rely on a combination of desk research (to identify legal changes) and formulas (to apply partial scores). All data sets used in the publication of past reports and research will remain available online.

The *Women, Business and the Law* project recognizes that it has gained valuable insights from the development of the Business Ready project, particularly in refining its processes and methodology.





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## ABOUT WOMEN, BUSINESS AND THE LAW

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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. It is housed in the World Bank's Development Economics Global Indicators Group (DECIG).

*Women, Business and the Law* (WBL) data and research findings have been instrumental in informing policy dialogue on legal reform to drive global growth and productivity for more than 15 years. Introduced in 2010, the project has amassed a rigorous worldwide database and has produced ten 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 laws de jure "on the books", the WBL report in 2024 expanded its scope to assess the de facto implementation of these laws in practice. It aims to do so by examining economies' diverse policy and institutional frameworks in support of legal implementation and gauging experts' perceptions on the extent of enforcement of laws. 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.

The WBL reports and data set provide invaluable insights for policy makers to identify legal reforms that can enhance women's economic participation and ultimately support global economic progress and output. They serve as powerful policy tools for the private sector, civil society organizations (CSOs), and academics looking for solutions to increase women's employment prospects and market engagement. By examining the data, researchers can discern long-term trends in women's economic empowerment, evaluating the effectiveness of various legal reforms. 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, policy makers and development practitioners 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. The data also bolster reform efforts by providing concrete evidence of the legal barriers women face and good practice examples on how to remove them. The WBL reports align with broader international development goals, related to gender equality and sustainable growth as laid out in the World Bank Gender Strategy 2024–2030 and the United Nations' Sustainable Development Goals (SDGs).

A thriving global economy necessitates the full participation of all its members. However, *Women, Business and the Law* has consistently shown that systemic legal barriers and weak implementation continue to hinder half the world's population—3.9 billion women—from reaching their potential. Achieving sustainable growth, resilience, and prosperity remains unattainable without an equitable foundation for women. Rooted in the World Bank's commitment to promoting gender equality and economic development, the *Women, Business and the Law* 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 Concept Note establishes the objectives, scope, and approach of the project. To provide a clear and concise overview, this Concept Note is divided into three sections: Section I. Objective and Principles; Section II. Topics, Motivation, and Corresponding Indicators; and Section III. Implementation. For the full description of the WBL methodology, see the WBL Methodology Handbook. For the protocols, processes, and resources related to the production of the WBL data and report, see the WBL Manual and Guide.

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## THE TEAM

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The *Women, Business and the Law* project is sponsored by the Development Economics Vice-Presidency (DECVP). Indermit Gill, Senior Vice President and Chief Economist, oversees and clears the project and its products. The WBL technical team is housed in the Development Economics Global Indicators Group (DECIG). Norman Loayza, DECIG Director, leads the team that implements the WBL project.

The WBL Concept Note (CN) has been prepared by the following team.

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Advice – The WBL Concept Note team has benefitted from the advice of experts around the World Bank Group (WBG) (in DEC, the Global Practices, the Regions, the International Finance Corporation [IFC], and other corporate units and business partners); and a consultation process that gathered comments from governments, international development/financial institutions, civil society organizations and private sector representatives, think tanks, and academic experts.

Disclaimer: This work is a product of the staff of the World Bank Group with external contributions. The findings, interpretations, and conclusions expressed in this work do not necessarily reflect the views of the World Bank Group, its Board of Executive Directors, or the governments they represent.

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# 1. OBJECTIVE AND PRINCIPLES

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## 1.1 DEVELOPMENT PURPOSE

Achieving gender parity could unlock an average increase of GDP per capita of about 20 percent across countries (Alexander et al. 2024; Pennings 2022). Unequal treatment of women under the law restricts their ability to make choices that benefit them, their families, and their communities. Legal constraints limit women’s economic decision making, leading to significant adverse economic outcomes. For instance, families may believe it is not worthwhile for girls to pursue education, when their employment prospects are already limited (Qian 2008). Conversely, equal treatment under the law correlates with increased female participation in the labor force and higher representation in managerial positions (Amin and Islam 2022; Islam, Muzi, and Amin 2019). It also leads to higher wages for women and greater business ownership (Htun, Jensenius, and Nelson-Nuñez 2019). Despite these benefits, discriminatory laws remain prevalent across regions, undermining women's rights and hindering their contributions to economic growth and global prosperity.

*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 women’s economic opportunity 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), 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 quantitative index allows for quick identification of gaps in the enabling environment for women’s economic opportunity 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 lay out 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 employees and entrepreneurs, allowing for global and regional evaluations and detection of trends. The data can help identify legal reforms adopted in 190 economies historically and show their effects on women’s economic activity. 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. 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 workers and business owners, 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 as a driver for job creation and prosperity globally.

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. 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.

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 Behr et al. (2024) that found a correlation between democratic governance and active civil society movements with legal advancements in gender equality. Christopherson et al. (2022) and Hyland, Djankov, and Goldberg (2021), argue that while legal reforms can improve women's economic participation, their success depends on the strength of institutional enforcement and cultural acceptance. Kim (2022) shows a strong link between women's political participation and more equitable laws and rights for both men and women.

In terms of analyzing specific policy areas, the *Women, Business and the Law* database has been utilized to provide insights into how restrictions on credit and property rights curtail female entrepreneurship (Ubfal 2024); how legal provisions strengthen women's economic security (Banerjee et al. 2024); how childcare laws boost female labor market participation (Anukriti et al. 2023); and how restrictive gender laws limit women's financial independence and migration prospects (Neumayer and Plümer 2021).

## 1.2 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 topic scores have statistically significant positive associations with outcomes such as the female-to-male labor force participation rate, the female-to-male wage ratio, the percentage of firms with a female top manager, the extent of financial account ownership among women, and the share of women who report saving for old age—individually and collectively demonstrating that gender equality as measured by the WBL index is linked to better development outcomes not only for women but economies as a whole, fostering global productivity, resilience, and prosperity. *Women, Business and the Law* employs a thorough review of the economic literature that supports each topic, 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 international agreed upon conventions and related regional legal frameworks.

### 1.3 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.

The data measure the enabling environment for women's economic opportunity across 190 economies and 10 topics structured around the life cycle of an economically active working woman: Safety, Mobility, Workplace, Pay, Marriage, Parenthood, Childcare, Entrepreneurship, Assets, and Pension. Each of the 10 topics is divided into three pillars: legal frameworks; supportive frameworks; and enforcement perceptions. The three pillars examine (1) women's economic opportunity under the written law; (2) policy measures aimed at their implementation; and (3) the perceptions 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 access to jobs and markets. The data set is updated on an annual basis and available over a 53-year timeframe (from 1970 to 2024). The data are publicly available online, in Excel and Stata format.

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 the 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.

The project publishes individual country profiles and regional analysis to help researchers and operational teams identify gender gaps and entry points for reform. Thematic briefs and independent research on topics such as financial inclusion, childcare, gender-based violence, women's health, the rights of women with disabilities, and fiscal policies further support this effort. These resources are crucial for understanding how laws and policies affect women's economic participation and for driving global productivity and growth. Since its inception in 2010, WBL has measured more than 600 legal reforms that advance women's economic opportunity across the world. WBL data has been used by the World Bank to inform country assessments, regional action plans, and policy operations, leading to significant legal reforms enhancing women's economic opportunities.

### 1.4 STRENGTHS AND LIMITATIONS OF THE METHODOLOGY

The *Women, Business and the Law* (WBL) methodology has both strengths and limitations (table 1.1). 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 a federal 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 federal economies where laws can vary by state or province, or in rural areas with more restrictive local legislation. 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 judicial decisions. This ensures consistency, comparability, and alignment with the rule of law by focusing on enforceable legal provisions.

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 (Pillar III) 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.

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.

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. The approach does currently not capture aspects related to women's education and health, which are crucial to women's economic outcomes and growth more generally. 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 indicator components and aggregations are made by using simple mean calculations. This ensures a straightforward interpretation of the results, transparency, and ease of replication. This approach assumes that all 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 1.1. 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 uncodified 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.

## 1.5 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 1.1). The first pillar assesses laws de jure “on the books”, while the second and third pillar attempt to evaluate the level 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 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 1.1.** The *Women, Business and the Law* Pillar Model



**Pillar I.** The legal frameworks pillar is based on analysis of the domestic laws and regulations that affect women’s economic opportunities. Answers to the questions in this pillar are assessed based on binding law, whether codified (i. e enacted by the competent legislative or executive authorities in the form of a binding written and published formal law) or case law, based on the applicable legal system. Customary law and personal law is not considered unless it has been codified, e. g. in an act or statute.

**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.

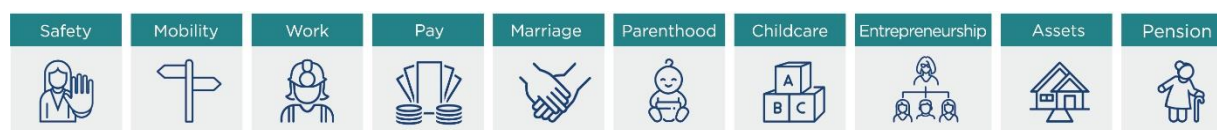
**Pillar III.** The enforcement perceptions pillar evaluates legal experts’ views on how effectively public authorities enforce laws and uphold rights assessed in the *Women, Business and the Law* legal frameworks. “Enforcement” is defined as “the act of ensuring compliance with the law or making sure 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. For this pillar, public sector employees are exempt due to conflicts of interest, so private sector experts comprise the contributor base.

