



# WOMEN, BUSINESS AND THE LAW 2026

Benchmarking Laws for Jobs  
and Inclusive Growth





# **WOMEN, BUSINESS AND THE LAW 2026**

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ISBN (paper): 978-1-4648-2196-7  
ISBN (electronic): 978-1-4648-2197-4  
DOI: 10.1596/978-1-4648-2196-7

*Cover and interior design:* Lauren Johnson, Global Corporate Solutions, World Bank.

**The Library of Congress Control Number has been requested.**

## Contents

ix	Foreword
xiii	Acknowledgments
xv	Main Messages
xix	Executive Summary
1	<b>Chapter 1: Women, Business and the Law and Women's Access to Jobs and Inclusive Growth</b>
1	Women's economic participation: A driver of jobs, productivity, and growth
3	The barriers holding women back: Human capital, norms, and legal constraints
6	<i>Women, Business and the Law</i> : A diagnostic tool for jobs and inclusive growth
14	References
21	<b>Chapter 2: Women, Business and the Law 2.0: A New Frontier for Measuring Access to Jobs</b>
21	From law to opportunity: How <i>Women, Business and the Law</i> measures equality
24	<i>Women, Business and the Law</i> topics
27	Methodological innovations to enhance policy relevance
37	Strengthening transparency and data quality
38	Annex 2A. <i>Women, Business and the Law 2.0</i> questions
46	Notes
46	References
49	<b>Chapter 3: The State of Women's Economic Rights</b>
49	An uneven landscape: Full economic rights for women not yet achieved
50	Global findings: Stronger laws, weaker implementation and enforcement

<b>55</b>	Deep regional and income inequalities across laws, supportive frameworks, and enforcement
<b>61</b>	Comparing the three pillars: Alignment but no parity
<b>66</b>	Women's rights across the life cycle: Topic-level gaps worldwide
<b>84</b>	Reform momentum: Where women's rights are strengthening
<b>92</b>	Conclusions: From laws to lasting equality
<b>94</b>	Annex 3A. Summaries of Reforms
<b>106</b>	Annex 3B. <i>Women, Business and the Law 2026</i> Scores
<b>113</b>	Note
<b>113</b>	References

## Boxes

<b>xxi</b>	ES.1: <i>Women, Business and the Law</i> is the World Bank Group's benchmark for bridging economic gender gaps
<b>8</b>	1.1: Reforms across all areas measured by <i>Women, Business and the Law</i> are associated with more and better jobs and growth
<b>12</b>	1.2: <i>Women, Business and the Law</i> data inform country reforms and have global impact
<b>27</b>	2.1: Building reliable data: Experts' inputs and rigorous validation
<b>28</b>	2.2: <i>Women, Business and the Law</i> applies general and topic-specific parameters to ensure data comparability
<b>33</b>	2.3: <i>Women, Business and the Law 2026</i> uses vignette-based questions to capture expert perceptions of how laws are enforced in practice
<b>57</b>	3.1: Identifying legal and policy barriers at the subnational level: Evidence from Nigeria
<b>63</b>	3.2: Supportive frameworks across economies put laws into action
<b>72</b>	3.3: Technology and women's economic participation: Both a cross-cutting enabler and a growing barrier
<b>77</b>	3.4: Do laws translate into equal pay? Evidence from a <i>Women, Business and the Law</i> –Gallup pilot survey

## Figures

<b>xxi</b>	ES.1: Equality laws are associated with more women working, owning businesses, and participating in politics, as well as a reduced gender gap in labor force participation
<b>xxii</b>	BES.1.1: <i>Women, Business and the Law</i> assesses women's economic rights across three pillars and 10 topics

- xxiv** ES.2: Global averages reveal stark gaps in women's legal rights regarding economic participation
- xxv** ES.3: Legal equality is lowest among groups and in regions in which the share of women entering the workforce is the highest
- xxvii** ES.4: More legal equality for women usually means stronger supportive systems and enforcement
- xxviii** ES.5: Legal frameworks are stronger than supportive systems and enforcement perceptions in respect to almost every *Women, Business and the Law* topic
- xxx** ES.6: In 2023–25, 68 economies across all regions enacted reforms toward legal gender equality
- 3** 1.1: Women's participation in the labor market remains lower than men's, with higher rates of part-time work and unemployment, even among those with advanced education
- 9** 1.2: Equality laws are associated with more women working, owning businesses, and participating in politics, as well as smaller gender gaps
- 11** 1.3: Female labor force participation is found to be higher where legal protections are stronger
- 24** 2.1: *Women, Business and the Law* assesses women's economic rights across three interconnected pillars and 10 topics
- 32** 2.2: The enforcement perceptions pillar tailors questions based on the particular type of law reviewed and whether it exists in a particular economy examined
- 34** B2.3.1: Respondents accurately understood hypothetical scenarios that showed low, medium, and high levels of enforcement
- 50** 3.1: An uneven legal landscape: Unequal laws continue to limit women's opportunities for more and better jobs
- 51** 3.2: Global averages reveal laws are much stronger than support or enforcement
- 54** 3.3: Economies show the widest range of scores on the legal frameworks index, followed by narrower ranges for supportive frameworks and enforcement perceptions
- 56** 3.4: Legal frameworks index scores vary across and within regions and income groups
- 58** B3.1.1: A subnational study in Nigeria reveals critical legal and implementation gaps for women's economic opportunity across states
- 59** 3.5: Supportive frameworks are strongest in advanced economies
- 60** 3.6: Scores on the enforcement perceptions index are lowest in South Asia and low-income economies

- 62** 3.7: Scores on the supportive frameworks index are higher where laws are stronger, but they still fall short of scores on the legal frameworks index
- 65** 3.8: Legal equality and enforcement are positively aligned, though enforcement perceptions trail laws
- 67** 3.9: Legal equality across a woman's economic life cycle: Strongest in the areas of Mobility, Pay, and Marriage; weakest in the areas of Safety, Entrepreneurship, and Childcare
- 70** 3.10: Supportive frameworks across a woman's economic life cycle: Strongest in the areas of Mobility, Marriage, and Safety; weakest in the areas of Childcare, Assets, and Parenthood
- 75** 3.11: Perceived enforcement across a woman's economic life cycle: Strongest in the areas of Mobility, Marriage, and Assets; weakest in the areas of Safety, Childcare, and Entrepreneurship
- 78** B3.4.1: Perceived pay equality across pilot economies
- 79** 3.12: Legal frameworks are stronger than supportive frameworks and enforcement perceptions in respect to almost every *Women, Business and the Law* topic
- 81** 3.13: Pronounced weaknesses in the areas of Safety and Childcare drive uneven performance across all regions and income groups
- 85** 3.14: In 2023–25, 68 economies across all regions enacted reforms toward legal equality

## Map

- 52** 3.1: Laws, supportive frameworks, and enforcement vary across economies

## Tables

- xxxii** ES.A.1: *Women, Business and the Law 2026* scores
- 29** 2.1: *Women, Business and the Law 2026* presents new and refined indicators
- 68** 3.1: Fifty-five economies still prohibit women from performing certain tasks across different economic sectors
- 86** 3.2: The top six reformers strengthened women's rights across five *Women, Business and the Law* topics
- 87** 3.3: In 2023–25, economies enacted the highest number of reforms under the Safety and Entrepreneurship topics
- 106** 3.B.1: *Women, Business and the Law 2026* scores

## Foreword

Today, less than 5 percent of women worldwide live in economies that provide anything close to full legal equality, and not a single economy has secured all legal rights needed for women's full economic participation. Even in economies that have modernized their laws, women still face constraints that shape the work they can do, the businesses they can start, and the safety they need to pursue opportunities.

This report, *Women, Business and the Law 2026*, assesses for the first time not only the degree of equality in laws on the books across the world's economies but also the extent to which these laws are enforced. There is a shockingly large gap between the two. On average, economies score 67 out of 100 on the report's index measuring laws that support women's economic equality. But when it comes to enforcing these laws, the average index score is 53. And when the systems needed to implement those rights are assessed for adequacy, the average index score is just 47.

Even where gender-equal laws exist, women often lack the institutional support needed to exercise their rights under those laws. Courts, regulatory bodies, and administrative systems may be too weak, too underresourced, or too fragmented to make legal protections meaningful.

The implications stretch far beyond fairness. At a moment when global growth is sluggish and demographic pressures are intensifying, leaving women on the economic sidelines is not simply unjust, it is dumb. A vast body of research shows that when women work, lead, and innovate, economies become more productive, firms perform better, and societies grow more resilient. Gender inclusion strengthens labor markets, boosts productivity, and fuels economic dynamism. In short, expanding women's economic participation is not just a social aspiration, it is an economic imperative. In some parts of the world such as South Asia, it may well be the single best strategy for increasing the growth potential of the economy.

Yet the regions that most need women's contributions—the Middle East and North Africa, South Asia, and Sub-Saharan Africa—continue to maintain some of the most restrictive legal barriers to the full economic participation of women. These are also the regions where youth populations are expanding fastest. Without urgent reforms, millions of young women will remain locked out of the workforce just as their economies need their talent most. The opportunity cost of inaction is staggering.

Several barriers consistently block women's full participation in economic life. Safety remains foundational. Women cannot work or travel freely, or participate fully in public life, when protections against violence are weak or poorly enforced. Childcare presents another obstacle. In low-income countries, only 1 percent of essential childcare support frameworks are in place. Without reliable and affordable childcare, mothers face impossible trade-offs: cutting work hours, turning down opportunities, or stepping out of the workforce entirely. Entrepreneurship, meanwhile, should be a pathway to economic independence and innovation, yet women continue to face significant barriers to credit, markets, and the enforcement of economic rights. Although the legal ability to start a business is nearly universal, only about half of the world's economies guarantee equal access to finance. Without capital, women-led firms cannot grow, innovate, or contribute fully to economic development.

Despite these challenges, progress is real—and in some places, it is even picking up pace. Between October 2023 and October 2025, 68 economies enacted 113 reforms to expand women's economic opportunities. Governments strengthened protections against violence, expanded parental leave, raised childcare standards, guaranteed equal pay, and removed restrictions on women's employment. Countries such as the Arab Republic of Egypt, Jordan, the Kyrgyz Republic, Madagascar, Oman, and the Federal Republic of Somalia took notable steps toward dismantling discriminatory laws. These reforms show that change is possible when political will aligns with economic necessity.

But in general, progress remains uneven and sadly slow. If policy makers are serious about unlocking growth, they have to quickly complete unfinished legal reforms and eliminate discriminatory provisions that remain on the books. They also need to enforce these laws and regulations, so that rights granted in law translate into protections and opportunities in daily life. And perhaps most important, they must strengthen the institutional arrangements—justice systems, regulatory bodies, and childcare services—that allow women to exercise their rights fully.

The path to stronger, more resilient, and more inclusive economies runs directly through gender equality. No economy can afford to leave half its potential untapped. And no young woman wanting to work should find her future constrained by outdated laws or institutions that fail to uphold her rights.

Indermit S. Gill

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## Acknowledgments

*Women, Business and the Law* is a flagship product of the Policy Indicators Group in the World Bank Development Economics Vice Presidency, developed under the general direction of Norman V. Loayza (director, Policy Indicators Group, Development Economics) and overall guidance from Indermit S. Gill (chief economist, World Bank Group, and senior vice president, Development Economics).

The preparation of the report was overseen by Tea Trumbic. Project management support was provided by Julia Constanze Braunmiller, Emilia Galiano, and Ana Maria Tribín Uribe. The production of data and analysis was led by a team that included Daniela Behr, Nadine DiMonte, Marina Elefante, Alev Gurbuz Cuneo, Natália Mazoni Silva Martins, Alena Sakhonchik, and Hikaru Yamagishi. Research assistance was provided by Hasan Abbood Ibrahim Ali, Eduardo Calderón Pontaza, Alexis Koumjian Cheney, César Diago, Nour Elashmawy, Mahmoud Elsamam, Luiza Ferraz Di Ricco, Bill Garthwaite, Mariam Anaïs Gnakra, Héloïse Groussard, Hermann Ndoya Hegueu, Viktoria Khaitina, Lolita Laperle-Forget, Aisuluu Mambetkazieva, Shantel Marekera, Gabriela Marzonetto, Ana Mikadze, Julian Morimoto, Hannelore Niesten, Debasmita Padhi, Noor Rahman, Saman Rejali, Diana Alejandra Rivera Rivera, Aylén Rodríguez Ferrari, Audur Inga Runarsdottir, Fabiola Saavedra Caballero, Camelia Saranciuc, Liang Shen, Ana Sofia Silveira, Giacomo Tabacco, Martha Verner, Nayantara Vohra, Siyi Wang, Lara Wanna, Yue (Sophie) Xi, and Amel Zahid. Tersit Berhane Ghiday, Samuel Olarte Baet, and Consuelo Jurado Tan provided the team with administrative support.

Support for *Women, Business and the Law* is provided by the Gates Foundation; Icelandic Ministry of Foreign Affairs; Norwegian Agency for Development Cooperation; United Kingdom Foreign, Commonwealth and Development Office; World Bank Competitiveness for Jobs and Economic Transformation Umbrella Trust Fund; World Bank Knowledge for Change Program; World Bank Think Africa Partnership Multi-Donor Trust Fund; and World Bank Umbrella Facility for Gender Equality.

Special thanks go to Stephen Pazdan, who oversaw formal production of the report, and Jewel McFadden, who managed the overall publication process. The report was edited by Michael Harrup and proofread by Catherine Farley and Gwenda Larsen. Lauren Johnson designed the cover and interior. Dani Clark and Joseph Rebello managed communication and engagement strategy with a team comprising Camilla Shuang Liu, Kristen Milhollin, Karolina Ordon, Shane Romig, and Mariana Teixeira, as well as World Bank Group communications colleagues at headquarters and around the world. The website and other technical services were supported by teams managed by Flora Rezaei Mood and Arvind Srinivasan that included Ying Chi, Varun Doiphode, Filloreta Jusufi, Kunal H. Patel, and Akash Ranjan Pradhan. Alan Neil Golding, Monique Pelloux Patron, Dayana Sosa Leguizamon, and Van Thi Hong Do provided the team with resource management support.

This report was made possible by the generous contributions of more than 2,600 lawyers, judges, academics, civil society representatives, and public officials in 190 economies. Contact details for local experts wishing to be acknowledged are available on the *Women, Business and the Law* website at <https://wbl.worldbank.org/en/local-experts>. Contact details for firms and organizations from around the world that completed multiple questionnaires are available on the *Women, Business and the Law* website at [https://wbl.worldbank.org/en/engagement\\_global](https://wbl.worldbank.org/en/engagement_global).

## Main Messages

*Women, Business and the Law 2026* offers the latest global assessment of how laws, policies, and practices shape women's economic opportunities across 10 topics relating to their working lives: Safety, Mobility, Work, Pay, Marriage, Parenthood, Childcare, Entrepreneurship, Assets, and Pension. This 11th edition of *Women, Business and the Law* introduces methodological refinements that capture not only laws on the books but also the policies and institutions that support their implementation, as well as expert perceptions of whether those laws translate into real-world practices.

Grounded in data current as of October 1, 2025, this edition covers 190 economies. The findings reaffirm the strong link between legal equality and women's economic empowerment—but also show that laws alone are not enough to secure equal opportunities for women in practice.

### **Women's legal rights to participate fully in the economy remain incomplete and uneven across economies, both in law and in implementation.**

- Today, women enjoy less than two-thirds of the legal rights available to men, and only 4 percent live in economies approaching full equality in regard to women's rights. No economy has yet put in place the entire set of legal rights needed for women's full economic participation.
- Even where laws guaranteeing equal rights for women exist, only about half of the policies needed to support the implementation of those laws are in place, and experts report that enforcement remains partial.
- Over the next decade, 1.2 billion young people will enter the global workforce, half of them female. Regions where most young women are entering the labor force—such as Sub-Saharan Africa, South Asia, and the Middle East and North Africa—also face the greatest legal barriers to women's economic opportunity. At the same time, regions and economy groups with aging populations, including East Asia and Pacific,

high-income member economies of the Organisation for Economic Co-operation and Development, and Europe and Central Asia, need to increase women's participation in the labor force to sustain economic growth.

**While stronger legal rights generally correlate with better implementation, a significant gap persists between law and practice.**

- Stronger laws are often associated with better implementation, yet many economies perform far better on adopting laws than on putting them into effect. Without the policies and institutions needed to support their implementation, and without effective enforcement, laws remain merely suggestive and unlikely to achieve their intended impact.
- Governments must invest in institutions, policies, and enforcement so that equal rights for women translate into equal opportunities in practice.

**Women's legal rights vary across their economic life cycle, yet reforms are advancing where they are most urgently needed.**

- Scores are highest on the *Women, Business and the Law* Mobility, Pay, and Marriage topics, areas in which reforms have removed explicit restrictions on women's movement and agency in many economies. By contrast, scores are lowest on the Safety, Entrepreneurship, and Childcare topics.
- Barely a third of the laws needed to protect women from violence are in place globally. In many economies, governments have nonetheless introduced action plans, services, and institutional mechanisms to address violence against women—often ahead of fully codified laws—reflecting policy commitment and survivor-centered approaches. Yet experts report that even where laws prohibiting violence against women exist, enforcement is ineffective in roughly 80 percent of cases, pointing to a lack of capacity within economies' enforcement and justice systems.
- Women entrepreneurs continue to face barriers to accessing finance, markets, and decision-making roles. In 91 of the 190 economies examined in the report, laws do not prohibit discrimination against women in access to credit, limiting women's ability to open, grow, and scale firms.
- In 44 of the 190 measured economies, childcare services for children under age three remain unregulated, including those provided in nurseries, day care centers, and formal preschools. Globally, less than one-third of the policies needed to provide affordable, quality childcare are in place. In low-income economies, only about 1 percent of the mechanisms needed to support such childcare exist.

- Between October 2023 and October 2025, 68 of the economies assessed in the report enacted 113 legal reforms, particularly in the areas of protections against violence, entrepreneurship, parental leave, and workplace rights.
- The Arab Republic of Egypt, Madagascar, the Federal Republic of Somalia, Oman, Jordan, and the Kyrgyz Republic registered notable progress by repealing job restrictions for women, mandating equal pay, and expanding paid leave for parents.
- This progress reflects growing recognition that legal equality is essential for economic development. As economies confront demographic shifts, slow growth, and rising global uncertainty, reforms that enable women to participate fully and safely in the economy are increasingly central to sustainable growth.

**Call to action: Economies worldwide must take action to turn legal equality into lived reality.**

- Governments must finalize pending reforms, repeal discriminatory rules, and invest in policies, institutions, data, and enforcement so that legal rights for women translate into real opportunities.
- Women's economic opportunity is shaped across all aspects of their lives. Safety from violence, access to childcare, entrepreneurship opportunities, leave policies, and job creation jointly determine women's economic trajectories.
- Laws enacted to ensure equal rights for women require supportive policies and effective enforcement to deliver results, alongside sustained efforts to shift social norms.

*Women, Business and the Law 2026* serves as both a mirror and a map. The data reflect where legal gaps continue to hold women back and guide policy makers, regulators, courts, and the private sector toward evidence-based reforms that expand women's economic opportunities and support more and better jobs for women. When evidence is used to guide efforts to close the gaps identified in the report, it drives reform and economic gain.





# EXECUTIVE SUMMARY

## Expanding women's access to jobs

Women's economic participation is one of the most powerful—and yet still underused—drivers of jobs, productivity, and growth. Jobs generate more than income: They transform lives, expand opportunity, and strengthen societies. The World Bank's jobs strategy recognizes that creating more and better-paid jobs is central to ending poverty and driving sustainable, inclusive prosperity. But no economy can achieve this vision if legal and policy barriers continue to restrict half of its talent and potential.

This is more than a question of fairness: It is a question of growth. When women are able to work, start businesses, and rise into leadership, economies become more competitive, more innovative, and better positioned for lasting growth (Cuberes and Teignier 2016; Goldberg et al. 2025; Ostry et al. 2018). Firms that ensure equal opportunities for women show stronger performance (Arvanitis et al. 2022; Fernando et al. 2020). Labor markets allocate talent more efficiently, and the quality of jobs rises (Cuberes and Teignier 2016; Hsieh et al. 2019; Ostry et al. 2018). Removing barriers for women unlocks a vast reservoir of human capital that fuels job creation.

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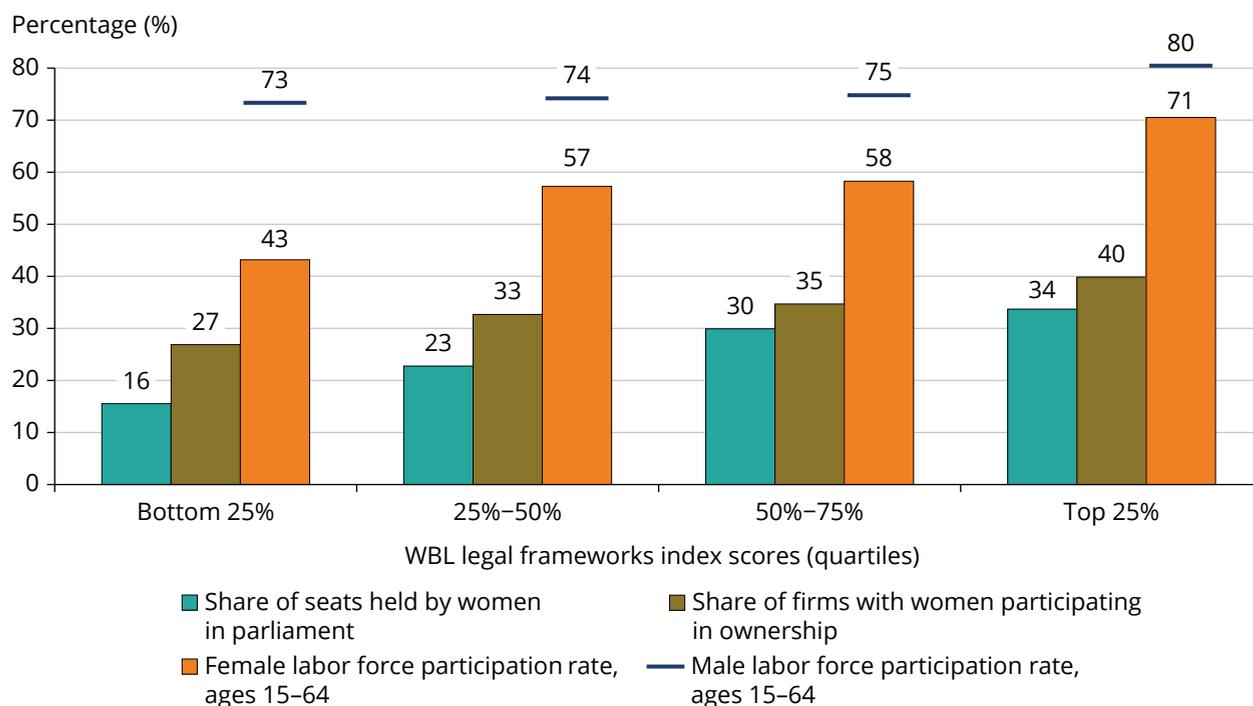
The economic stakes are high. Global estimates suggest that reducing gender gaps in labor force participation would generate increases in GDP of 15 to 20 percent for many economies, with the largest gains going to regions where women's labor is most constrained (Fiuratti et al. 2024; Goldberg et al. 2025; Pennings 2022). These are not abstract projections; they reflect the concrete growth dividends that arise when economies tap into the full potential of their workforces. This is the foundation on which *Women, Business and the Law* is built: It shows how legal and institutional environments shape women's opportunities and how removing legal and policy constraints to women's economic participation can help economies generate more jobs, raise productivity, and achieve sustained, inclusive growth.

Economies with more laws promoting equal opportunity consistently show better outcomes for women in many aspects of economic and political life. New data from *Women, Business and the Law* show that in economies with such laws, women participate in the labor force at higher rates: The participation rate for women in economies that score in the top 25 percent on the legal frameworks index is 28 percentage points higher than the rate for those that score in the bottom 25 percent. At the same time, the gap in labor force participation rates between men and women shrinks by over 20 points. These gains are not achieved at the expense of men: Male labor force participation also rises as legal equality increases, showing that equality expands, rather than redistributes, opportunity. Greater equality under the law also fuels women's entrepreneurship and leadership. Where laws are more equal, women are far more likely to participate in firm ownership, and their representation in national parliaments is more than twice as high, underscoring how robust legal frameworks help shift norms, strengthen voice, and open pathways for women to lead in business and public life (refer to figure ES.1).

These findings reinforce an essential point: Laws and policies matter. Over the next decade, 1.2 billion young people worldwide will enter the labor force, and half of them are girls. Without prompt action, millions of young women will be shut out of jobs, and economies will pay the price. Where women enjoy legal rights equal to those men hold, economies unlock talent, boost productivity, and generate more and better jobs. Strengthening laws and policies is therefore not only a priority in regard to gender equality but also an economic strategy for economies seeking to increase employment, enhance competitiveness and innovation, and accelerate long-term growth.

*Women, Business and the Law 2026* serves as a diagnostic tool that reflects where legal gender gaps lie and guides economies toward reforms. The 11th in a series of *Women, Business and the Law* studies, it introduces new measurements to track global progress toward legal gender equality in 190 economies and updates data for 10 topics relevant for women's participation in the economy, adding legal reforms undertaken since October 2023 (refer to box ES.1).

**FIGURE ES.1** Equality laws are associated with more women working, owning businesses, and participating in politics, as well as a reduced gender gap in labor force participation



Sources: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>; Enterprise Surveys database (2022–25), World Bank, <https://www.enterprisesurveys.org/en/data>; and World Development Indicators database (2022–24), World Bank, <https://databank.worldbank.org/source/world-development-indicators>.

**BOX ES.1** *Women, Business and the Law* is the World Bank Group’s benchmark for bridging economic gender gaps

*Women, Business and the Law 2026* continues to expand its lens beyond the measurements of laws (*de jure*) and consolidates its framework for measuring the enabling environment for women’s economic opportunities based on three pillars: legal frameworks, supportive frameworks, and enforcement perceptions (*de facto*) (refer to figure BES.1.1).