While chapter 2 of this Concept Note presents the structure of the pillars in a sequential order, the survey design for data collection ensures that enforcement perception indicators and questions are asked immediately after the corresponding legal framework indicators and questions to maintain consistency.

## 1.6 TOPICS

*Women, Business and the Law* assesses how laws, regulations, and policies and their implementation (or lack thereof) affect women as economic agents throughout their lives. The chosen 10 topics consider women’s interactions with the law as they begin, progress through, and end their careers: Safety, Mobility, Workplace, Pay, Marriage, Parenthood, Childcare, Entrepreneurship, Assets, Pension (figure 1.2).

**Figure 1.2.** The *Women, Business and the Law* Life-cycle Approach



## 1.7 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 different categories: (1) disparities and (2) protections and benefits. The “disparities” category evaluates whether women face any restrictions or other differences in their legal rights compared to men, such as women’s legal capacity to independently perform a legally binding transaction, 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. The “protections and benefits” category assesses whether laws and policies enable women to overcome inequalities in outcomes in the form of nondiscrimination guarantees, provision of benefits, incentives, or affirmative action, and laws addressing violence against women.

While understanding the multitude of intersectional barriers that women face in economic participation, WBL applies a binary concept of gender without addressing gender identity and sex characteristics, race, ethnicity, or disability status, and other intersectional areas, deferring to national legislators for definitions.

## 1.8 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).

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 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.

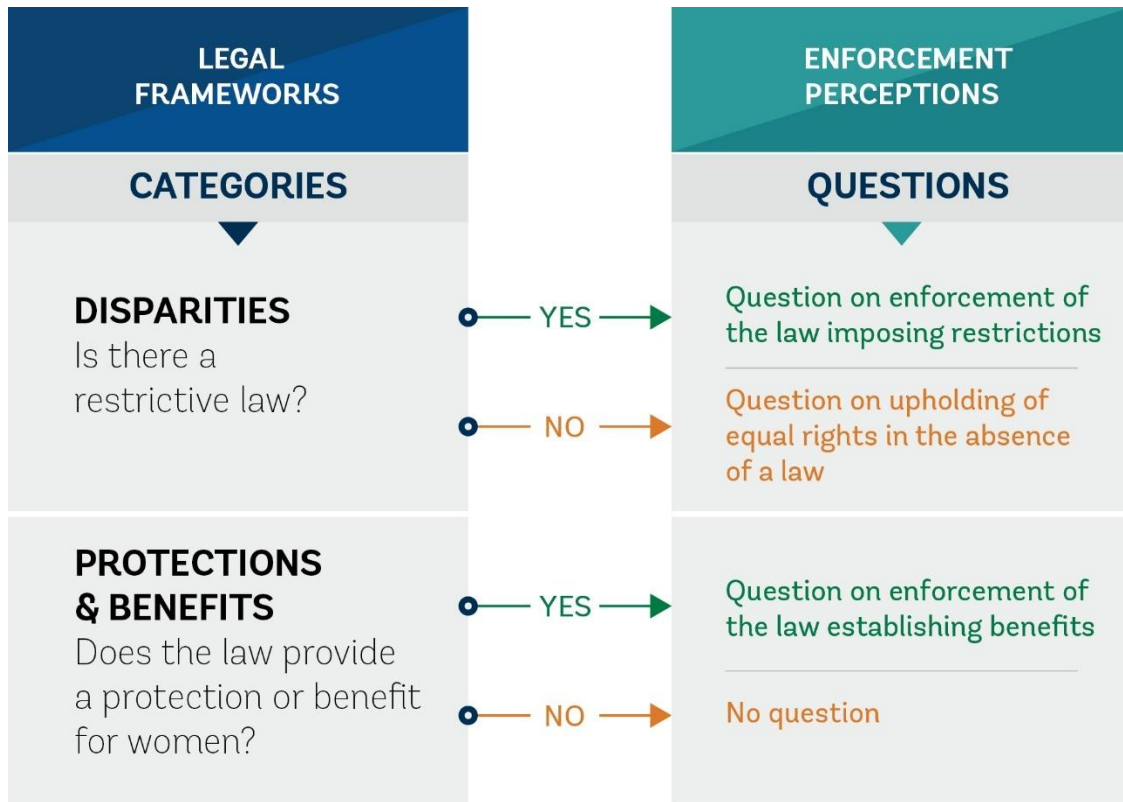
**Enforcement perceptions indicator-level scores** are calculated by taking the median value of the individual responses of experts, given on the five-point Likert scale, for each indicator at the economy level. For the indicators that correspond to a partially scored legal frameworks indicator, a weighted approach is applied. The result is scaled to 100 to finalize the indicator score. The **enforcement perceptions topic-level scores** are obtained by taking the unweighted average of the indicators in each topic.

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 the Methodology Handbook.

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 (figure 1.3).



Figure 1.3. The *Women, Business and the Law* Expert Perceptions pillar.



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## 2. TOPICS, MOTIVATION, AND CORRESPONDING INDICATORS

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### 2.1 SAFETY

#### 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).

#### 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.

**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. Relevant points are assigned to each indicator (Table 2.1).

**Table 2.1. Summary Table of Pillar I for the Safety Topic**

Pillar I—Safety Legal Frameworks	Points	Rescaled Maximum Score
I.1.1 Does the Law Address Child Marriage?	0 or 1	25.00
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	25.00
I.1.2.1 Is there legislation that specifically addresses 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 cyber-harassment or cyber-stalking with criminal penalties or civil remedies?	0 or 0.25	
I.1.3 Does the Law Address Domestic Violence?	0–1	25.00
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)?	0–1	
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?	0 or 0.25	
I.1.4 Does the Law Address Femicide?	0 or 1	25.00
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 (sum of indicator scores)</b>	<b>4</b>	<b>100.00</b>
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**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. Relevant points are assigned to each indicator (Table 2.2).

**Table 2.2—Summary Table of Pillar II for the Safety Indicator**

<b>Pillar II—Safety Supportive Frameworks</b>	<b>Points</b>	<b>Rescaled Maximum Score</b>
II.1.1 Is There an Action Plan or Strategy on Violence against Women? <sup>N</sup>	0-1	25.00
II.1.1.1 Does the action plan or strategy on violence against women provide for prevention measures? <sup>N</sup>	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? <sup>N</sup>	0 or 0.33	
II.1.1.3 Does the action plan or strategy on violence against women provide for targets and indicators? <sup>N</sup>	0 or 0.33	
II.1.2 Are There Mechanisms to Facilitate Access to Justice for Cases of Violence against Women? <sup>N</sup>	0-1	25.00
II.1.2.1 Are there special police or prosecutorial units on violence against women? <sup>N</sup>	0 or 0.33	
II.1.2.2 Are there special courts or procedures for cases of violence against women? <sup>N</sup>	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	25.00
II.1.3.1 Are there shelters for women affected by violence? <sup>N</sup>	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? <sup>N</sup>	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	25.00
<b>Topic Pillar Score (sum of indicator scores)</b>	<b>4</b>	<b>100.00</b>

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

**Pillar III**—The Safety Enforcement Perceptions pillar aims at measuring the extent to which laws on protecting women from gender-based violence are enforced in practice. It is divided into four indicators. 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. Second, the indicator scores are scaled to a 0-100 range where 100 represents the highest possible score and 0 the lowest. Third, the topic score is calculated as the simple average of the four indicators scores (Table 2.3).

**Table 2.3—Summary Table of Pillar III for the Safety Topic**

<b>Pillar III—Safety Enforcement Perceptions</b>	<b>Likert Scale Response</b>	<b>Corresponding Score Range</b>
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II.1.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Addressing Child Marriage in Practice? <sup>N</sup>	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 Existing Legislation Addressing Sexual Harassment in Practice? * <sup>N</sup>	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 Existing Legislation Addressing Domestic Violence in Practice? * <sup>N</sup>	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 Existing Legislation Addressing Femicide in Practice? <sup>N</sup>	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 (average of indicator scores)</b>		<b>0-100</b>

\*Please refer to the detailed scoring table for the calculation of the indicator score in the WBL Methodology Handbook, which incorporates the partial scoring approach.

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

## 2.2 MOBILITY

### 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, Jayachandran and Pande 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; Duchène 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.

## 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. 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.

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. Relevant points are assigned to each indicator (Table 2.4).

**Table 2.4–Summary Table of Pillar I for the Mobility Topic**

Pillar I–Mobility Legal Frameworks	Points	Rescaled 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	25
I.2.2 Does the Law Allow a Woman to Travel Internationally in the Same Way as a Man?	0–1	25
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	25
I.2.4 Do a Woman and a Man Have Equal Rights to Confer Citizenship on Their Spouse and Children?	0–1	25
I.2.4.1 Do women have the same legal rights to confer their nationality to their children?	0 or 0.50	
I.2.4.2 Do women have the same legal rights to confer their nationality to their husband?	0 or 0.50	
<b>Topic Pillar Score (sum of indicator scores)</b>	<b>4</b>	<b>100</b>

**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 identification and passport application processes, 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. Relevant points are assigned to each indicator (Table 2.5).

**Table 2.5–Summary Table of Pillar II for the Mobility Topic**

Pillar II–Mobility Supportive Frameworks	Points	Rescaled Maximum Score
II.2.1 Are the Application Processes for Official Identity Documents the Same for a Woman and a Man?	0 or 1	25
II.2.2 Are Passport Application Processes the Same for a Woman and a Man?	0 or 1	25
II.2.3 Does a Policy or Plan Consider Women’s Mobility Needs in Public Transportation Systems?	0-1	25



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? <sup>N</sup>	0 or 0.50*	
II.2.4 Do Women Face Government-imposed Mobility Constraints, Including when Traveling with Their Children? <sup>N</sup>	0 or 1	25
<b>Topic Pillar Score (sum 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.

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

**Pillar III**—The Mobility Enforcement Perceptions pillar aims at measuring the extent to which laws constraining a woman’s agency and freedom of movement are enforced 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. Second, the indicator scores are scaled to a 0-100 range where 100 represents the highest possible score and 0 the lowest. Third, the topic score is calculated as the simple average of the four indicators scores (Table 2.6).

**Table 2.6—Summary Table of Pillar III for the Mobility Topic**

Pillar III—Mobility Enforcement Perceptions	Likert Scale Response	Corresponding Score Range
III.2.1.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman’s Right to Choose Where to Live in Practice? <sup>N</sup> (OR) III.2.1.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men in Choosing Where to Live in Practice? <sup>N</sup>	0, 1, 2, 3, or 4	0-100
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.2.2.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman’s Right to Travel Internationally in Practice? <sup>N</sup> (OR) III.2.2.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men in Traveling Internationally in Practice? * <sup>N</sup>	0, 1, 2, 3, or 4	0-100
III.2.2a In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman’s Right to Travel Abroad in Practice? <sup>N</sup> (OR) III.2.2b In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men in Traveling Abroad in Practice? <sup>N</sup>	0, 1, 2, 3, or 4	0-50
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 Existing Legislation Restricting a Woman’s Right to Apply for a Passport in Practice? <sup>N</sup> (OR) 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? <sup>N</sup>	0, 1, 2, 3, or 4	0-50
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.2.3.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman’s Right to Leave the Marital Home and Travel Domestically in Practice? <sup>N</sup> (OR) 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? <sup>N</sup>	0, 1, 2, 3, or 4	0-100
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.2.4.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman’s Right to Confer Citizenship on Their Spouses and Their Children in Practice? <sup>N</sup> (OR) III.2.4.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men in Conferring Nationality to Children and Spouses in Practice? * <sup>N</sup>	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? <sup>N</sup> (OR) III.2.4b In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men in Conferring Citizenship to Children in Practice? * <sup>N</sup>	0, 1, 2, 3, or 4	0-50
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? <sup>N</sup> (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?* <sup>N</sup>	0, 1, 2, 3, or 4	0-50
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 (average of indicator scores)</b>		<b>0-100</b>

\*Please refer to the detailed scoring table for the calculation of the indicator score in the *WBL Methodology Handbook*, which incorporates the partial scoring approach.

## 2.3 WORK

### 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.

## 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 non-discrimination 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 on the assessed laws, regulations, and policies.

**Pillar I:** The Work Legal Frameworks pillar measures laws protecting against discrimination based on gender in recruitment and employment and providing flexible work arrangements. It is divided into four indicators, some of which consist of several questions. Relevant points are assigned to each indicator (Table 2.7).

**Table 2.7–Summary Table of Pillar I for the Work Topic**

Pillar I–Work Legal Frameworks	Points	Rescaled Maximum Score
I.3.1 Does the Law Allow Women to Get a Job in the Same Way as a Man?	0 or 1	25
I.3.2 Does the Law Prohibit Discrimination in Recruitment Based on Marital Status, Parental Status, or Age?	0–1	25
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	25
I.3.4 Does the Law Allow Employees to Request Flexible Work?	0–1	25
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 (sum of indicator scores)</b>	<b>4</b>	<b>100</b>

**Pillar II:** The Work Supportive Frameworks pillar examines policies and practices that support the implementation of workplace related laws, 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. Relevant points are assigned to each indicator (Table 2.8).

**Table 2.8–Summary Table of Pillar II for the Work Topic**

Pillar II–Work Supportive Frameworks	Points	Rescaled Maximum Score
II.3.1 Does a Specialized Body Receive Complaints about Gender Discrimination in Employment?	0 or 1	25
II.3.2 Does the Government Provide Awareness-Raising Measures on Fair Recruitment Policies Free from Discrimination Based on Gender?	0 or 1	25
II.3.3 Does the Government Provide Instructional Resources for the Private Sector to Adopt Flexible Work Arrangements?	0 or 1	25
II.3.4 Does a National Government Plan or Strategy Focus on Women's Access to the Labor Market? <sup>N</sup>	0–1	25
Does the plan or strategy include measures to increase women's access to the labor market? <sup>N</sup>	0 or 0.33	
Does the plan or strategy include institutional arrangements to monitor the implementation of the plan or strategy? <sup>N</sup>	0 or 0.33	
Does the plan or strategy include indicators and targets? <sup>N</sup>	0 or 0.33	
<b>Topic Pillar Score (sum of indicator scores)</b>	<b>4</b>	<b>100</b>

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

**Pillar III**–The Work Enforcement Perceptions pillar aims at measuring the extent to which laws related to a woman's decision to enter and remain in the labor force are enforced 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. Second, the indicator scores are scaled to a 0-100 range where 100 represents the highest possible score and 0 the lowest. Third, the topic score is calculated as the simple average of the four indicator scores. (Table 2.9).

**Table 2.9–Summary Table of Pillar III for the Work Topic**

Pillar III–Work Enforcement Perceptions	Likert Scale Response	Corresponding Score Range
III.3.1.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman's Right to Get a Job in Practice? <sup>N</sup> (OR)	0, 1, 2, 3, or 4	0-100
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? <sup>N</sup>		
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 Existing Legislation Prohibiting Discrimination in Recruitment Based on Marital Status, Parental Status, or Age in Practice? * <sup>N</sup>	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 Existing Legislation Prohibiting Discrimination in Employment Based on Gender in Practice? <sup>N</sup>	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 Existing Legislation Allowing Employees to Request Flexible Work in Practice? <sup>* N</sup>	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 (average of indicator scores)</b>		<b>0-100</b>

\*Please refer to the detailed scoring table for the calculation of the indicator score in the WBL Methodology Handbook, which incorporates the partial scoring approach.

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

## 2.4 PAY

### 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.

## 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 on the assessed laws, regulations, and policies.

**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. Relevant points are assigned to each indicator (Table 2.10).

**Table 2.10–Summary Table of Pillar I for the Pay Topic**

Pillar I–Pay Legal Frameworks	Points	Rescaled Maximum Score
I.4.1 Does the Law Mandate Equal Remuneration for Work of Equal Value?	0 or 1	25
I.4.2 Can a Woman Work at Night in the Same Way as a Man?	0 or 1	25
I.4.3 Can a Woman Work in a Job Deemed Dangerous in the Same Way as a Man?	0-1	25
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	25
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. 0.75 points for 6–7 YES responses. 0.50 points for 4–5 YES responses. 0.25 points for 2–3 YES responses. 0 points for 0–1 YES responses.	
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?		
<b>Topic Pillar Score (sum of indicator scores)</b>	<b>4</b>	<b>100.00</b>

**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. Relevant points are assigned to each indicator (Table 2.11).

**Table 2.11–Summary Table of Pillar II for the Pay Topic**

Pillar II–Pay Supportive Frameworks	Points	Rescaled Maximum Score
I.4.1 Does the Government Publish Anonymized Sex-Disaggregated Data on Employment and Salaries in Different Economic Sectors?	0–1	25
I.4.1.1 Does the government publish sex-disaggregated data on employment in different economic sectors?	0 or 0.50	
I.4.1.2 Does the government publish sex-disaggregated data on salaries in different economic sectors? <sup>N</sup>	0 or 0.50	
I.4.2 Are There Pay Transparency Measures to Address the Pay Gap or Mechanisms to Enforce Equal Pay Legislation?	0 or 1	25
I.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	
I.4.2.2 Are there enforcement mechanisms to ensure compliance with equal pay legislation?		
I.4.3 Are There Gender-Sensitive Occupational Safety and Health (OSH) Public Policies Applicable to the Private Sector? <sup>N</sup>	0 or 1	25
I.4.4 Are There Government-led Initiatives Aimed at Incentivizing Women to Work in Science, Technology, Engineering, and Mathematics (STEM) Fields? <sup>N</sup>	0 or 1	25
<b>Total Maximum Score</b>	<b>4</b>	<b>100.00</b>

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.



**Pillar III**—The Pay Enforcement Perceptions pillar aims at measuring the extent to which laws on occupational segregation and the gender wage gap are enforced 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. Second, the indicator scores are scaled to a 0-100 range where 100 represents the highest possible score and 0 the lowest. Third, the topic score is calculated as the simple average of the four indicator scores (Table 2.12).

**Table 2.12**—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 Existing Legislation on Equal Remuneration for Work of Equal Value between Women and Men in Practice? <sup>N</sup>	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.4.2.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman’s Right to Work at Night in Practice? <sup>N</sup> (OR) 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? <sup>N</sup>	0, 1, 2, 3, or 4	0-100
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.4.3.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman’s Right to Work in a Job Deemed Dangerous in Practice? <sup>N</sup> (AND/OR) 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? <sup>N</sup>	0, 1, 2, 3, or 4	0-100
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.4.4.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting Women’s Right to Work in an Economic Sector in Practice? <sup>N</sup> (AND/OR) III.4.4.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men to Work in an Economic Sector in Practice? <sup>N</sup>	0, 1, 2, 3, or 4	0-100



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 (average of indicator scores)</b>		<b>0-100</b>

\*Please refer to the detailed scoring table for the calculation of the indicator score in the *WBL Methodology Handbook*, which incorporates the partial scoring approach.