The first pillar, *legal frameworks*, measures the degree of equality of rights regarding, and explicit restrictions on, women’s work and entrepreneurship. The second, *supportive frameworks*, examines policies, institutions, mechanisms for access to justice, programs

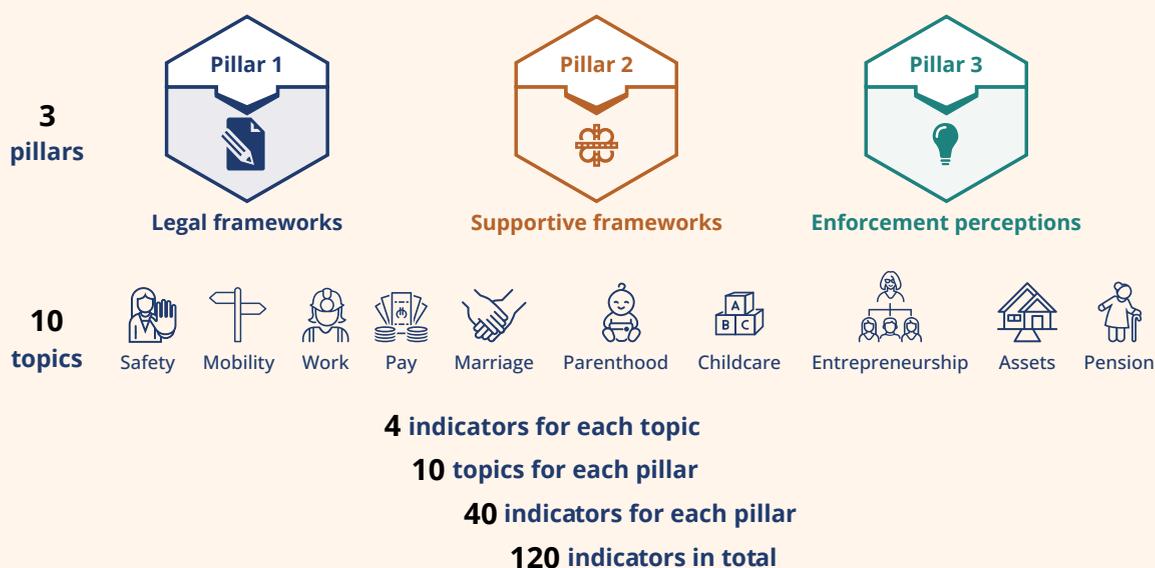
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**BOX ES.1** *Women, Business and the Law* is the World Bank Group's benchmark for bridging economic gender gaps (continued)

and services, and data systems that support the implementation of laws. The third pillar, *enforcement perceptions*, draws on expert views of how well public authorities enforce, in practice, each of the laws and rights measured under legal frameworks. The principle of equal remuneration for work of equal value illustrates how the same right is captured across the three pillars. Legal frameworks assess whether the law mandates equal remuneration for work of equal value, establishing the right in binding legislation. Supportive frameworks examine whether the measures or mechanisms necessary for women to exercise that right exist, such as measures ensuring transparency in pay or formal mechanisms to support and enforce rules requiring equal pay. Enforcement perceptions capture expert views on whether public authorities enforce legislation on equal remuneration in practice, including whether violations are addressed and the law is applied consistently.

For each of the three pillars, 10 key topics relevant to women's economic participation are measured: *Safety, Mobility, Work, Pay, Marriage, Parenthood, Childcare, Entrepreneurship, Assets, and Pension*. Four indicators, some of which consist of multiple survey questions, provide data on each topic.

**FIGURE BES.1.1** *Women, Business and the Law* assesses women's economic rights across three pillars and 10 topics



Source: *Women, Business and the Law 2026* team.

(Box continues on next page)

**BOX ES.1** *Women, Business and the Law* is the World Bank Group's benchmark for bridging economic gender gaps (continued)

*Women, Business and the Law* collects data through three specialized survey questionnaires sent to more than 20,000 vetted experts across 190 economies, drawing on a rigorously expanded global network of respondents. All submissions are validated against codified laws, official government sources, and standardized protocols to ensure accuracy, comparability, and transparency. The *Women, Business and the Law 2026* data reflect laws and policies in force from October 2, 2023, to October 1, 2025.

*Women, Business and the Law 2026* incorporates a series of methodological innovations that enhance precision, comparability, and policy relevance. These include blending and refining existing indicators, adding new ones that capture emerging policy priorities, and adopting partial scoring for selected indicators, to better reflect nuances in legal and policy environments and acknowledge gradual progress. To ensure balanced measurement across topics and pillars, each pillar now includes an equal number of indicators, ensuring that all areas involved in women's economic rights contribute consistently to an economy's overall score. Although this refinement may affect the relative position of some economies with respect to others, it does not alter the underlying assessment of laws, policies, or institutions in place, nor does it diminish previously recorded reforms or gains.

In addition, to increase the comparability of data on enforcement perceptions, *Women, Business and the Law 2026* applies anchoring vignettes, asking experts to assess a set of hypothetical scenarios establishing a common frame of reference before answering questions regarding their perceptions of the state of enforcement in their own economies. The goal is to harmonize responses across diverse contexts, making the data on enforcement perceptions more robust for global, regional, and cross-economy analysis. For more details on *Women, Business and the Law* methodology, please refer to *Women, Business and the Law: Methodology Handbook* (World Bank 2026).

## The three main messages of *Women, Business and the Law 2026*

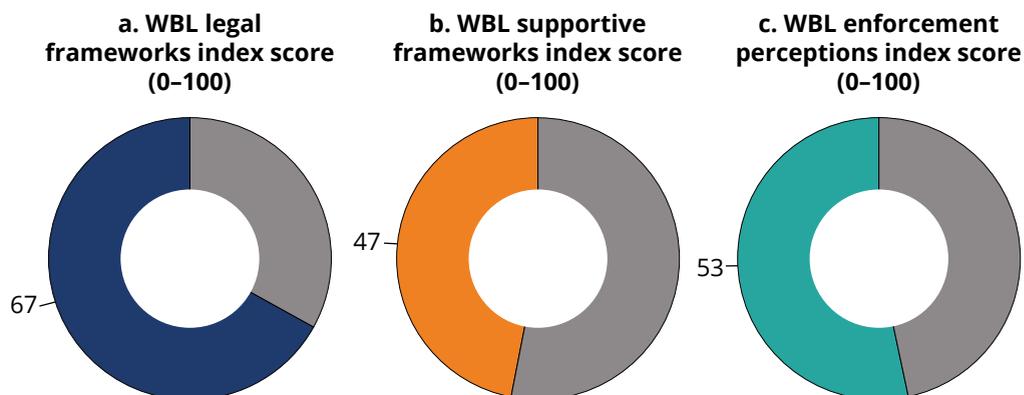
Barriers that keep women from contributing fully to growth and prosperity are far higher than previously thought: Even if laws on the books worldwide were fully enforced, women would have barely two-thirds the rights of men. But the latest data suggest these laws are enforced only halfway. Three main takeaways of the 2026 report outline where legal gaps persist, how experts perceive women's reality on the ground, and where economies are progressing.

## 1. Women’s legal rights to participate fully in the economy remain incomplete and uneven across economies, both in law and in implementation

Across all three pillars of *Women, Business and the Law 2026*, results reveal a marked imbalance among equal laws, the systems designed to implement them, and their enforcement. The global average score on the *Women, Business and the Law* legal frameworks index stands at 67 out of 100, emphasizing the wide gap that remains between current legal standards and the goal of equal rights under the law (refer to figure ES.2). None of the 190 economies reviewed in the 2026 study has yet achieved full legal economic equality for women.

Scores on the legal frameworks index already reveal a significant gap. Yet even in areas in which gender-equal laws are in place, the global economy runs on half-built systems and weak enforcement, creating a persistent gap between law and practice. The global average score on the supportive frameworks index is 47, meaning that fewer than half of the policies, institutions, mechanisms for access to justice, programs and services, and data systems needed to help women exercise their rights are in place. Perceptions of uneven enforcement of legal rights further compound gaps in implementation. The global average score of 53 on the enforcement perceptions index indicates that women’s rights are only partly upheld. Additionally, no economy scores above 90 in regard to this pillar. Experts report weak or inconsistent enforcement of gender-equal laws, reflecting limited confidence in how effectively the rights underlying these laws are protected. Yet where restrictive laws remain on the books, experts note that they are generally enforced, continuing to constrain women’s economic participation. This contrast reinforces a critical conclusion: The existence of a legal right does not

**FIGURE ES.2** Global averages reveal stark gaps in women’s legal rights regarding economic participation



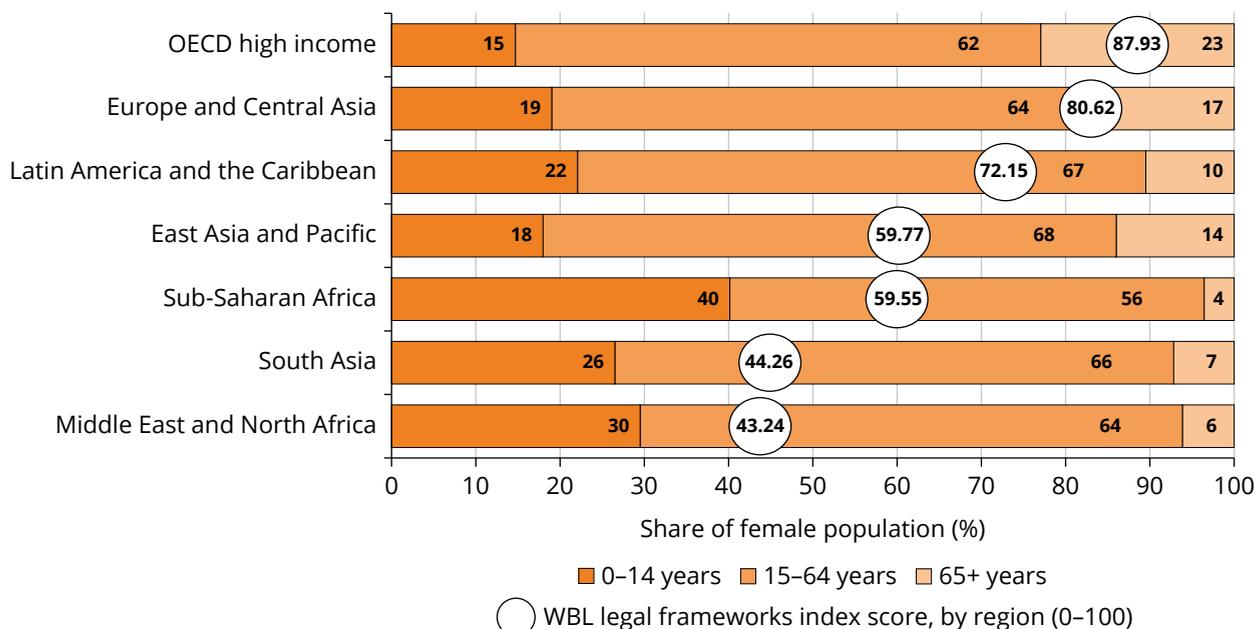
Source: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: Panels a and b reflect the global average scores across the full sample of 190 economies; panel c shows the global average score in a subsample of 178 economies for which WBL 2026 enforcement perceptions data are available.

guarantee its realization, whereas discriminatory provisions continue to actively harm women. They shape daily decisions, limit opportunities, and continue to influence women's ability to work, own assets, and participate fully in the economy.

Population patterns reveal an additional source of concern. Regions with the largest shares of girls and young women entering the workforce, such as Sub-Saharan Africa, South Asia, and the Middle East and North Africa, are also the places where legal barriers to women's economic opportunity remain the largest (refer to figure ES.3). Just as these regions face unprecedented pressure to create jobs, laws that limit the ability of millions of young women to work, earn, and start businesses still constrain them from doing so. Reforming these laws would unlock immense economic potential, broaden labor supply, and strengthen the demographic dividend these regions urgently need to harness. On the other hand, in economies with aging populations, such as high-income member economies of the Organisation for Economic Co-operation and Development (OECD) and those in the East Asia and Pacific and Europe and Central Asia regions, sustaining growth is impossible without fully tapping women's skills and labor. Without legal reform, women's potential stays locked.

**FIGURE ES.3** Legal equality is lowest among groups and in regions in which the share of women entering the workforce is the highest



Sources: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>; World Development Indicators database (2024), World Bank, <https://databank.worldbank.org/source/world-development-indicators>.

Note: Based on population data for 189 economies from the World Development Indicators for 2024. The figure shows the share of the female population in each age group represented, calculated by dividing the number of females in a specified age range in a particular region or income group by the total female population in that region or income group. In this figure (as throughout the report), the Middle East and North Africa region does not include Afghanistan and Pakistan and follows the previous World Bank regional classification. OECD = Organisation for Economic Co-operation and Development.