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

## 2.5 MARRIAGE

### 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.

## 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.

**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. Relevant points are assigned to each indicator (Table 2.13).

**Table 2.13–Summary Table of Pillar I for the Marriage Topic**

Pillar I–Marriage Legal Frameworks	Points	Rescaled Maximum Score
I.5.1 Is the Law Free of Legal Provisions that Require a Married Woman to Obey her Husband?	0 or 1	25
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	25
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	25
I.5.4 Does the Law Grant a Woman the Same Rights to Remarry as a Man?	0 or 1	25
<b>Topic Pillar Score (sum of indicator scores)</b>	<b>4</b>	<b>100</b>

**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. Relevant points are assigned to each indicator (Table 2.14).

**Table 2.14–Summary Table of Pillar II for the Marriage Topic**

Pillar II–Marriage Supportive Frameworks	Points	Rescaled Maximum Score
II.5.1 Is There a Fast-Track Process or Procedure for Family Law Disputes?	0 or 1	25
II.5.1.1 Is there a fast-track or expedited process for family law disputes? <sup>N</sup>		



II.5.1.2 Are there nonmandatory alternative dispute resolution mechanisms for family law disputes? <sup>N</sup>	The response to at least one of the questions must be YES to obtain 1 point	
II.5.2 Are There Specialized Family Courts?	0 or 1	25
II.5.3 Is Legal Aid, Provided through a Government Institution or Government-Funded Institution, Available for Family Disputes?	0 or 1	25
II.5.4 Can a Woman Obtain a Judgment of Divorce Without Having to Prove Fault? <sup>N</sup>	0, 0.5, or 1	25
II.5.4.1 Can a woman obtain a divorce judgment without proving fault or waiting? <sup>N</sup>	1	
II.5.4.2 Can a woman obtain a no-fault divorce after a mandatory separation period? <sup>N</sup>	0.5	
<b>Topic Pillar Score (sum of indicator scores)</b>	<b>4</b>	<b>100</b>

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

**Pillar III**—The Marriage Enforcement Perceptions pillar aims at measuring 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 aggregated into an indicator score at the economy level, taking the median value of all responses given to that indicator. Second, the indicator scores are scaled to 0-100 range where 100 represents the highest possible score and 0 the lowest. Third, the topic score is calculated as the simple average of the four indicators scores (Table 2.15).

**Table 2.15—Summary Table of Pillar III for the Marriage Topic**

Pillar III—Marriage Enforcement Perceptions	Likert Scale Response	Corresponding Score Range
III.5.1.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation that Requires a Married Woman to Obey Her Husband in Practice? <sup>N</sup> (OR) III.5.1.2 In Your Opinion, To What Extent Do Public Authorities Uphold a Married Woman's Right Not to be Required to Obey Her Husband in Practice? <sup>N</sup>	0, 1, 2, 3, or 4	0-100
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.5.2.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman's Right to be "Head of Household" or "Head of Family" in the Same Way as a Man in Practice? <sup>N</sup> (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? <sup>N</sup>	0, 1, 2, 3, or 4	0-100
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.5.3.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman’s Right to Obtain a Judgment of Divorce in Practice? <sup>N</sup> (OR) 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? <sup>N</sup>	0, 1, 2, 3, or 4	0-100
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.5.4.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman’s Right to Remarry in Practice? <sup>N</sup> (OR) III.5.4.2 In Your Opinion, To What Extent Do Public Authorities Uphold Equal Rights between Women and Men in Remarrying in Practice? <sup>N</sup>	0, 1, 2, 3, or 4	0-100
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 (average of indicator scores)</b>		<b>0-100</b>

\*Please refer to the detailed scoring table for the calculation of the indicator score in the *WBL Methodology Handbook*, which incorporates the partial scoring approach.

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

## 2.6 PARENTHOOD

### 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.

## 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.

**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. Relevant points are assigned to each indicator (Table 2.16).

**Table 2.16–Summary Table of Pillar I for the Parenthood Topic**

Pillar I–Parenthood Legal Frameworks	Points	Rescaled Maximum Score
I.6.1 Is There Paid Leave Available to Mothers?	0–1	25
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	25
I.6.2.1 Are leave benefits paid solely by the government?	1; OR	
I.6.2.2 Is the payment of leave benefits shared between the government and the employer?	0.50; OR	



I.6.2.3 Are leave benefits paid solely by the employer?	0	
I.6.3 Is There Paid Leave Available to Fathers?	0–1	25
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	25
<b>Topic Pillar Score (sum of indicator scores)</b>	<b>4</b>	<b>100</b>

**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. Relevant points are assigned to each indicator (Table 2.17).

**Table 2.17**—Summary Table of Pillar II for the Parenthood Topic

Pillar II—Parenthood Supportive Frameworks	Points	Rescaled Maximum Score
II.6.1 Is it Possible to Apply for Maternity Benefits Using a Single Government Application Process?	0 or 1	25
II.6.2 Are Incentives in Place to Encourage Fathers to Take Paternity Leave Upon the Birth of a Child?	0 or 1	25
II.6.3 Does the Government Publish Anonymized Sex-Disaggregated Data on Unpaid Care Work?	0 or 1	25
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>	0 or 1	25
<b>Topic Pillar Score (sum of indicator scores)</b>	<b>4</b>	<b>100</b>

**Pillar III**—The Parenthood Enforcement perceptions pillar aims at measuring the extent to which laws on women’s work during and after pregnancy are enforced in practice. It is divided into four indicators. 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. Second, the indicator scores are scaled to a 0-100 range where 100 represents the highest possible score and 0 the lowest. Third, the topic score is calculated as the simple average of the four indicators scores (Table 2.18).

**Table 2.18**—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 Existing Legislation on Paid Leave for Mothers in Practice? <sup>* N</sup>	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 Existing Legislation on Publicly Funded Cash Leave Benefits for Mothers in Practice?* <sup>N</sup>	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 Existing Legislation on Paid Leave for Fathers in Practice?* <sup>N</sup>	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 Existing Legislation Prohibiting Dismissal of Pregnant Workers in Practice? <sup>N</sup>	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 (average of indicator scores)</b>		<b>0-100</b>

\*Please refer to the detailed scoring table for the calculation of the indicator score in the *WBL Methodology Handbook*, which incorporates the partial scoring approach.

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

## 2.7 CHILDCARE

### 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.

## 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.



**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. Relevant points are assigned to each indicator (Table 2.19).

**Table 2.19–Summary Table of Pillar I for the Childcare Topic**

Pillar I–Childcare Legal Frameworks	Points	Rescaled Maximum Score
I.7.1 Does the Law Establish the Provision of Center-Based Childcare Services?	0 or 1	25
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 the number of female employees?		
I.7.2 Does the Law Establish Any Form of Support for Families for Childcare Services?	0 or 1	25
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	25
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	25
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 (sum of indicator scores)</b>	<b>4</b>	<b>100</b>

**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. Relevant points are assigned to each indicator (Table 2.20).

**Table 2.20–Summary Table of Pillar II for the Childcare Topic**



Pillar II—Childcare Supportive Frameworks	Points	Rescaled Maximum Score
II.7.1 Is There a Publicly Available Registry or Database of Childcare Providers?	0 or 1	25
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	25
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	25
II.7.4 Does the Government Publish Reports on the Quality of Childcare Services?	0, 0.5, or 1	25
II.7.4.1 Does the government provide an open-data information system or publish reports that assess individual childcare providers on the quality of provided services? <sup>N</sup>	1	
II.7.4.2 Does the government publish reports of a broad nature benchmarking the quality of childcare services?	0.5	
<b>Topic Pillar Score (sum of indicator scores)</b>	<b>4</b>	<b>100</b>

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

**Pillar III**—The Childcare Enforcement perceptions pillar aims at measuring the extent to which laws related to childcare services are enforced in practice. It is divided into four indicators. To calculate the Childcare 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 question. Second, the indicator scores are scaled to a 0-100 range where 100 represents the highest possible score and 0 the lowest. Third, the topic score is calculated as the simple average of the four indicators scores (Table 2.21).

**Table 2.21**—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 Existing Legislation Establishing Center-Based Childcare Services in Practice? <sup>N</sup>	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 Existing Legislation Establishing Any Form of Support for Families for Childcare Services in Practice? <sup>N</sup>	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 Existing Legislation Establishing Any Form of Support for Nonstate Childcare Providers in Practice? <sup>N</sup>	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 Existing Legislation Establishing Quality Standards for the Provision of Center-Based Childcare Services in Practice? * <sup>N</sup>	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 (average of indicator scores)</b>		<b>0-100</b>

\*Please refer to the detailed scoring table for the calculation of the indicator score in the *WBL Methodology Handbook*, which incorporates the partial scoring approach.

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

## 2.8 ENTREPRENEURSHIP

### 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 Schleifer 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. 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.

## 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, non-discrimination 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 to provide more details on the assessed laws, regulations, and policies.

**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. Relevant points are assigned to each indicator (Table 2.22).

**Table 2.22–Summary Table of Pillar I for the Entrepreneurship Topic**

Pillar I–Entrepreneurship Legal Frameworks	Points	Rescaled Maximum Score
I.8.1 Does the Law Allow a Woman Undertake Entrepreneurial Activities in the Same Way as a Man?	0 or 1	25
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	25
I.8.3 Does the Law Prescribe a Gender Quota for Corporate Boards?	0-1	25
I.8.3.1 What is the prescribed quota?	Quota $\geq$ 40% = 1 point Quota $<$ 40% AND $>$ 0% OR at least 1 person = 0.5 point No mandatory quota = 0 point	
I.8.4 Does the Law Include Gender-Responsive Procurement Provisions for Public Procurement Processes?	0 or 1	25
<b>Topic Pillar Score (sum of indicator scores)</b>	<b>4</b>	<b>100</b>

**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. Relevant points are assigned to each indicator (Table 2.23).

**Table 2.23–Summary Table of Pillar II for the Entrepreneurship Topic**

Pillar II–Entrepreneurship Supportive Frameworks	Points	Rescaled Maximum Score
II.8.1 Is there a Comprehensive Framework to Support Women Entrepreneurs, Women-Owned Businesses, or Women-Led Businesses?	0–1	25
II.8.1.1 Is there a plan or strategy supporting female entrepreneurs? <sup>N</sup>	0 or 0.20	
II.8.1.2 Does the plan or strategy that supports female entrepreneurs provide for specific targets and indicators?* <sup>N</sup>	0 or 0.20	
II.8.1.3 Does the plan or strategy that supports female entrepreneurs provide for monitoring and evaluation mechanisms?* <sup>N</sup>	0 or 0.20	
II.8.1.4 Is there an agency supporting female entrepreneurs? <sup>N</sup>	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? <sup>N</sup>	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	25



II.8.2.1 Does the government publish sex-disaggregated data on women-owned or women-led businesses? <sup>N</sup>	0 or 0.50	
II.8.2.2 Does the government publish sex-disaggregated data on women in corporate leadership positions? <sup>N</sup>	0 or 0.50	
II.8.3 Are there Government-Led Programs Supporting Female Entrepreneurs with Training or Business Development? <sup>N</sup>	0 or 1	25
II.8.4 Are there Government-Led Services on Increasing Access to Financial Services or Resources for Women and Female Entrepreneurs?	0–1	25
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? <sup>N</sup>	0.50	
<b>Topic Pillar Score (sum of indicator scores)</b>	<b>4</b>	<b>100</b>

\*Economies are eligible to score 0.20 on this question only if they received a score of 0.20 on question II.8.1.1

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

**Pillar III**—The Entrepreneurship Enforcement perceptions pillar aims at measuring the extent to which laws on women’s ability to establish and run a business are enforced in practice. To calculate the Entrepreneurship 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. Second, the indicator scores are scaled to 0-100 range where 100 represents the highest possible score and 0 the lowest. Third, the topic score is calculated as the simple average of the four indicators scores (Table 2.24).

**Table 2.24—Summary Table of Pillar III for the Entrepreneurship Topic**

Pillar III– Entrepreneurship Enforcement Perceptions	Likert Scale Response	Corresponding Score Range
III.8.1.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman’s Right to Undertake Entrepreneurial Activities in the Same Way as a Man in Practice? <sup>N</sup> (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? <sup>N</sup>	0, 1, 2, 3, or 4	0-100
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 Existing Legislation on Non-Discrimination in Access to Credit in Practice? <sup>N</sup>	0, 1, 2, 3, or 4	0-100
Not at all enforced		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 Existing Legislation on Gender Quotas for Corporate Boards in Practice? <sup>*N</sup>	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 Existing Legislation on Including Gender-Responsive Procurement Provisions in Practice? <sup>N</sup>	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 (average of indicator scores)</b>		<b>0-100</b>

\*Please refer to the detailed scoring table for the calculation of the indicator score in the *WBL Methodology Handbook*, which incorporates the partial scoring approach.

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

## 2.9 ASSETS

### 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.

## 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.

**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. Relevant points are assigned to each indicator (Table 2.25).

**Table 2.25–Summary Table of Pillar I for the Assets Topic**

Pillar I—Assets Legal Frameworks	Points	Rescaled Maximum Score
I.9.1 Does the Law Grant Equal Ownership Rights and Administrative Authority over Immovable Property, including Land?	0–1	25
I.9.1.1 Does the law grant men and women equal ownership rights over immovable property, excluding land?	0 or 0.25	
I.9.1.2 Does the law grant men and women equal administrative authority over immovable property, excluding land?	0 or 0.25	
I.9.1.3 Does the law grant men and women equal ownership rights over land?	0 or 0.25	
I.9.1.4 Does the law grant men and women equal administrative authority over land? <sup>N</sup>	0 or 0.25	
I.9.2 Does the Law Grant Equal Inheritance Rights to Sons and Daughters?	0 or 1	25
I.9.3 Does the Law Grant Equal Inheritance Rights to Male and Female Surviving Spouses?	0 or 1	25
I.9.4 Does the Law Provide for the Valuation of Nonmonetary Contributions in the Case of the Dissolution of Marriage?	0 or 1	25
<b>Topic Pillar Score (sum of indicator scores)</b>	<b>4</b>	<b>100</b>

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.



**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. Relevant points are assigned to each indicator (Table 2.26).

**Table 2.26**—Summary Table of Pillar II for the Assets Topic

Pillar II—Assets Supportive Frameworks	Points	Rescaled Maximum Score
I.9.1 Are There Mechanisms or Incentives to Encourage Women to Register Immovable Property?	0 or 1	25
I.9.2 Are Awareness Measures in Place to Improve Women's Access to Information about Property and Inheritance Rights?	0 or 1	25
I.9.3 Does the Government Publish Anonymized Sex-disaggregated Data on Property Ownership?	0-1	25
I.9.3.1 Does the government publish sex-disaggregated data on land ownership?	0 or 0.50	
I.9.3.2 Does the government publish sex-disaggregated data on housing? <sup>N</sup>	0 or 0.50	
I.9.4 Does the Law Enable the Joint Registration of Matrimonial Property (Land, Residential or Commercial Building) for Both Spouses?	0-1	25
II.9.4.1 Does the law mandate or presume joint titling of matrimonial property? <sup>N</sup>	1; OR	
II.9.4.2 Does the law provide for joint titling of matrimonial property? <sup>N</sup>	0.5	
<b>Topic Pillar Score (sum of indicator scores)</b>	<b>4</b>	<b>100</b>

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

**Pillar III**—The Assets Enforcement perceptions pillar aims at measuring the extent to which gender differences in property and inheritance laws are enforced in practice. To calculate the Assets 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. Second, the indicator scores are scaled to a 0-100 range where 100 represents the highest possible score and 0 the lowest. Third, the topic score is calculated as the simple average of the four indicators scores (Table 2.27).

**Table 2.27**—Summary Table of Pillar III for the Assets Topic

Pillar III—Assets Enforcement Perceptions	Likert Scale Response	Corresponding Score Range
III.9.1.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman’s Equal Administrative Authority over Immovable Property (Including Land) in Practice? <sup>N</sup> (AND/OR)	0, 1, 2, 3, or 4	0-100
III.9.1.2 In Your Opinion, To What Extent Do Public Authorities Uphold a Woman’s Equal Administrative Authority over Immovable Property (Including Land) in Practice? <sup>N</sup>		
III.9.1a In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman’s Equal Ownership Rights over Immovable Property (Excluding Land) in Practice? <sup>N</sup> (OR)	0, 1, 2, 3, or 4	0-25



III.9.1b In Your Opinion, To What Extent Do Public Authorities Uphold a Woman's Equal Ownership Rights over Immovable Property (Excluding Land) in Practice? <sup>N</sup>		
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.9.1c In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman's Equal Administrative Authority over Immovable Property (Excluding Land) in Practice? <sup>N</sup> (OR) III.9.1d In Your Opinion, To What Extent Do Public Authorities Uphold a Woman's Equal Administrative Authority over Immovable Property (Excluding Land) in Practice? <sup>N</sup>	0, 1, 2, 3, or 4	0-25
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.9.1e In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman's Equal Ownership Rights over Land in Practice? <sup>N</sup> (OR) III.9.1f In Your Opinion, To What Extent Do Public Authorities Uphold a Woman's Equal Ownership Rights over Land in Practice? <sup>N</sup>	0, 1, 2, 3, or 4	0-25
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.9.1g In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Woman's Equal Administrative Authority Rights over Land in Practice? <sup>N</sup> (OR) III.9.1h In Your Opinion, To What Extent Do Public Authorities Uphold a Woman's Equal Administrative Authority over Land in Practice? <sup>N</sup>	0, 1, 2, 3, or 4	0-25
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.9.2.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Daughter's Equal Right to Inherit Assets in Practice? <sup>N</sup> (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? <sup>N</sup>		
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.9.3.1 In Your Opinion, To What Extent Do Public Authorities Enforce Existing Legislation Restricting a Female Surviving Spouse's Equal Right to Inherit Assets in Practice? <sup>N</sup> (OR) III.9.3.2 In Your Opinion, To What Extent Do Public Authorities Uphold Spouses' Equal Inheritance Rights in Practice? <sup>N</sup>	0, 1, 2, 3, or 4	0-100
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? <sup>N</sup>	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 (average of indicator scores)</b>		<b>0-100</b>

\*Please refer to the detailed scoring table for the calculation of the indicator score in the *WBL Methodology Handbook*, which incorporates the partial scoring approach.