## **2. While stronger legal rights generally correlate with better implementation, a significant gap persists between law and practice**

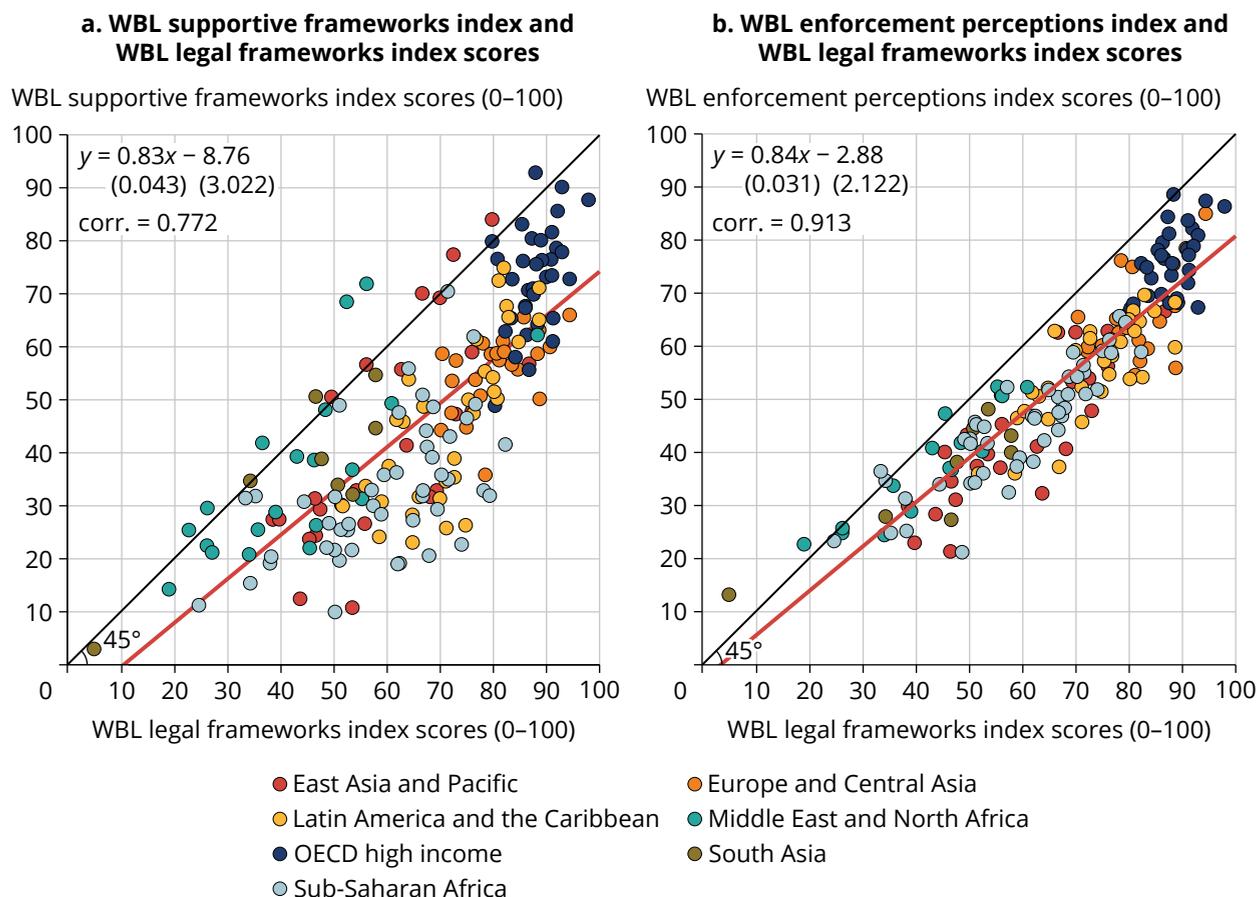
Global average scores for the legal frameworks, supportive frameworks, and enforcement perceptions indexes also reveal significant gaps in implementation and enforcement. On average, economies score 20 points lower on supportive frameworks than on legal frameworks and 14 points lower on enforcement perceptions (refer to figure ES.2). Despite the pronounced gaps in the implementation and enforcement of laws that these scores indicate, the three pillars are aligned with one another: Where laws are stronger, implementation mechanisms and enforcement tend to be stronger as well (refer to figure ES.4). Scores on the legal frameworks and supportive frameworks indexes show a clear correlation with one another: As laws become more equal, supporting systems tend to be stronger (refer to figure ES.4, panel a). Yet scores on the supportive frameworks index lag behind those on the legal frameworks index in nearly all economies. Alignment exists, but parity does not: Most economies perform better in regard to laws than in regard to the mechanisms that make them effective. A similar pattern emerges when legal frameworks and enforcement perceptions are compared. Scores on the legal frameworks and enforcement perceptions indexes also show a clear correlation with one another, indicating that economies with more gender-equal laws also tend to enforce them more effectively (refer to figure ES.4, panel b). For every increase of 1 point in an economy's score on the legal frameworks index, its score on the enforcement perceptions index rises by about 0.84 points, indicating that stronger legal systems are consistently associated with higher levels of enforcement. Most economies fall in the area below the 45-degree line in panel b of the figure, where perceptions of enforcement are lower than the level of legal equality. This shows that women's rights, in practice, are perceived to be far weaker than laws on the books would indicate.

The implications are clear: Closing the gap in economic rights for women requires more than legal reforms alone. For equal rights to translate into equal opportunities, governments must invest in supportive frameworks and ensure robust enforcement so that equal rights for women translate into equal opportunities in practice.

## **3. Women's legal rights vary across their economic life cycle, yet reforms are advancing where they are most urgently needed**

Women face unequal protections at every stage of their economic lives. Economies tend to outperform under the legal frameworks pillar compared with their performance under the supportive frameworks and enforcement perceptions pillars in regard to all topics except for Safety and Entrepreneurship. In regard to Safety, governments have often acted through executive measures to provide immediate protection and support to survivors of violence against women.

**FIGURE ES.4 More legal equality for women usually means stronger supportive systems and enforcement**

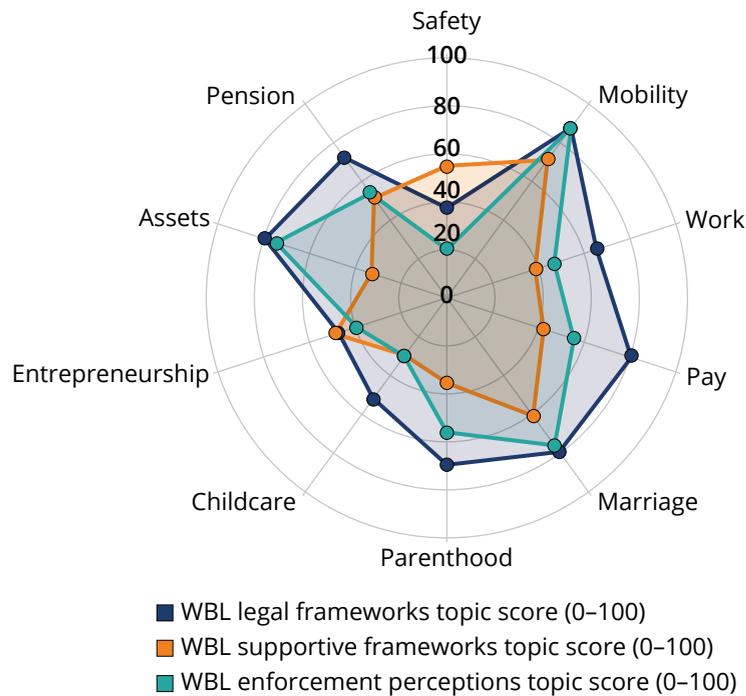


Source: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: Each point in each panel in the figure represents a single economy. A 45-degree line (black) is included in each panel for ease of comparability; a fitted regression line (red) is also included in each. The regression coefficients in the relationships depicted in both panels are statistically significant at the 1 percent level, and in each panel, the statistical relationship between the two indexes remains positive and statistically significant after income per capita of the latest available year after 2020 is controlled for. This relationship should not be interpreted as causal. The test conducted, in regard to the relationship in each panel, on the coefficient being equal to 1 was rejected at the 5 percent significance level, suggesting that there is not a one-to-one relationship. The correlation coefficient between the two scores is reported under the regression equation. The divergence between the regression lines and the 45-degree lines in the panels shows that, although there is a positive correlation, each increase of 1 point in an economy's score on the WBL legal frameworks index is associated with an increase of 0.83 point in its score on the WBL supportive frameworks index and an increase of 0.84 point in its score on the WBL enforcement perceptions index. In this figure (as throughout the report), the Middle East and North Africa region does not include Afghanistan and Pakistan and follows the previous World Bank regional classification. OECD = Organisation for Economic Co-operation and Development.

These measures include adopting national action plans on violence against women, providing health and psychological services, or establishing shelters and hotlines, interventions that are operational in nature and typically implemented through policy and institutions rather than legislation. As a result, supportive frameworks can deliver survivor-centered protection more quickly than comprehensive legal reform, even where legal protections remain incomplete. Similarly, in regard to Entrepreneurship, governments often rely on policy and administrative measures rather than legislative action alone. These can include national strategies to advance female entrepreneurship, the publication of anonymized sex-disaggregated data, and establishment of practical support programs to expand women’s access to finance and business services. The strongest performance across pillars appears in regard to the Mobility and Marriage topics, reforms on which have removed explicit restrictions on women’s movement and agency. Economies’ performance is lowest in regard to Safety, Entrepreneurship, and Childcare (refer to figure ES.5).

**FIGURE ES.5** Legal frameworks are stronger than supportive systems and enforcement perceptions in respect to almost every Women, Business and the Law topic



Source: Women, Business and the Law (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: The figure displays average WBL topic scores. Subsample is 178 economies for which WBL 2026 data on enforcement perceptions are available.

Safety remains one of the lowest-scoring topics among economies—even the strongest ones—globally. Across OECD high-income economies, laws addressing violence against women are still incomplete, even in those economies in which other legal dimensions are strong, and enforcement consistently trails legal guarantees. This signals a global failure to build the foundations necessary to protect women’s safety.

Economies also perform poorly in regard to the Entrepreneurship topic, with persistent legal barriers to credit and market access driving the weak performance. Women can start and operate businesses on a nearly equal footing with men in most of the world, but the enabling ecosystem remains uneven, and gaps in enforcement are significant. OECD high-income economies exhibit higher scores across the three pillars on Entrepreneurship, suggesting that robust enforcement of women’s economic rights in entrepreneurship is most evident where institutional capacity is greater.

Childcare is a critical global weak spot in the middle of women’s life cycles, when women typically have to balance work with caregiving. Gaps across the three pillars are substantial in all regions and at all income levels, and in low-income economies only about 1 percent of the supportive frameworks needed are in place. Expert assessments indicate that the enforcement of childcare laws reaches less than one-third of its full potential worldwide.

Weak performances among economies across topics transcend the interests of women alone: They point to structural economic and demographic challenges as well. Population growth is concentrated in regions with the lowest levels of legal, institutional, and enforcement protection, including Sub-Saharan Africa, South Asia, and the Middle East and North Africa. Weaknesses in respect to Safety, Childcare, Parenthood, Assets, and Entrepreneurship limit the ability of these regions to turn demographic growth into economic dividends. Strengthening performance in the areas these topics cover will allow policy makers to build an enabling environment for the increasing young population entering the labor market, transforming demographic expansion into broad-based, inclusive economic growth.

Despite ongoing legal constraints, the past two years have also witnessed reform momentum in the areas in which women face the greatest barriers. Between October 2, 2023, and October 1, 2025, 68 economies examined, across all regions, enacted 113 legal reforms, advancing gender equality across multiple dimensions of the law (refer to figure ES.6). This activity spanned nearly every topic and occurred where it is most urgently needed. Safety and Entrepreneurship, the topics in respect to which economies have the lowest scores in regard to legal frameworks, led the reform count, followed by Parenthood, Pay, Work, Childcare, Pension, Marriage, and Mobility. No reforms were recorded in regard to the Assets topic during this period.



Collectively, these reforms strengthened legal protections, expanded parental leave, increased childcare standards, and advanced equal rights in the areas of entrepreneurship and marriage, reducing key barriers to work and business and enabling women to participate more fully in economic life. Still, legal change also involved setbacks: Between October 2023 and October 2025, six economies enacted laws that reversed protections across seven *Women, Business and the Law* topics.

The Arab Republic of Egypt, Madagascar, the Federal Republic of Somalia, Oman, Jordan, and the Kyrgyz Republic registered the greatest progress among economies.<sup>1</sup> Egypt led global progress by removing restrictions on women's work at night and in jobs considered dangerous, mandating equal remuneration for work of equal value, expanding paid leave for parents, and introducing flexible work arrangements. Madagascar repealed restrictions on jobs considered dangerous and in a number of economic sectors, strengthened legislation regarding equal pay and nondiscrimination in recruitment, enacted laws on remote work, and introduced paid leave for fathers. The Federal Republic of Somalia prohibited discrimination in recruitment based on age, lifted long-standing restrictions on women's work at night and across economic sectors, and introduced paid leave for fathers. In Oman, the Social Protection Law shifted to the government the responsibility for payments for maternity leave; mandated equal eligibility criteria for survivor benefits for spouses, with payments made in installments; and counts childcare periods toward the calculation of pension benefits. Jordan advanced in regard to Entrepreneurship through enactment of a 20 percent quota for women on corporate boards, in regard to Work via instituting flexible work provisions, and in regard to Parenthood by establishing protection from dismissal for pregnant workers. In the Kyrgyz Republic, the 2025 Labor Code removed restrictions on women's employment in key economic sectors, including mining, construction, manufacturing, agriculture, transportation, energy, water, and dangerous jobs, and, for the first time, mandated equal remuneration for work of equal value.

## A road map for action

*Women, Business and the Law* equips economies with the evidence needed not only to assess the state of women's economic rights but also to identify where action is most urgent. Policy makers must complete the legal reforms already under way and eliminate discriminatory rules that limit women's potential. They must build the policies, institutions, mechanisms for access to justice, programs and services, and data systems that enable women to claim those rights in everyday life. And they must strengthen enforcement, so that legal promises translate into protection. By revealing gaps and imbalances across legal frameworks, supportive systems, and enforcement perceptions, *Women, Business and the Law* can guide more deliberate choices about reform priorities and policy design. Closing these gaps is what transforms commitments on paper into meaningful opportunities for women and shared gains for families, communities, and economies.