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

## 2.10 PENSION

### 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.

## 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.

**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. Relevant points are assigned to each indicator (Table 2.28).



**Table 2.28–Summary Table of Pillar I for the Pension Topic**

Pillar I–Pension Legal Frameworks	Points	Rescaled Maximum Score
I.10.1 Are the Ages at Which a Woman and a Man Can Retire the Same?	0–1	25
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 0.5 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 0.5 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 0.5 point (no age gap) on a linear function	
I.10.3 Are Periods of Absence Due to Childcare Accounted for in the Calculation of Pension Benefits?	0 or 1	25
I.10.4 Does the Law Mandate Equal Survivor Benefits for Spouses? <sup>N</sup>	0–1	25
I.10.4.1 Does the law specify equal eligibility criteria for widows and widowers to access survivor pension benefits? <sup>N</sup>	0 or 0.33	
I.10.4.2 Does the law specify a minimum age at which spouses can receive survivor benefits? <sup>N</sup>	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	
<b>Topic Pillar Score (sum of indicator scores)</b>	<b>4</b>	<b>100</b>

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

**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. Relevant points are assigned to each indicator (Table 2.29).

**Table 2.29–Summary Table of Pillar II for the Pension Topic**

Pillar II–Pension Supportive Frameworks	Points	Rescaled Maximum Score
II.10.1 Are Incentives in Place to Increase Women’s Pension Benefits?	0 or 1	25
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	25
II.10.3 Are Awareness Measures in Place to Improve Access to Information about Pensions? <sup>N</sup>	0 or 1	25
II.10.4 Does the Government Publish Anonymized Sex-Disaggregated Data on Actual Retirement Ages and Actual Amounts of Pension Benefits? <sup>N</sup>	0–1	25



II.10.4.1 Does the government publish sex-disaggregated data on actual retirement ages? <sup>N</sup>	0 or 0.5
II.10.4.2 Does the government publish sex-disaggregated data on the actual amount of received pension benefits? <sup>N</sup>	0 or 0.5
<b>Topic Pillar Score (sum of indicator scores)</b>	<b>4</b> <b>100</b>

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.

**Pillar III**—The Pension Enforcement perceptions pillar aims at measuring 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 aggregated into an indicator score at the economy level, taking the median value of all responses given to that indicator. Second, the indicator scores are scaled to 0-100 range where 100 represents the highest possible score and 0 the lowest. Third, the topic score is calculated as the simple average of the four indicators scores (Table 2.30)

**Table 2.30**—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 Existing Legislation on Retirement Ages and Benefits in Practice? <sup>* N</sup>	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 Existing Legislation Establishing Mandatory Retirement Ages in Practice? <sup>* N</sup>	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 Existing Legislation Accounting for Periods of Absence Due to Childcare in Pension Benefits in Practice? <sup>N</sup>	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 Existing Legislation Mandating Equal Survivor Benefits for Spouses in Practice? <sup>* N</sup>	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 (average of indicator scores)		0-100

\*Please refer to the detailed scoring table for the calculation of the indicator score, which incorporates the partial scoring approach.

<sup>N</sup> Indicators and questions marked with <sup>N</sup> have been newly introduced for the WBL 2026 data collection cycle.



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## 3. IMPLEMENTATION

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### 3.1 DATA COLLECTION APPROACH

The primary method used by the *Women, Business, and the Law* (WBL) team is questionnaire-based data collection. Expert Contributor data collection refers to data collected from professionals knowledgeable about the relevant legal and policy frameworks, from both the private and public sectors. Expert Contributors base their responses on their knowledge and experience with legal frameworks, regulatory frameworks, relevant public services, and implementation of regulations for their particular topic. The data are also obtained through data collection missions, desk research, and consultations with secondary sources such as government websites and legal databases.

WBL covers a wide range of topic areas following the life cycle of a working woman and her interaction with the law as an economic actor. Each data collection cycle, three detailed questionnaires are sent to Expert Contributors in 190 economies on the following broad areas: family law and access to finance; labor law and childcare services; and violence against women legislation. The questionnaires include questions on the applicable laws and regulations; implementation mechanisms (policies and action plans, implementing institutions, access to justice, programs and services, data); and experts' perceptions on the enforcement of the laws and regulations.

The WBL questionnaires are designed to ensure accurate data collection through a structured approach. Each includes a cover letter, contact information for the expert, parameters, legal questions, and questions on policy instruments and enforcement. The Topic Leader and WBL Manager must clear each questionnaire for approval. New questions are 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 IT colleagues ensures proper distribution and technical support.

The data collected reflect legal frameworks and supportive frameworks in force during a specified timeframe in the year preceding the WBL report's publication. For example, for the *Women, Business and the Law 2024* report, the data are based on laws and policies in force as of October 1, 2023.

The WBL team aims to obtain completed topic questionnaires from three or more Expert Contributors for each economy. This will ensure that the threshold for the calculation of the enforcement pillar score is reached: at least three responses for each of the enforcement perception questions. Once the threshold of three responses for each of the enforcement questions is met, data collection can be considered closed for that economy (additional questionnaires received within the data collection period will be considered for scoring purposes, but the team will focus on securing more responses from economies where the threshold has not yet been met).

The questionnaire design, programming, and distribution procedures, including engagement with governments, are discussed in detail in the *WBL Manual and Guide* (World Bank 2025a).

### 3.2 MAIN EXPERT CONTRIBUTORS PER TOPIC

WBL's contributor base comprises private sector and public sector Expert Contributors. Private sector Expert Contributors include sole practitioners (for example, self-employed lawyers) and practitioners working in small, medium, and large firms, academics, policy experts, and representatives from civil society organizations (CSOs) and think tanks. The WBL team validates Expert Contributor's professional background, educational qualifications, and relevant work experience using a set of expertise assessment criteria.


This process involves comprehensive verification and analysis of the potential contributors' credentials and expertise as indicated in open sources, including LinkedIn profiles, Google Scholar profiles, information published on the firm's and personal websites, news articles about a lawyer's recent trials, work with clients, or public engagement. Additionally, Expert Contributors are requested to self-report their expertise and qualifications during data collection. Their professional background must match one of the following categories: legal professionals, academics, policy or development professionals, law graduate students, public policy graduate students and, retired professionals. WBL prioritizes recruiting Expert Contributors who have pursued tertiary education, such as a law degree or a master's degree in a relevant field. Expert Contributors must have at least two years of relevant work experience.




Data collection is also conducted through global partner engagement. Global contributors are large law firms, broad-based networks, professional associations, and other organizations that coordinate the submission of multiple questionnaires across economies and topic areas through their subsidiaries in the relevant economies.

In addition, WBL collects data from the public sector. A public sector Expert Contributor is an individual who holds a position of authority or responsibility within a government agency, department, or entity. Public sector experts are elected or appointed to design or enforce policies and their work typically reflects the government's official stance on issues. The data provided by public sector Expert Contributors are used as a reference to validate the data collected on the legal frameworks and supportive framework. Questionnaires completed by public sector Expert Contributors do not include enforcement perception questions. Public sector contributors are identified through government focal points, who support the team in distributing the WBL questionnaires to the most relevant ministries or agencies.

WBL relies on private sector and public sector Expert Contributors with varying areas of expertise based on the topic of the questionnaire. Table 3.1 summarizes the different professionals and areas of expertise. Contributors, whether from the private or public sector, who participate in the data collection efforts are required to be proficient in at least one of the relevant areas of expertise (family law, access to finance, labor law, the provision of childcare services, and laws protecting women from violence).

**Table 3.1. Professionals and Areas of Expertise for the Expert Contributors for Each WBL Survey**

WBL Survey	Topic	Relevant Professions, Areas of Expertise
Violence against women	 Safety	Lawyers specializing in criminal and family law, gender experts, CSOs providing gender-based violence (GBV) services and programming.

	 Mobility	Lawyers specializing in family law, civil law, or corporate law; gender experts; notaries; national registration and identification systems specialists.
<b>Family law and access to finance</b>	 Marriage	Lawyers specialized in family law, gender equality advocates/members of civil society, and international development professionals who focus on women's rights and gender equality.
	 Entrepreneurship	Lawyers specialized in family, corporate, and civil law. Gender equality advocates/members of civil society, and international development professionals who focus on women's rights, gender equality, women's financial inclusion, and women's economic empowerment.
	 Assets	Lawyers specialized in family, corporate, and civil law. Gender equality advocates/members of civil society, land registries, and international development professionals who focus on women's rights, gender equality, and women's economic empowerment.
<b>Labor law and childcare services</b>	 Work	Lawyers specializing in labor law, researchers and professors specializing in labor law, journalists focused on labor legislation, and human resource professionals knowledgeable about labor legislation.
	 Pay	Lawyers specializing in labor law, researchers and professors specializing in labor law, journalists focused on labor legislation, and human resource professionals knowledgeable about labor legislation.
	 Parenthood	Lawyers specializing in labor law, researchers and professors specializing in labor law, journalists focused on labor legislation, and human resource professionals knowledgeable about labor legislation.
	 Childcare	Labor lawyers, professors, and public policy analysts with expertise in childcare policies and provision of childcare services and/or with the necessary research skills to identify relevant laws and policies. Also, academics, CSO representatives, and professionals working in multilateral organizations, such as UNICEF and UNESCO.
	 Pensions	Lawyers specializing in labor law, researchers and professors specializing in labor law, journalists focused on labor legislation, and human resource professionals knowledgeable about labor legislation.

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

Note: CSOs = civil society organizations; UNESCO = United Nations Educational, Scientific, and Cultural Organization; UNICEF = United Nations Children's Fund.

### 3.3 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 management, and clear review and approval protocols.

As World Bank Group (WBG) employees, WBL staff are subject to all applicable WBG Staff Rules and standards of conduct. The project follows the World Bank Group's guidelines on [Accountability and](#)

[Decision-Making \(ADM\)](#) framework for Advisory Services and Analytics. Personal data provided by experts, during the data collection activities, are collected, processed, and stored in a manner that is compatible with the purpose for which they were collected and in compliance with the [WBG Policy on Personal Data Privacy](#) and the World [Bank Directive on Personal Data Privacy Request and Review Mechanisms](#). Furthermore, the data and report are produced in accordance with the [DIME Research Reproducibility Standards](#), to ensure that computational files and supporting documentation meet the highest standards for transparency and replicability. Finally, the protocols, safeguards, and processes of the WBL project are presented in the companion *WBL Manual and Guide*.