## Annex ES.A Women, Business and the Law 2026 scores

TABLE ES.A.1 Women, Business and the Law 2026 scores

● 75.01–100.00    ■ 50.01–75.00    ▲ 25.01–50.00  
 ◆ 0.00–25.00    — Not available

Economy	WBL 2026 legal frameworks index	WBL 2026 supportive frameworks index	WBL 2026 enforcement perceptions index
Spain	97.93 ●	87.75 ●	86.32 ●
Croatia	94.40 ●	66.08 ■	84.97 ●
Slovenia	94.38 ●	72.85 ■	87.41 ●
France	92.93 ●	90.18 ●	80.94 ●
Italy	92.93 ●	77.93 ●	67.30 ■
Ireland	92.10 ●	85.68 ●	78.87 ●
Australia	91.88 ●	78.68 ●	82.22 ●
Greece	91.25 ●	65.47 ■	74.33 ■
Lithuania	91.20 ●	61.05 ■	77.24 ●
Belgium	91.05 ●	81.63 ●	83.70 ●
Portugal	91.05 ●	73.50 ■	71.93 ■
Austria	90.88 ●	76.53 ●	78.24 ●
Romania	90.70 ●	60.00 ■	78.46 ●
New Zealand	90.00 ●	73.18 ■	—
Luxembourg	89.18 ●	76.38 ●	68.21 ■
United Kingdom	88.98 ●	80.18 ●	69.02 ■
Kosovo	88.75 ●	50.18 ■	55.94 ■
Bulgaria	88.65 ●	63.18 ■	67.62 ■
Peru	88.65 ●	71.18 ■	59.82 ■
Ecuador	88.63 ●	65.13 ■	68.28 ■
Cyprus	88.35 ●	58.73 ■	75.48 ●
Denmark	88.35 ●	64.33 ■	88.61 ●
Malta	88.35 ●	62.30 ■	—
Norway	88.13 ●	75.65 ●	75.63 ●
Canada	87.93 ●	92.93 ●	73.39 ■
United States	87.58 ●	69.93 ■	68.13 ■

(Table continues on next page)

**TABLE ES.A.1** *Women, Business and the Law 2026 scores (continued)*

Economy	WBL 2026 legal frameworks index	WBL 2026 supportive frameworks index	WBL 2026 enforcement perceptions index
Finland	87.50 ●	71.05 ■	81.20 ●
Sweden	87.30 ●	80.50 ●	84.37 ●
Slovak Republic	86.73 ●	55.68 ■	—
Viet Nam	86.73 ●	56.83 ■	66.61 ■
Czechia	86.60 ●	70.75 ■	76.51 ●
Estonia	86.28 ●	62.30 ■	79.53 ●
Iceland	86.05 ●	67.70 ■	77.17 ●
Netherlands	86.05 ●	67.38 ■	69.79 ■
Moldova	85.80 ●	65.63 ■	64.66 ■
Korea, Rep.	85.63 ●	76.25 ●	—
Germany	85.43 ●	83.18 ●	78.13 ●
Costa Rica	84.78 ●	60.95 ■	66.64 ■
Montenegro	84.63 ●	55.75 ■	—
Hungary	84.18 ●	58.08 ■	72.82 ■
Switzerland	83.55 ●	72.80 ■	69.51 ■
North Macedonia	83.53 ●	56.68 ■	59.56 ■
Poland	83.33 ●	65.43 ■	74.89 ■
Uruguay	82.93 ●	65.63 ■	69.66 ■
Mexico	82.55 ●	67.68 ■	54.20 ■
Latvia	82.30 ●	62.93 ■	75.63 ●
Mauritius	82.30 ●	41.60 ▲	58.93 ■
Uzbekistan	82.10 ●	59.08 ■	57.20 ■
Brazil	82.03 ●	74.93 ■	64.69 ■
Serbia	81.88 ●	61.10 ■	61.14 ■
Türkiye	81.18 ●	57.50 ■	54.58 ■
Colombia	81.05 ●	72.50 ■	62.89 ■
Japan	80.83 ●	76.58 ●	67.98 ■
Argentina	80.78 ●	50.30 ■	66.71 ■
Ukraine	80.63 ●	58.80 ■	74.92 ■
Israel	80.33 ●	48.93 ▲	67.19 ■

*(Table continues on next page)*

**TABLE ES.A.1** *Women, Business and the Law 2026 scores (continued)*

Economy	WBL 2026 legal frameworks index	WBL 2026 supportive frameworks index	WBL 2026 enforcement perceptions index
Paraguay	80.20 ●	51.55 ■	53.86 ■
Puerto Rico (US)	79.97 ●	54.25 ■	65.06 ■
Chile	79.80 ●	79.93 ●	65.40 ■
Taiwan, China	79.80 ●	84.10 ●	66.13 ■
Kyrgyz Republic	79.60 ●	58.65 ■	63.50 ■
Togo	79.33 ●	31.95 ▲	64.54 ■
San Marino	78.55 ●	35.85 ▲	76.15 ●
El Salvador	78.45 ●	55.38 ■	60.85 ■
Côte d'Ivoire	78.25 ●	32.92 ▲	65.65 ■
Albania	78.10 ●	60.68 ■	62.60 ■
Bosnia and Herzegovina	77.65 ●	50.80 ■	65.20 ■
Dominican Republic	76.83 ●	61.43 ■	58.19 ■
Georgia	76.68 ●	53.80 ■	61.31 ■
Zambia	76.68 ●	49.20 ▲	58.76 ■
South Africa	76.35 ●	62.00 ■	61.19 ■
Bolivia	76.30 ●	47.50 ▲	54.76 ■
Hong Kong SAR, China	76.05 ●	59.05 ■	62.87 ■
Mongolia	76.05 ●	47.93 ▲	56.27 ■
Panama	75.33 ●	50.05 ■	57.25 ■
Cabo Verde	75.03 ●	46.55 ▲	59.14 ■
Armenia	75.00 ■	44.83 ▲	60.16 ■
Venezuela, RB	74.80 ■	26.33 ▲	51.51 ■
Gabon	74.08 ■	22.70 ◆	51.88 ■
Lao PDR	73.03 ■	47.33 ▲	47.87 ▲
Kazakhstan	73.00 ■	57.43 ■	—
Grenada	72.72 ■	35.42 ▲	62.82 ■
Guyana	72.72 ■	38.92 ▲	61.55 ■
Philippines	72.53 ■	77.43 ●	53.97 ■
Russian Federation	72.30 ■	53.58 ■	59.84 ■

*(Table continues on next page)*

**TABLE ES.A.1 Women, Business and the Law 2026 scores  
(continued)**

Economy	WBL 2026 legal frameworks index	WBL 2026 supportive frameworks index	WBL 2026 enforcement perceptions index
Azerbaijan	72.18 ■	47.58 ▲	59.12 ■
Sierra Leone	71.88 ■	43.13 ▲	51.03 ■
Angola	71.60 ■	35.00 ▲	55.08 ■
Rwanda	71.47 ■	70.47 ■	56.46 ■
Suriname	71.22 ■	25.83 ▲	45.77 ▲
Honduras	71.13 ■	34.67 ▲	52.30 ■
Belarus	70.43 ■	58.75 ■	65.52 ■
Namibia	70.28 ■	35.83 ▲	54.27 ■
Tajikistan	70.22 ■	44.30 ▲	54.37 ■
Nicaragua	70.03 ■	31.43 ▲	59.23 ■
China	70.00 ■	69.30 ■	62.64 ■
Seychelles	69.58 ■	29.38 ▲	58.86 ■
Thailand	69.40 ■	32.92 ▲	53.38 ■
Kenya	68.75 ■	48.68 ▲	54.28 ■
Mozambique	68.55 ■	39.17 ▲	50.93 ■
Timor-Leste	68.20 ■	31.68 ▲	40.69 ▲
São Tomé and Príncipe	67.93 ■	20.63 ◆	48.36 ▲
Benin	67.60 ■	41.13 ▲	48.56 ▲
Burkina Faso	67.40 ■	44.20 ▲	46.91 ▲
Trinidad and Tobago	66.88 ■	48.75 ▲	37.27 ▲
Tanzania	66.85 ■	32.92 ▲	47.56 ▲
Ghana	66.72 ■	50.93 ■	50.46 ■
Lesotho	66.72 ■	31.88 ▲	44.22 ▲
Singapore	66.68 ■	70.10 ■	62.61 ■
Barbados	66.10 ■	31.68 ▲	62.90 ■
Madagascar	64.93 ■	27.30 ▲	51.80 ■
Bahamas, The	64.88 ■	23.13 ◆	46.30 ▲
St. Lucia	64.83 ■	28.33 ▲	52.16 ■
Belize	64.15 ■	53.88 ■	—

*(Table continues on next page)*

**TABLE ES.A.1** *Women, Business and the Law 2026 scores (continued)*

Economy	WBL 2026 legal frameworks index	WBL 2026 supportive frameworks index	WBL 2026 enforcement perceptions index
Uganda	64.13 	55.93 	42.27 
Fiji	63.75 	41.43 	32.34 
Guatemala	63.13 	45.88 	50.57 
Cambodia	62.73 	55.75 	41.17 
Malawi	62.48 	19.18 	46.91 
Zimbabwe	62.30 	47.60 	46.41 
South Sudan	62.10 	19.05 	38.29 
Guinea	61.88 	36.33 	46.88 
Jamaica	61.85 	46.25 	51.34 
Morocco	60.95 	49.38 	52.34 
St. Kitts and Nevis	60.45 	37.50 	47.78 
Congo, Dem. Rep.	59.50 	35.85 	39.03 
Dominica	59.03 	30.83 	46.53 
Liberia	58.95 	28.43 	37.37 
St. Vincent and the Grenadines	58.58 	24.18 	36.10 
India	57.93 	54.75 	43.17 
Nepal	57.93 	44.68 	40.01 
Gambia, The	57.50 	30.05 	32.50 
Ethiopia	57.20 	33.00 	52.31 
Saudi Arabia	56.23 	71.95 	50.68 
Indonesia	56.20 	56.68 	45.33 
Antigua and Barbuda	56.03 	33.75 	50.80 
Kiribati	55.90 	26.65 	37.17 
Djibouti	55.33 	31.33 	52.42 
Samoa	54.28 	32.92 	—
Bhutan	53.60 	32.17 	48.15 
United Arab Emirates	53.58 	36.83 	—
Myanmar	53.55 	10.83 	39.72 
Central African Republic	53.48 	21.68 	41.74 

*(Table continues on next page)*

**TABLE ES.A.1 Women, Business and the Law 2026 scores  
(continued)**

Economy	WBL 2026 legal frameworks index	WBL 2026 supportive frameworks index	WBL 2026 enforcement perceptions index
Senegal	52.90 	26.55 	44.85 
Burundi	52.68 	25.43 	36.07 
Jordan	52.50 	68.55 	40.22 
Haiti	51.73 	30.00 	36.02 
Marshall Islands	51.48 	30.20 	37.43 
Chad	51.40 	25.50 	45.27 
Botswana	51.10 	19.68 	45.74 
Nigeria	51.10 	49.00 	34.33 
Maldives	50.80 	34.00 	44.54 
Mali	50.33 	31.68 	41.65 
Eritrea	50.28 	10.00 	34.22 
Congo, Rep.	50.23 	21.68 	42.61 
Malaysia	49.60 	50.55 	43.35 
Equatorial Guinea	49.15 	26.75 	42.49 
Guinea-Bissau	48.75 	22.10 	21.25 
Egypt, Arab Rep.	48.50 	48.13 	41.82 
Sri Lanka	47.78 	38.88 	38.22 
Papua New Guinea	47.50 	29.35 	31.08 
Lebanon	46.78 	26.38 	36.79 
Micronesia, Fed. Sts.	46.68 	24.43 	34.61 
Pakistan	46.68 	50.68 	27.35 
Solomon Islands	46.53 	31.38 	21.37 
Tunisia	46.38 	38.67 	37.05 
Algeria	45.53 	22.08 	47.31 
Vanuatu	45.48 	23.75 	40.06 
Cameroon	44.48 	30.83 	34.01 
Palau	43.75 	12.50 	28.42 
Bahrain	43.15 	39.30 	40.82 
Tonga	39.80 	27.50 	22.99 

*(Table continues on next page)*

**TABLE ES.A.1** *Women, Business and the Law 2026 scores (continued)*

Economy	WBL 2026 legal frameworks index	WBL 2026 supportive frameworks index	WBL 2026 enforcement perceptions index
Iraq	39.17 ▲	28.83 ▲	28.92 ▲
Brunei Darussalam	38.58 ▲	27.45 ▲	29.90 ▲
Somalia, Federal Republic of	38.33 ▲	20.43 ◆	25.23 ▲
Niger	38.08 ▲	19.18 ◆	31.33 ▲
Oman	36.67 ▲	41.88 ▲	—
Libya	35.83 ▲	25.50 ▲	33.75 ▲
Eswatini	35.35 ▲	31.83 ▲	24.85 ◆
Bangladesh	34.38 ▲	34.73 ▲	27.92 ▲
Comoros	34.38 ▲	15.43 ◆	34.69 ▲
Syrian Arab Republic	34.15 ▲	20.83 ◆	24.45 ◆
Mauritania	33.50 ▲	31.45 ▲	36.48 ▲
Kuwait	27.20 ▲	21.25 ◆	—
Qatar	26.28 ▲	29.58 ▲	25.73 ▲
Iran, Islamic Rep.	26.25 ▲	22.50 ◆	24.84 ◆
Sudan	24.75 ◆	11.25 ◆	23.33 ◆
West Bank and Gaza	22.83 ◆	25.43 ▲	—
Yemen, Rep.	19.10 ◆	14.25 ◆	22.73 ◆
Afghanistan	5.00 ◆	3.00 ◆	13.23 ◆

Source: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: In this table “—” indicates that the enforcement perceptions index score is not available as a result of an insufficient number of responses. The enforcement perceptions index score is listed for a total of 178 economies for which data are available. Economies are sorted based on their legal frameworks index scores. Economies with equal scores on that index are listed alphabetically. A reproducibility package is available for WBL 2026 data construction in the Reproducible Research Repository at <https://reproducibility.worldbank.org/catalog/460>. SAR = special administrative region.

## Note

1. Since there was no *Women, Business and the Law 2025* update, *Women, Business and the Law 2024* data as published have been recalculated under the revamped *Women, Business and the Law 2.0* methodology to permit assessment of the improvement since October 1, 2023.

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# ***WOMEN, BUSINESS AND THE LAW AND WOMEN'S ACCESS TO JOBS AND INCLUSIVE GROWTH***

Jobs do more than generate income: They transform lives. The true engines of inclusion and growth, jobs give people dignity and independence, unleash potential in every community, and strengthen societies from within. Creating more and better jobs is not only central to the World Bank's mission, it is the foundation of sustainable and inclusive prosperity.

## **Women's economic participation: A driver of jobs, productivity, and growth**

Equal economic opportunity for women is fundamental to realizing this vision of prosperity, productivity, and resilience. It is not only a matter of fairness, but

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A reproducibility package is available for this book in the Reproducible Research Repository at <https://reproducibility.worldbank.org/catalog/459>.

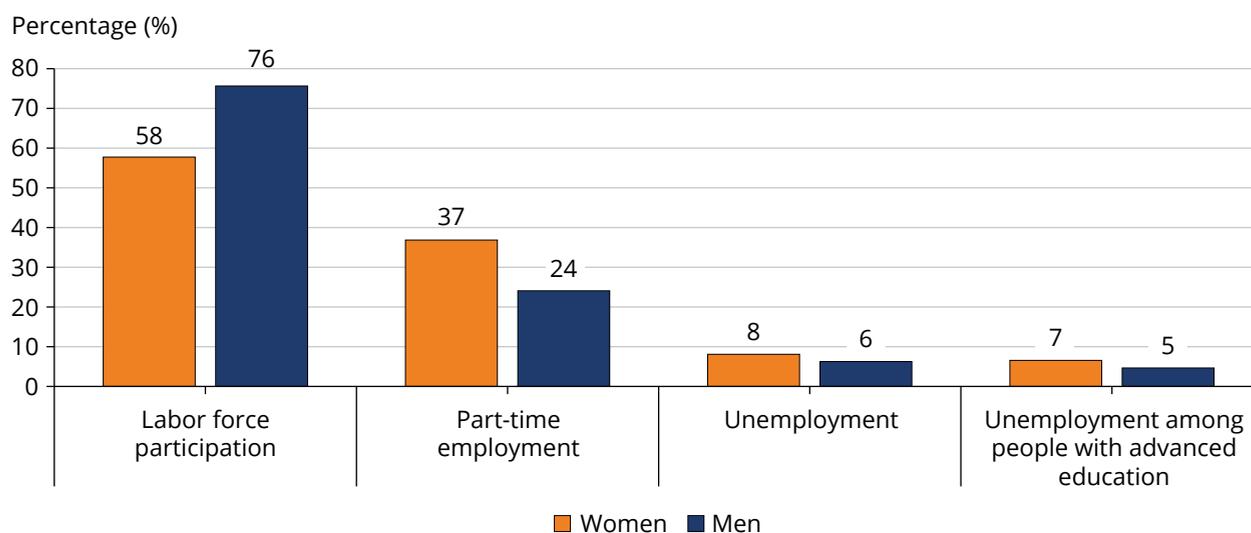
also a proven driver of job creation and economic growth. Evidence consistently shows that gender equality in the workplace expands employment opportunities, increases labor productivity, and improves the quality of work. Gender-inclusive firms are more innovative, productive, and profitable, leading to more dynamic and better-paid employment (Cook et al. 2021; Rock and Grant 2016). Closing gender gaps in employment and entrepreneurship further increases aggregate income and productivity by improving the allocation of talent across the labor market (Cuberes and Teignier 2016, 2018; Ostry et al. 2018). Recent research shows that removing barriers for female entrepreneurs can deliver substantial gains for the economy, including higher female labor participation and earnings, and boost productivity and welfare (Behr and Xi 2026; Chiplunkar and Goldberg 2024).

At the same time, women's full participation in the economy has powerful effects on growth. Higher participation of women in skilled occupations and the removal of barriers to their full economic engagement significantly boost long-term output growth (Hsieh et al. 2019; Petersson et al. 2017). Estimates suggest that achieving gender parity in work could add between US\$12 trillion and US\$28 trillion to global GDP (Woetzel et al. 2015). Reducing gender disparities further bolsters countries' capacity to withstand shocks and supports external stability by increasing competitiveness and diversifying the range of goods and services countries produce and export (Blanton and Blanton 2015; Busse and Nunnenkamp 2009; Kazandjian et al. 2016; Seguino 2000, 2010). Equal participation of women in the labor market could raise long-term GDP per capita by an average of 20 percent globally, with potential gains approaching 50 percent in the Middle East, North Africa, and South Asia (Devadas and Kim 2020; Fiuratti et al. 2024; Fluchtmann et al. 2024; Pennings 2022). These findings highlight not only the aggregate benefits for growth, but also the gains in macroeconomic efficiency that arise from a more optimal allocation of human capital across the economy.

Women's leadership is also a key driver of economic growth. Greater representation in legislatures and cabinets is strongly associated with advances in women's economic rights (Oliver Wyman Forum et al. 2025). Women's political participation accelerates the adoption of laws that expand women's labor participation and entrepreneurship and the protection of women from violence, demonstrating that gender equality in decision-making benefits economies and societies as a whole.

Yet despite these clear advantages, women remain underrepresented in the economy. Only 58 percent of women participate in the labor force, compared with 76 percent of men. Women are more likely to work part-time and face higher unemployment, even with advanced education (refer to figure 1.1).

**FIGURE 1.1** Women's participation in the labor market remains lower than men's, with higher rates of part-time work and unemployment, even among those with advanced education



Source: World Development Indicators (WDI) database (2024), World Bank, <https://databank.worldbank.org/source/world-development-indicators>.

Note: “Labor force participation” is the share of the population ages 15–64 that is economically active. “Part-time employment” is expressed as a percentage of total employment. “Unemployment” measures the share of the labor force that is unemployed (using International Labour Organization–modeled estimates). “Unemployment among people with advanced education” reflects the share of the labor force with advanced education that is unemployed. “Advanced education” includes tertiary short-cycle, bachelor’s, master’s, and doctoral degrees as defined by the International Standard Classification of Education 2011. The indicators are calculated as simple averages, using data from 66 to 173 economies, depending on data availability in the WDI 2024 database.

## The barriers holding women back: Human capital, norms, and legal constraints

Behind the inequalities in labor market outcomes lie a range of systemic barriers that constrain women’s ability to participate fully in the economy. These include constraints relating to human capital, social and cultural norms, and legal and policy barriers, each operating at different levels but all reinforcing one another. At the individual level, gaps in health, education, and financial inclusion continue to limit women’s capacity to join and remain in the workforce. At the social level, traditional norms and expectations shape attitudes about women’s roles, influencing time use, mobility, and access to leadership positions. And at the institutional level, discriminatory laws and inadequate policies restrict women’s rights to work, own

property, or start businesses (Saavedra-Caballero et al. 2025). At the same time, demand-side constraints (such as discrimination in hiring practices and retention, decent work standards, wage setting, and sectoral structure) and contextual factors (such as social norms and risks of gender-based violence in the workplace) may reduce opportunities for women in the labor force even when supply-side barriers are addressed (Carranza et al. 2018; Halim et al. 2023).

### **Constraints related to human capital**

Closing gender gaps in education and health can enhance labor market efficiency by improving the allocation of talent and reducing productivity losses from gender-based misallocation (Goldberg et al. 2025). According to the World Bank's Human Capital Index, girls today outperform boys on average in health, education, and survival outcomes, and in most countries they complete primary and secondary schooling at equal or higher rates (Esteve et al. 2016; Stoet and Geary 2020; World Bank 2024). These gains reflect remarkable progress in building women's and girls' human capital. Yet persistent barriers still prevent women from fully translating these advances into economic participation. Recent evidence underscores this disconnect: In most low- and middle-income countries, girls now outperform boys in schooling and on indicators of early-life health but fall behind them in employment and earnings and shoulder a disproportionate share of unpaid care work during adulthood (Desmond et al. 2024). In South Asia, despite major improvements in women's education, labor force participation has stagnated, indicating that human capital gains alone are insufficient to drive equal economic outcomes (Bussolo et al. 2024).

### **Barriers rooted in social and cultural norms**

Social and cultural norms remain among the most pervasive barriers to women's economic participation because they define what roles are considered acceptable for women and men, shaping both individual choices and institutional behavior. These norms influence women's time use, mobility, occupational choices, and leadership opportunities, often more powerfully than formal rules. Empirical studies confirm that the behavioral and normative constraints these norms impose persist even when women achieve parity in education and health. Data from 2010 show that even after human capital variables are controlled for, such constraints accounted for more than 40 percent of the gap between men and women in labor force participation in China (Xiao and Asadullah 2020). In Brazil, women who risk earning more than their husbands often withdraw from or limit their labor participation, reflecting how identity norms suppress potential income (Codazzi et al. 2018). Similarly, restrictive social norms in northern Nigeria reduce women's entry into profitable agricultural value chains, reinforcing occupational

segregation and lower returns (Das et al. 2023). Cross-country evidence further shows that social norms and fertility-related “child penalties” interact with education and cultural expectations, thus sustaining inequality, even as countries develop (Hiller 2014; Kleven and Landais 2017). Social norms also shape employer and societal biases, influencing hiring and promotion. Surveys show that one in four women (25 percent) and more than one in three men (37 percent) agree that men make better executives (UNDP 2023). Changing the norms that shape such attitudes is essential for meaningful progress toward lifting barriers to women’s full employment.

### **Legal and institutional barriers to equality and economic participation**

Social norms often find expression in formal laws and institutions (Gurbuz Cuneo et al. 2026). When laws reinforce unequal gender roles, they can entrench women’s economic exclusion. Evidence shows that legal barriers correlating with bias against women are associated with lower rates of employment and entrepreneurship among women (Elefante et al. 2023; Ubfal 2024). Conversely, research shows that equality laws help shift cultural expectations, which in turn influence labor market outcomes (Pande and Roy 2021). Discriminatory legal frameworks span several interconnected domains—family and property law, labor and social protection, and laws addressing gender-based violence—that together are associated with differences in women’s access to jobs, assets, and opportunities.

Family and property laws that institutionalize unequal gender roles limit women’s autonomy and economic participation. Provisions requiring wives to obey their husbands or denying them equal status as heads of household weaken women’s decision-making power, reduce their labor force participation, and constrain their control over income and assets (Hallward-Driemeier and Gajigo 2015; Heath and Tan 2020; Hossain 2013; Htun et al. 2019). Restrictions on remarriage or inheritance reinforce women’s economic dependency and heighten their risks of poverty, especially among widows (Baker et al. 2004; Brien et al. 2004; Dasgupta and Mukherjee 2006). By limiting women’s agency and their legal capacity to own, manage, or dispose of property, such constraints also restrict their ability to make independent financial decisions and use assets as collateral, creating structural barriers to entrepreneurship. Evidence shows that female-led firms facing such constraints have lower productivity and profits and are less likely to secure loans or venture capital (Allison et al. 2023; Bapna and Ganco 2021; Bardasi et al. 2011; Campos et al. 2019; Demirgüç-Kunt et al. 2018; Ewens and Townsend 2020). These disparities limit women’s ability to scale up their businesses and contribute fully to innovation, job creation, and private sector growth.

Unequal or discriminatory labor market and social protection laws also create structural barriers to women's work and earnings. Discrimination against women in recruitment and employment presents severe barriers to women's ability to find a job and advance in their professions (Button 2019; Cortés and Pan 2020; Gorman 2005; Nadler and Kufahl 2014; Porter 2000). Limiting a woman's occupational choices has a number of 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). Inadequate parental leave and childcare provisions compound these barriers. Access to paid leave for parents remains uneven and often limited to higher-income workers (Goldin et al. 2020; Tribin-Uribe et al. 2019). Affordable childcare is similarly scarce, despite evidence that childcare laws represent an important enabler to women's economic participation (Anukriti et al. 2023). Unequal pension provisions further penalize women in their careers by shortening contribution periods and lowering lifetime income. Lower statutory retirement ages for women, for example, reduce lifetime earnings and increase vulnerability to old-age poverty (Burn et al. 2020; Chłoń-Domińczak 2017; Chłoń-Domińczak et al. 2019). Together, these gaps in labor and social protection frameworks reduce women's economic participation, overall labor productivity, and lifetime income security.

Violence against women 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). Weak legal protections against gender-based violence impose substantial economic costs through reduced productivity, lost earnings, and lower accumulation of human capital (Vyas et al. 2023). The absence of complementary policies and services, such as survivor assistance and access to justice mechanisms, further compounds these barriers, limiting women's capacity to enter and remain in the labor market and creating ripple effects across families and communities.

## ***Women, Business and the Law: A diagnostic tool for jobs and inclusive growth***

Building on the evidence presented in the previous section, the *Women, Business and the Law* project measures the enabling environment for women's economic participation and shows how the law, when implemented and effectively enforced, is associated with job creation and inclusive growth. By systematically benchmarking laws, policies, and enforcement practices across 190 economies, *Women, Business and the Law* provides the evidence governments need to identify obstacles, design solutions, and sustain progress toward gender equality in the labor market.

## What *Women, Business and the Law* measures: A framework built on three pillars

The *Women, Business and the Law* index serves as a road map for reform by capturing three interdependent pillars that together shape women's access to jobs:

- *Legal frameworks*: equal rights and explicit restrictions on women's work and entrepreneurship
- *Supportive frameworks*: policies and institutions that support the implementation of laws
- *Enforcement perceptions*: the extent to which public authorities enforce, in practice, each of the laws and rights measured under legal frameworks, as assessed by experts.