For the data validation process, preliminary data validation for the legal framework and supportive framework indicators can be started before the threshold of three valid responses for each of the enforcement perception indicators has been met. This process is based on analysis of relevant laws, regulations, and policy mechanisms, accessed through desk research. Legal framework indicator scores 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. Supportive framework indicator scores are validated against official information provided by implementing institutions on government websites and in national budgets, policies, plans, programs and services, and as published on official data portals.

Responses received from both private sector and public sector Expert Contributors are used to confirm that the relevant law, regulation, or policy mechanism is indeed the latest and no reforms have been recorded in the relevant period. If reforms or changes to the law or policy mechanism are identified, through desk research or reported by the government/expert(s), the relevant Topic Team will assess whether the new instrument meets the applicable methodology (as described in the *WBL Methodology Handbook*) and validate the change with experts and against official sources. This validation process ensures that scores are applied consistently and that reforms or corrections are thoroughly documented by the team.

The validated data for the legal framework and supportive framework then undergoes a rigorous review process, which involves four layers of review to ensure accuracy and integrity of the data collected on the laws and policy mechanisms:

1. *Level 1 review.* The Topic Leader verifies and validates the data as coded by the Analyst in accordance with the methodology.
2. *Level 2 review.* An internal reviewer checks for consistency and accuracy.
3. *Level 3 review.* The Manager focuses on data changes due to reforms or corrections (reviewing the justifications provided).
4. *Level 4 review.* Finally, using the approved panel data (in .xlsx and .dta formats), the Data Team carries out consistency and quality checks.

Perception-based data collected through the questionnaires undergo a different validation process, to ensure that scoring is done in line with the measured legal frameworks. The collected quantitative data on perceptions are deidentified, and then aggregated through data computation, to construct the relevant scores and indexes of economies for the enforcement perceptions pillar.

The draft report and data set are approved by DECIG Management and shared with World Bank colleagues during the Bank-wide Review (BWR) process. During this process, comments and feedback are





collected from colleagues across the World Bank Group. Modifications following the Bank-wide Review are subject to specific protocols and limitations, for both the data and the report. Any data changes resulting from the BWR process are documented and circulated, for transparency, with the same BWR distribution list two weeks before publication. The final data and report, incorporating any changes following the BWR process, are then cleared by DECVP for publication.

Following the publication of the WBL data and report, governments can submit data update requests (to correct individual indicator scores) or share feedback, through the Data Updates and Feedback Portal. Requests are validated by the team and responses are published on the website. Should this process result in any corrections, these are published in the subsequent report.

### 3.4 TIMELINE

The WBL data and report production cycle consists of five phases, spanning two years, as presented in figure 3.1.

1. Questionnaire design and systems configuration (December–April). During this phase, the WBL team designs the questionnaires that will be used to collect data and partners with IT colleagues to configure the systems for survey distribution, contributor relationship management, and data management.
2. Data collection in 190 economies (April–September). During this phase, questionnaires are distributed to private sector Expert Contributors and public sector respondents, as well as World Bank Group staff.
3. Desk research, data validation, and data review (April–September). During this phase, the WBL team validates the responses received with the relevant law, regulation, or policy mechanism, accessed through desk research. The validated data go through several layers of review to ensure quality and accuracy.
4. Score computation, data analysis, and report drafting (September–January). During this phase, the WBL team computes the scores for each indicator, topic, and pillar index. The scores are then analyzed and highlights are presented in the draft report. The final data set and report then undergo a process of Bank-wide Review.
5. Publication and dissemination (February–onward). Following Bank-wide Review, the report is finalized and prepared for publication along with the final data set. The WBL team then engages in dissemination activities to present the findings from the latest report and data set.



Figure 3.1. WBL Report Production Cycle



### 3.5 CHANGES TO WBL METHODOLOGY

When it comes to changes affecting the core methodology, as described in the *WBL Methodology Handbook*, WBL aims to balance two core objectives: (1) maintaining the relevance of the methodology by updating it as necessary; and (2) preserving comparability over time by only reviewing the methodology at regular medium-term intervals.

Methodological changes occur in two phases. In the first phase, the “design phase,” the WBL team conducts thorough research and discusses the suitability of the proposed change internally. The design phase ends when the Topic Team has collected sufficient data from a representative set of economies to test the new changes. Usually, pilot data are collected for two or three successive cycles, with an increasing sample of economies covered. At the end of the design phase, the Topic Leader prepares a final report describing the proposed methodology, preliminary data, and findings. This is shared with the WBL Manager and DECIG Director for discussion and approval.

In the second phase, the “approval phase,” the WBL team presents the suggested change to internal and external stakeholders to assess the suitability of incorporating the change to the WBL methodology. Two

types of changes can be proposed during the approval phase: (1) methodological changes, and (2) other changes. A methodological change is any modification to the way the methodology is applied across WBL indicators. Methodological changes include any addition or removal of individual WBL indicators, changes in the weights of individual indicators in the computation of the index, or the inclusion of additional cities in the calculation of the index. Methodological changes are made after consultation with relevant stakeholders and outside experts. All methodological changes (including proposed changes) must be disclosed in the WBL report and undergo Bank-wide Review. They must be discussed with and approved by the WBG Chief Economist. Other changes include methodology refinement (such as clarification added to existing methodology coding rules), as well as the inclusion of additional economies in the calculation of indicators. These changes can happen on an annual basis. They must be discussed with and approved by the DECIG Director.

Decisions regarding all changes are made by the end of January of the previous year. For example, any changes that will affect the *Women, Business and the Law 2026* data need to be approved by the end of January 2025. These changes are communicated to Senior Management, the Board, and Country Offices by April 15 of the year preceding the publication of the *Women, Business and the Law* report. Once methodological (or other) changes have been cleared by the Chief Economist of the World Bank Group and communicated to the Bank and the Board, the WBL team will adhere to the agreed-upon process for the year. No further changes will be made.

The WBL reports published following methodological changes will include two sets of data: one based on the new methodology and another based on the methodology used in the previous issue of the report. When a new methodology is adopted (e. g., the WBL 2.0 framework), the team aims to apply retroactive adjustments to the panel data set to allow for comparability over time.



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## APPENDIX A. LIST OF ECONOMIES AND MAIN BUSINESS CITIES

Economy	Region	Income Group	Main Business City
Afghanistan	South Asia	Low income	Kabul
Albania	Europe & Central Asia	Upper middle income	Tirana
Algeria	Middle East & North Africa	Upper middle income	Algiers
Angola	Sub-Saharan Africa	Lower middle income	Luanda
Antigua and Barbuda	Latin America & Caribbean	High income	St. John's
Argentina	Latin America & Caribbean	Upper middle income	Buenos Aires (Ciudad autónoma de)
Armenia	Europe & Central Asia	Upper middle income	Yerevan
Australia	High income: OECD	High income	Sydney
Austria	High income: OECD	High income	Vienna
Azerbaijan	Europe & Central Asia	Upper middle income	Baku
Bahamas, The	Latin America & Caribbean	High income	Nassau
Bahrain	Middle East & North Africa	High income	Manama
Bangladesh	South Asia	Lower middle income	Dhaka
Barbados	Latin America & Caribbean	High income	Bridgetown
Belarus	Europe & Central Asia	Upper middle income	Minsk
Belgium	High income: OECD	High income	Brussels
Belize	Latin America & Caribbean	Upper middle income	Belize City
Benin	Sub-Saharan Africa	Lower middle income	Cotonou
Bhutan	South Asia	Lower middle income	Thimphu
Bolivia	Latin America & Caribbean	Lower middle income	La Paz
Bosnia and Herzegovina	Europe & Central Asia	Upper middle income	Sarajevo
Botswana	Sub-Saharan Africa	Upper middle income	Gaborone
Brazil	Latin America & Caribbean	Upper middle income	São Paulo
Brunei Darussalam	East Asia & Pacific	High income	Bandar Seri Begawan
Bulgaria	Europe & Central Asia	High income	Sofia
Burkina Faso	Sub-Saharan Africa	Low income	Ouagadougou
Burundi	Sub-Saharan Africa	Low income	Bujumbura
Cabo Verde	Sub-Saharan Africa	Lower middle income	Praia
Cambodia	East Asia & Pacific	Lower middle income	Phnom Penh
Cameroon	Sub-Saharan Africa	Lower middle income	Douala
Canada	High income: OECD	High income	Toronto
Central African Republic	Sub-Saharan Africa	Low income	Bangui
Chad	Sub-Saharan Africa	Low income	N'Djamena
Chile	High income: OECD	High income	Santiago
China	East Asia & Pacific	Upper middle income	Shanghai
Colombia	Latin America & Caribbean	Upper middle income	Bogota
Comoros	Sub-Saharan Africa	Lower middle income	Moroni
Congo, Dem. Rep.	Sub-Saharan Africa	Low income	Kinshasa