Together, these pillars form a diagnostic tool for understanding the complex links among law, policy, and labor market outcomes. They allow policy makers to determine where progress stalls: whether a particular constraint lies in the absence of legal guarantees, the weakness of supportive systems, or limited confidence in enforcement. By making these “broken links” visible, *Women, Business and the Law* helps countries target reforms and resources where they can have the greatest impact on women's economic participation. In doing so, it also serves as a catalyst for reform: It provides the data, research, and analysis policy makers need to expose the gaps, track the progress, and chart the pathways for reform. Measurement therefore becomes momentum: Once gaps are quantified, governments can benchmark against peers, set reform priorities, and monitor progress over time.

## Why laws and policies matter: Stronger rights, stronger economies

Empirical evidence using *Women, Business and the Law* data underscores that advancing legal equality yields broad and lasting gains in employment and growth. Countries with more gender-equal legal systems experience sustained increases in women's participation in the labor market without reducing men's employment. These effects persist for a decade or more, indicating durable structural change (Hyland et al. 2020; Sever 2022). Gender-equal legal frameworks increase women's wages, business ownership, and representation in managerial positions (Amin and Islam 2022; Fruttero et al. 2023; Htun et al. 2019; Islam et al. 2019; Mukhopadhyay 2012). At the macroeconomic level, gender-equal laws are associated with faster income growth in lower-income countries, helping narrow income gaps across economies (Sever 2025). A large body of research reinforces these links between legal reforms in all areas measured by *Women, Business and the Law*, women's employment, and growth (refer to box 1.1).

**BOX 1.1** Reforms across all areas measured by *Women, Business and the Law* are associated with more and better jobs and growth

A broad body of evidence shows that reforms in all areas measured by *Women, Business and the Law*—from workplace equality and pay to entrepreneurship, property, family law, childcare, and protection from violence—strengthen women’s participation in the labor market and contribute to more inclusive growth.

Antidiscrimination laws narrow gender gaps in labor market participation (Goldin 2023), and removing barriers to property ownership, credit access, and employment can substantially increase women’s participation and overall GDP growth (Gonzales et al. 2015). Cross-country research confirms that gender-equal laws reshape incentives and expectations in the labor market (Pande and Roy 2021; Tertilt et al. 2022). Expanding women’s property, inheritance, and divorce rights increases their bargaining power, reduces domestic violence, and improves their education and employment outcomes (Corradini and Buccione 2023; El Mekkaoui et al. 2024; Stevenson and Wolfers 2006). Secure property rights and antidiscrimination guarantees in access to credit increase women’s earnings, enhance their financial inclusion, and reduce poverty (Deininger and Goyal 2023; Jayachandran 2015), and greater legal protection combined with greater bargaining power increases the likelihood women will start businesses and create jobs (Ashraf et al. 2019).

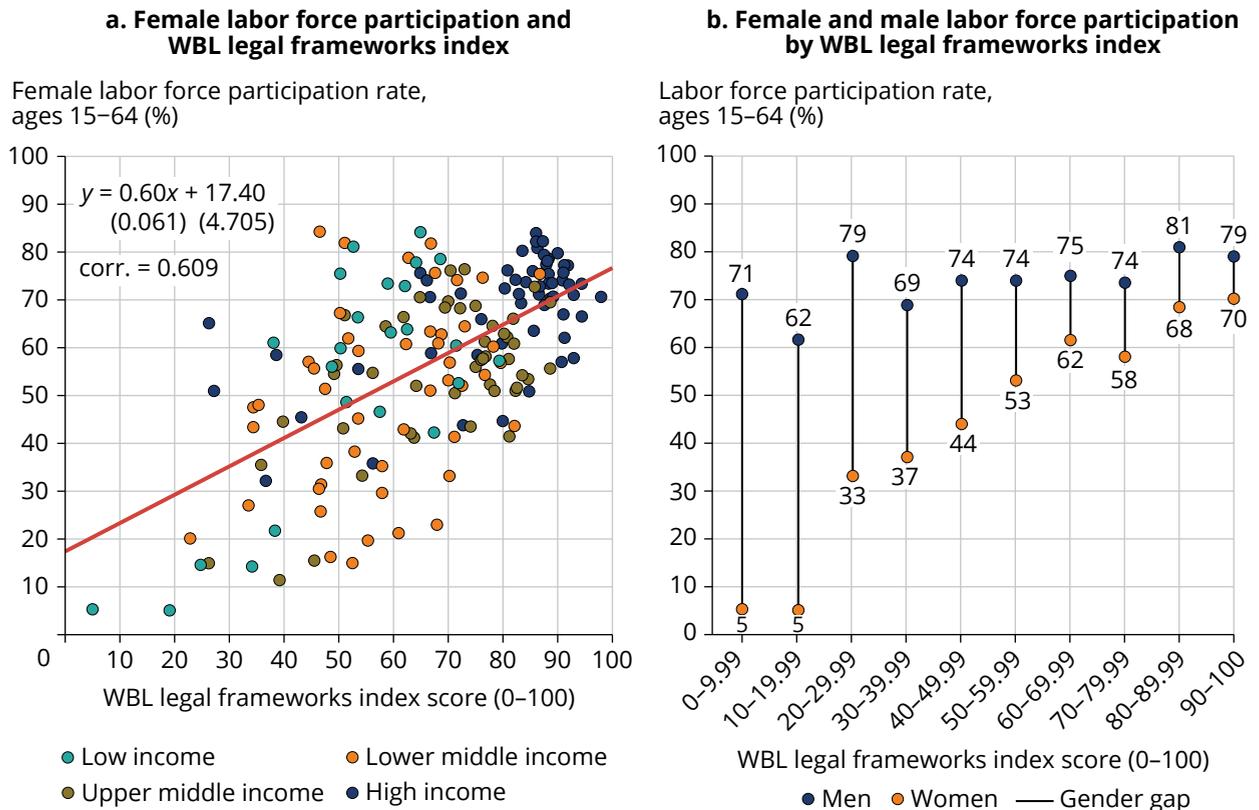
Prohibiting gender-based discrimination in employment expands women’s access to higher-quality jobs and career advancement (Amin and Islam 2015), supports their long-term accumulation of human capital (Rostiyanti et al. 2020), and sustains female labor force participation (Iregui-Bohórquez et al. 2024; Kawaguchi 2013). Expanding paid parental leave and childcare access promotes shared caregiving, and closing gaps in the ages at which men and women qualify for pensions strengthens women’s earnings and retirement security. Childcare reforms alone can raise women’s labor force participation by 2–4 percent within five years and could yield up to US\$3.76 in global GDP for every dollar invested by 2035 (ILO and ADB 2023).

Robust protections against violence—including laws regarding sexual harassment, domestic violence, child marriage, and femicide—further enhance women’s safety and labor force participation, as well as inclusive growth (Alonso-Almeida 2014; Gu et al. 2022; Lima 2023; McGavock 2021; Mendoza 2024; Moscoso 2022; Wilson 2022).

Together, this evidence demonstrates that reforms across all *Women, Business and the Law* dimensions expand women’s access to work, increase women’s job quality, and strengthen their productivity and resilience, forming the empirical foundation for *Women, Business and the Law*’s diagnostic framework for identifying where legal change can have the greatest impact on jobs and growth.

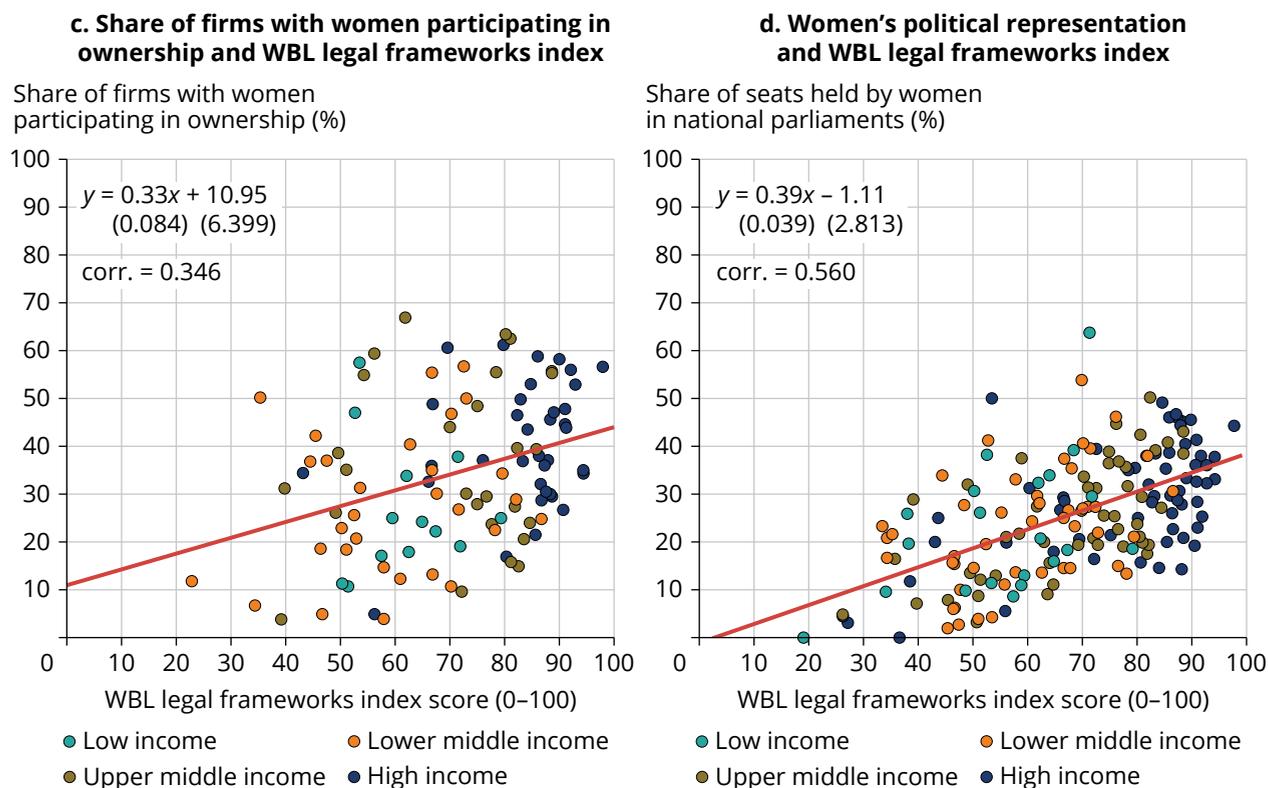
Building on this global evidence, new data from *Women, Business and the Law* confirm the strong empirical link between legal equality and women's participation in the labor market. Each one-point increase in an economy's score on the *Women, Business and the Law* legal frameworks index is associated with a 0.60 percentage point increase in women's rate of labor force participation (refer to figure 1.2, panel a). The positive association extends beyond women: Economies with higher levels of legal equality also record higher overall labor force participation for both sexes, narrowing the gender gap in employment (refer to figure 1.2, panel b). The share of firms with women participating in ownership likewise increases where equality laws are in place, underscoring how equal legal rights help unlock untapped entrepreneurial potential (refer to figure 1.2, panel c). Moreover, women's political representation increases with stronger economic rights for women, a relationship that holds across income groups and political systems (refer to figure 1.2, panel d; Oliver Wyman Forum et al. 2025). Taken together, these results demonstrate a continuous, measurable relationship between legal equality and women's economic outcomes.

**FIGURE 1.2** Equality laws are associated with more women working, owning businesses, and participating in politics, as well as smaller gender gaps



(Figure continues on next page)

**FIGURE 1.2** Equality laws are associated with more women working, owning businesses, and participating in politics, as well as smaller gender gaps (continued)

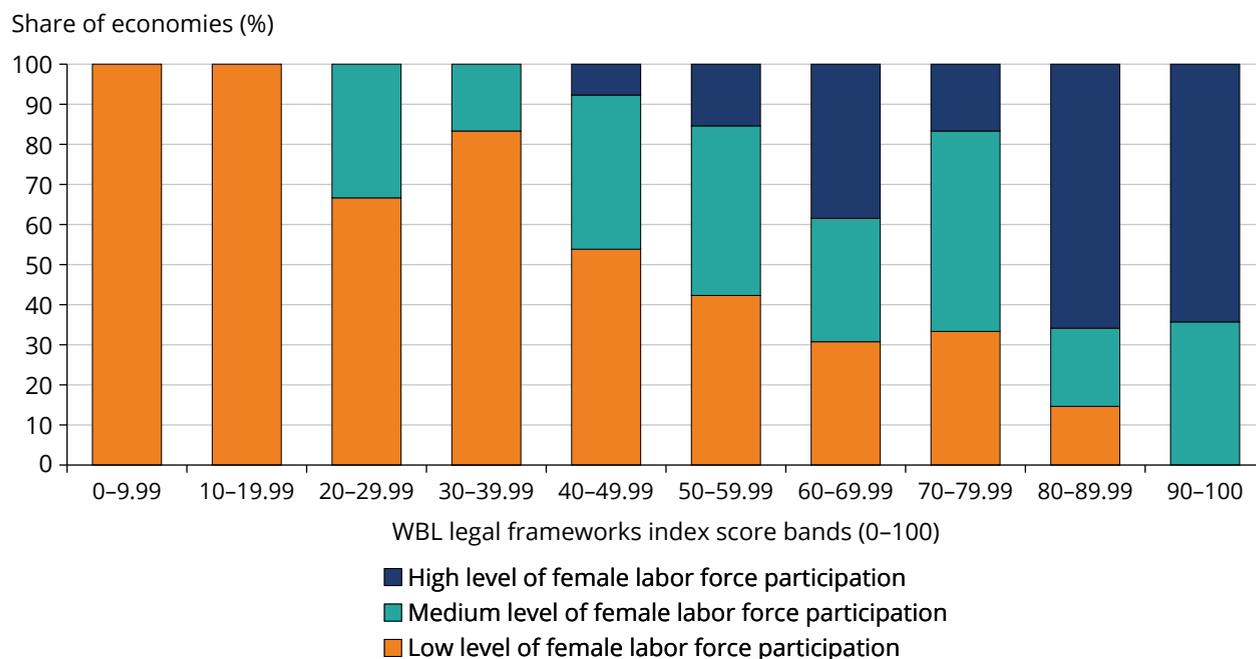


Sources: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>; World Development Indicators (WDI) database (2022–24), World Bank, <https://databank.worldbank.org/source/world-development-indicators>; and Enterprise Surveys (ES) database (2022–25), World Bank, <https://www.enterprisesurveys.org/en/data>.