Congo, Rep.	Sub-Saharan Africa	Lower middle income	Brazzaville
Costa Rica	Latin America & Caribbean	Upper middle income	San José
Côte d'Ivoire	Sub-Saharan Africa	Lower middle income	Abidjan
Croatia	Europe & Central Asia	High income	Zagreb
Cyprus	Europe & Central Asia	High income	Nicosia
Czechia	High income: OECD	High income	Prague
Denmark	High income: OECD	High income	Copenhagen
Djibouti	Middle East & North Africa	Lower middle income	Djibouti Ville
Dominica	Latin America & Caribbean	Upper middle income	Roseau
Dominican Republic	Latin America & Caribbean	Upper middle income	Santo Domingo
Ecuador	Latin America & Caribbean	Upper middle income	Quito
Egypt, Arab Rep.	Middle East & North Africa	Lower middle income	Cairo
El Salvador	Latin America & Caribbean	Upper middle income	San Salvador
Equatorial Guinea	Sub-Saharan Africa	Upper middle income	Malabo
Eritrea	Sub-Saharan Africa	Low income	Asmara
Estonia	High income: OECD	High income	Tallinn
Eswatini	Sub-Saharan Africa	Lower middle income	Mbabane
Ethiopia	Sub-Saharan Africa	Low income	Addis Ababa
Fiji	East Asia & Pacific	Upper middle income	Suva
Finland	High income: OECD	High income	Helsinki
France	High income: OECD	High income	Paris
Gabon	Sub-Saharan Africa	Upper middle income	Libreville
Gambia, The	Sub-Saharan Africa	Low income	Banjul
Georgia	Europe & Central Asia	Upper middle income	Tbilisi
Germany	High income: OECD	High income	Berlin
Ghana	Sub-Saharan Africa	Lower middle income	Accra
Greece	High income: OECD	High income	Athens
Grenada	Latin America & Caribbean	Upper middle income	St. George's
Guatemala	Latin America & Caribbean	Upper middle income	Guatemala City
Guinea	Sub-Saharan Africa	Lower middle income	Conakry
Guinea-Bissau	Sub-Saharan Africa	Low income	Bissau
Guyana	Latin America & Caribbean	High income	Georgetown
Haiti	Latin America & Caribbean	Lower middle income	Port au Prince
Honduras	Latin America & Caribbean	Lower middle income	Tegucigalpa
Hong Kong SAR, China	East Asia & Pacific	High income	Hong Kong
Hungary	High income: OECD	High income	Budapest
Iceland	High income: OECD	High income	Reykjavik
India	South Asia	Lower middle income	Mumbai
Indonesia	East Asia & Pacific	Upper middle income	Jakarta
Iran, Islamic Rep.	Middle East & North Africa	Upper middle income	Tehran
Iraq	Middle East & North Africa	Upper middle income	Baghdad
Ireland	High income: OECD	High income	Dublin
Israel	High income: OECD	High income	Tel Aviv



Italy	High income: OECD	High income	Rome
Jamaica	Latin America & Caribbean	Upper middle income	Kingston
Japan	High income: OECD	High income	Tokyo
Jordan	Middle East & North Africa	Lower middle income	Amman
Kazakhstan	Europe & Central Asia	Upper middle income	Almaty
Kenya	Sub-Saharan Africa	Lower middle income	Nairobi
Kiribati	East Asia & Pacific	Lower middle income	Tarawa
Korea, Rep.	High income: OECD	High income	Seoul
Kosovo	Europe & Central Asia	Upper middle income	Pristina
Kuwait	Middle East & North Africa	High income	Kuwait City
Kyrgyz Republic	Europe & Central Asia	Lower middle income	Bishkek
Lao PDR	East Asia & Pacific	Lower middle income	Vientiane
Latvia	High income: OECD	High income	Riga
Lebanon	Middle East & North Africa	Lower middle income	Beirut
Lesotho	Sub-Saharan Africa	Lower middle income	Maseru
Liberia	Sub-Saharan Africa	Low income	Monrovia
Libya	Middle East & North Africa	Upper middle income	Tripoli
Lithuania	High income: OECD	High income	Vilnius
Luxembourg	High income: OECD	High income	Luxembourg
Madagascar	Sub-Saharan Africa	Low income	Antananarivo
Malawi	Sub-Saharan Africa	Low income	Blantyre
Malaysia	East Asia & Pacific	Upper middle income	Kuala Lumpur
Maldives	South Asia	Upper middle income	Malé
Mali	Sub-Saharan Africa	Low income	Bamako
Malta	Middle East & North Africa	High income	Valletta
Marshall Islands	East Asia & Pacific	Upper middle income	Majuro
Mauritania	Sub-Saharan Africa	Lower middle income	Nouakchott
Mauritius	Sub-Saharan Africa	Upper middle income	Port Louis
Mexico	Latin America & Caribbean	Upper middle income	Mexico City
Micronesia, Fed. Sts.	East Asia & Pacific	Lower middle income	Island of Pohnpei (Palikir/Kolonia)
Moldova	Europe & Central Asia	Upper middle income	Chisinau
Mongolia	East Asia & Pacific	Upper middle income	Ulan Bator
Montenegro	Europe & Central Asia	Upper middle income	Podgorica
Morocco	Middle East & North Africa	Lower middle income	Casablanca
Mozambique	Sub-Saharan Africa	Low income	Maputo
Myanmar	East Asia & Pacific	Lower middle income	Yangon
Namibia	Sub-Saharan Africa	Upper middle income	Windhoek
Nepal	South Asia	Lower middle income	Kathmandu
Netherlands	High income: OECD	High income	Amsterdam
New Zealand	High income: OECD	High income	Auckland
Nicaragua	Latin America & Caribbean	Lower middle income	Managua
Niger	Sub-Saharan Africa	Low income	Niamey
Nigeria	Sub-Saharan Africa	Lower middle income	Lagos



North Macedonia	Europe & Central Asia	Upper middle income	Skopje
Norway	High income: OECD	High income	Oslo
Oman	Middle East & North Africa	High income	Muscat
Pakistan	South Asia	Lower middle income	Karachi
Palau	East Asia & Pacific	High income	Koror
Panama	Latin America & Caribbean	High income	Panama City
Papua New Guinea	East Asia & Pacific	Lower middle income	Port Moresby
Paraguay	Latin America & Caribbean	Upper middle income	Asuncion
Peru	Latin America & Caribbean	Upper middle income	Lima
Philippines	East Asia & Pacific	Lower middle income	Quezon City
Poland	High income: OECD	High income	Warsaw
Portugal	High income: OECD	High income	Lisbon
Puerto Rico	Latin America & Caribbean	High income	San Juan
Qatar	Middle East & North Africa	High income	Doha
Romania	Europe & Central Asia	High income	Bucharest
Russian Federation	Europe & Central Asia	High income	Moscow
Rwanda	Sub-Saharan Africa	Low income	Kigali
Samoa	East Asia & Pacific	Lower middle income	Apia
San Marino	Europe & Central Asia	High income	San Marino
São Tomé and Príncipe	Sub-Saharan Africa	Lower middle income	São Tomé
Saudi Arabia	Middle East & North Africa	High income	Riyadh
Senegal	Sub-Saharan Africa	Lower middle income	Dakar
Serbia	Europe & Central Asia	Upper middle income	Belgrade
Seychelles	Sub-Saharan Africa	High income	Victoria
Sierra Leone	Sub-Saharan Africa	Low income	Freetown
Singapore	East Asia & Pacific	High income	Singapore
Slovak Republic	High income: OECD	High income	Bratislava
Slovenia	High income: OECD	High income	Ljubljana
Solomon Islands	East Asia & Pacific	Lower middle income	Honiara
Somalia	Sub-Saharan Africa	Low income	Mogadishu
South Africa	Sub-Saharan Africa	Upper middle income	Johannesburg
South Sudan	Sub-Saharan Africa	Low income	Juba
Spain	High income: OECD	High income	Madrid
Sri Lanka	South Asia	Lower middle income	Colombo
St. Kitts and Nevis	Latin America & Caribbean	High income	Basseterre
St. Lucia	Latin America & Caribbean	Upper middle income	Castries
St. Vincent and the Grenadines	Latin America & Caribbean	Upper middle income	Kingstown
Sudan	Sub-Saharan Africa	Low income	Khartoum
Suriname	Latin America & Caribbean	Upper middle income	Paramaribo
Sweden	High income: OECD	High income	Stockholm
Switzerland	High income: OECD	High income	Zurich
Syrian Arab Republic	Middle East & North Africa	Low income	Damascus
Taiwan, China	East Asia & Pacific	High income	Taipei



Tajikistan	Europe & Central Asia	Lower middle income	Dushanbe
Tanzania	Sub-Saharan Africa	Lower middle income	Dar es Salaam
Thailand	East Asia & Pacific	Upper middle income	Bangkok
Timor-Leste	East Asia & Pacific	Lower middle income	Dili
Togo	Sub-Saharan Africa	Low income	Lomé
Tonga	East Asia & Pacific	Upper middle income	Nukualofa
Trinidad and Tobago	Latin America & Caribbean	High income	Port of Spain
Tunisia	Middle East & North Africa	Lower middle income	Tunis
Türkiye	Europe & Central Asia	Upper middle income	Istanbul
Uganda	Sub-Saharan Africa	Low income	Kampala
Ukraine	Europe & Central Asia	Upper middle income	Kyiv
United Arab Emirates	Middle East & North Africa	High income	Dubai
United Kingdom	High income: OECD	High income	London
United States	High income: OECD	High income	New York City
Uruguay	Latin America & Caribbean	High income	Montevideo
Uzbekistan	Europe & Central Asia	Lower middle income	Tashkent
Vanuatu	East Asia & Pacific	Lower middle income	Port Vila
Venezuela, RB	Latin America & Caribbean	N/A	Caracas
Viet Nam	East Asia & Pacific	Lower middle income	Ho Chi Minh City
West Bank and Gaza	Middle East & North Africa	Lower middle income	Ramallah
Yemen, Rep.	Middle East & North Africa	Low income	Sanaa
Zambia	Sub-Saharan Africa	Lower middle income	Lusaka
Zimbabwe	Sub-Saharan Africa	Lower middle income	Harare