Note: Sample size for panels a and b is 177 economies; for panel c, it is 106 economies, and for panel d, it is 179 economies. Female and male labor force participation rates (panels a and b) and share of parliamentary seats held by women (panel d) are from the WDI database, and the share of firms with women participating in ownership (panel c) is from the ES database; data are from the most recent year since 2022 for which data are available. WBL legal frameworks index scores are from 2026. Red lines in panels a, c, and d are fitted regression lines; the estimated correlation coefficients are statistically significant at the 1 percent level, and the relationships remain positive and statistically significant after income per capita of the latest available year after 2022 (from the WDI) is controlled for.

Economies cluster along this relationship in ways that reveal differences in performance and reform potential (refer to figure 1.3). Economies with weaker legal frameworks are heavily concentrated among those with low female labor force participation, whereas those with stronger frameworks are far more likely to achieve high labor force participation levels among women.

**FIGURE 1.3** Female labor force participation is found to be higher where legal protections are stronger



Sources: *Women Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>; and World Development Indicators (WDI) database (2024), World Bank, <https://databank.worldbank.org/source/world-development-indicators>.

Note: Bars represent the distribution of economies across WBL legal frameworks index score ranges. Color shading shows female labor force participation levels, defined as tertiles of the share of the female population ages 15–64 that is economically active. Analysis is conducted for 173 economies for which 2024 WDI data on labor force participation are available.

The share of economies with low female labor force participation declines steadily as *Women, Business and the Law* scores rise, and for those with high female labor force participation, it increases sharply. This pattern reinforces that where laws guarantee equal rights and opportunities, more women are able to enter and remain in the workforce. At the same time, the variation among midrange performers suggests that though legal reforms are essential, broader institutional and social change must complement them in order for them to translate equality under the law into equality in practice. These findings highlight both progress achieved and the scope for further reform.

### A virtuous cycle of reform and results

Understanding how gender equality gains take root over time requires looking at the mechanisms that sustain progress. The interaction among *Women, Business and the Law*'s three pillars illustrates a virtuous cycle of reform and results.

Legal reforms create an enabling environment for equality, supportive frameworks ensure the rights imbedded in those reforms are implemented, and effective enforcement builds trust and accountability. As laws and legal systems strengthen, more women join the labor market, increasing labor force participation boosts growth and fiscal revenues, and higher growth and revenues in turn create political and economic space for further reform.

In this way, *Women, Business and the Law* helps countries connect the dots between legal equality and job creation. The index provides not just a snapshot of where an economy stands, but a road map for how it can move forward, showing how progress in regard to one pillar reinforces advances in the others. By measuring de jure rights, implementation systems, and perceptions of enforcement, *Women, Business and the Law* enables policy makers to understand both where reforms are needed and why some reforms succeed while others stall.

### **Women, Business and the Law: Global public good for jobs and growth**

As a flagship World Bank diagnostic, *Women, Business and the Law* is central to the evidence base for the World Bank's jobs strategy. Its historical database, covering more than 400,000 legal data points and tracking more than 2,000 reforms since 1970, provides unparalleled insight into how equality under the law translates into economic outcomes. *Women, Business and the Law* data and analysis inform World Bank operations and country engagement, translating legal evidence into tangible action for more and better jobs (refer to box 1.2).

#### **BOX 1.2 Women, Business and the Law data inform country reforms and have global impact**

*Women, Business and the Law* data and analysis guide governments, World Bank teams, and partners in designing policies that expand women's economic opportunities.

##### **Catalyst for reform and collaboration**

*Women, Business and the Law* evidence has spurred landmark legal changes worldwide. In Azerbaijan, for example, *Women, Business and the Law* findings led to amendments to the labor code that eliminated 674 job restrictions affecting women. Following a *Women, Business and the Law* regional workshop with 14 African governments, Gabon reformed its civil, criminal, and labor codes, granting women

*(Box continues on next page)*

### **BOX 1.2** *Women, Business and the Law* data inform country reforms and have global impact (continued)

equal rights to choose their residences, work without spousal permission, open bank accounts, and own property, and introduced its first domestic violence law. In Jordan, *Women, Business and the Law* data underpinned reforms removing restrictions on women's employment in industrial jobs, prohibiting workplace sexual harassment, and outlawing discrimination against women. *Women, Business and the Law* data and World Bank support informed Sierra Leone's 2023 Employment Act, which banned job discrimination, mandated equal remuneration for work of equal value, and introduced parental leave.

#### ***Operational integration and country engagement***

Since 2015, *Women, Business and the Law* data have informed more than 120 World Bank lending operations aimed at expanding women's economic participation. Since 2024 alone, the project has contributed to 19 newly approved lending projects and to the Regional Gender Action Plan for the Middle East and North Africa. *Women, Business and the Law* data are now embedded in the World Bank's *Country Growth and Jobs Report*, helping identify legal barriers and reform priorities to generate jobs at scale. In parallel, the project codevelops guidance on integrating gender into macroeconomic and fiscal frameworks and supports in-depth country analyses across sectors.

#### ***Partnering to implement the World Bank Group Gender Strategy 2024–2030***

*Women, Business and the Law* data underpin indicator 1.7 of the implementation plan for the World Bank Group Gender Strategy 2024–2030, which calls for monitoring of the number of countries introducing legal changes to advance gender equality. By integrating *Women, Business and the Law* evidence into country strategies and operations, World Bank teams advance the gender strategy's objectives while ensuring their alignment with national priorities.

#### ***Integration into global indexes***

Several influential global indexes draw on *Women, Business and the Law* data, including the Millennium Challenge Corporation's Women in the Economy indicator; the Georgetown Institute for Women, Peace and Security's Women, Peace and Security Index; and the World Economic Forum's *Global Gender Gap Report*. Together with platforms such as the OECD [Organisation for Economic Co-operation

*(Box continues on next page)*

### **BOX 1.2** *Women, Business and the Law* data inform country reforms and have global impact (continued)

and Development] Dashboard on Gender Gaps and Our World in Data, these collaborations amplify the project’s reach and accelerate reform through data-driven evidence.

#### **Stakeholder engagement**

In 2024, the *Women, Business and the Law* team engaged more than 20,000 stakeholders across more than 100 events, from high-level global forums to in-country workshops and bilateral policy dialogues. These efforts helped turn evidence into reform, building coalitions across governments, civil society, and the private sector in line with the World Bank Group Gender Strategy’s call to accelerate progress through partnerships.

At its core, *Women, Business and the Law* is both a mirror and a map: a mirror that reflects where gender gaps in the legal environment still hold women back, and a map that guides countries toward reforms that unlock women’s potential and strengthen the foundations for more and better jobs for women.

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# **WOMEN, BUSINESS AND THE LAW 2.0: A NEW FRONTIER FOR MEASURING ACCESS TO JOBS**

## **From law to opportunity: How *Women, Business and the Law* measures equality**

Women's ability to access and thrive in jobs depends not just on skills and individual aspirations, but also on the social norms, institutions, and, most critically, an enabling legal and policy environment that shapes their opportunities. In 2009, *Women, Business and the Law* was created to measure the laws and regulations that affect this environment systematically, providing governments, researchers, and development partners with evidence regarding where legal barriers persist and how reforms can unlock women's economic potential. Today, *Women, Business and the Law* is a World Bank initiative that measures how laws and policies affect women's economic opportunity across 190 economies.

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A reproducibility package is available for this book in the Reproducible Research Repository at <https://reproducibility.worldbank.org/catalog/459>.

*Women, Business and the Law* produces four core outputs: an annual flagship report benchmarking 190 economies in regard to laws shaping women's economic opportunity; a globally comparable 50-year data set; research and knowledge products to guide policy dialogue and economies' reform efforts; and a strategic communication platform that disseminates knowledge through collaboration with policy makers, civil society, and international partners. Data are collected annually across 190 economies, capturing legal and policy reforms enacted during the preceding year to ensure that findings reflect the most up-to-date global trends. Building on the foundation provided by these data, the *Women, Business and the Law* framework translates the data into a structured assessment of how laws and policies affect women across different stages of their working lives.

### **Expanding the lens: From de jure equality to implementation and enforcement**

At its inception, *Women, Business and the Law* focused primarily on de jure rights: laws and regulations formally on the books. This approach was essential to establish a comparable baseline across economies and to identify the legal foundations of women's economic participation. Over time, however, it became clear that formal laws alone do not always determine outcomes. For women to thrive in the world of work, the laws that guarantee equality of opportunity for them must be meaningfully implemented and enforced. This realization highlighted the limitations of focusing solely on de jure rights, making it clear that the methodology needed to be refined to capture the conditions that shape implementation and enforcement.

To present a more complete picture of the global environment that enables women's economic participation, in 2024 *Women, Business and the Law* began evolving from employing a purely de jure tool toward using a broader methodology to measure the implementation gap between laws (de jure) and how they function in practice (de facto). In 2025, work on what would become the *Women, Business and the Law Methodology Handbook* (World Bank 2026b) consolidated this approach and refined the measurement framework. By capturing not only the existence of laws, but also the structures supporting their implementation and perceptions regarding their enforcement in practice, the annual and globally comparable data compiled in *Women, Business and the Law* now provide governments and researchers with a comprehensive tool for tracking progress, identifying reform priorities, and promoting women's full participation in jobs and the economy.

The structure on which the revamped *Women, Business and the Law 2.0* is based has three pillars:

*Pillar I: Legal frameworks* assesses binding domestic laws and regulations in an economy, whether codified (that is, enacted by competent authorities in the form of

formal written laws) or case law, based on the economy's legal system (for more details on *Women, Business and the Law's* assessment of different legal systems, refer to World Bank 2026b).

*Pillar II: Supportive frameworks* examines policy and institutional frameworks supporting the implementation of laws, including national policies and action plans; institutions for monitoring and implementing laws, policies, and plans; measures ensuring access to justice; government programs and services; and collection and publication of data disaggregated by sex.

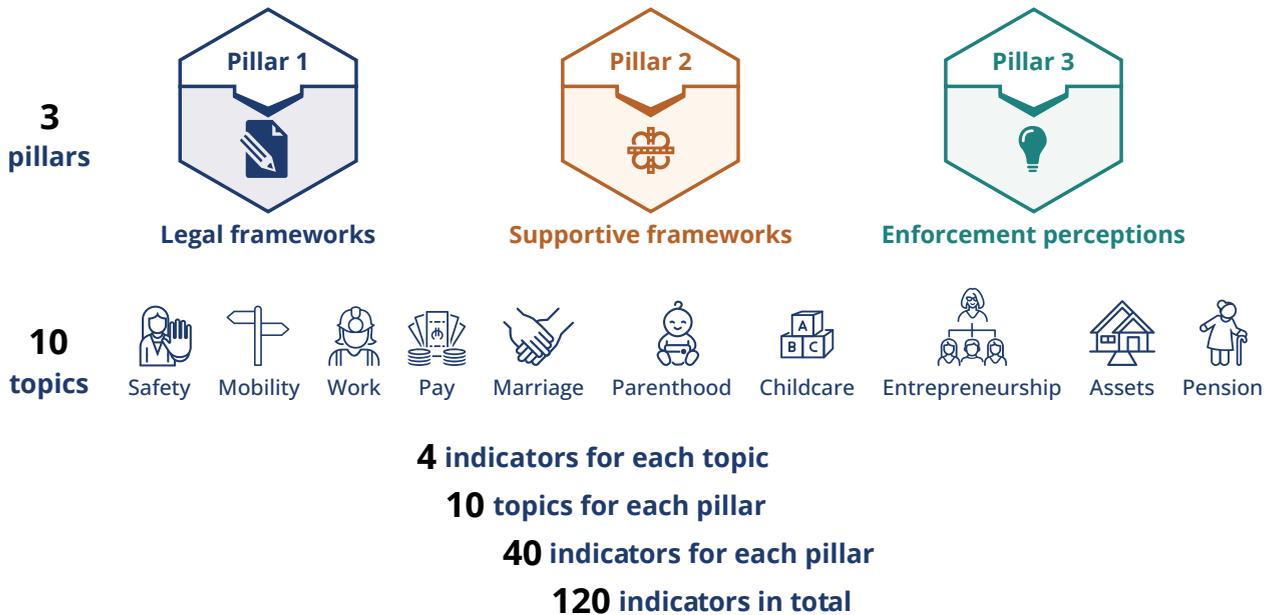
*Pillar III: Enforcement perceptions* captures expert assessments on the extent to which public authorities enforce, in practice, each of the laws and rights assessed under the *Women, Business and the Law* legal frameworks.

In simple terms, legal frameworks establish rules, supportive frameworks build the infrastructure for using those rules, and enforcement perceptions reflect expert views on how consistently the rules are applied in practice. Measuring these dimensions separately allows the study to identify where gaps arise and to distinguish between challenges arising from legal design, those involving implementation capacity, and those related to enforcement. Put differently, legal frameworks establish a right and its scope—in much the same way as defining a road on a map and setting the rules that govern its use. Implementation builds the road and institutional infrastructure that allows the right to be used. Enforcement ensures that the system functions reliably in practice, so the rules are applied and the road is safe to travel.

The principle of equal remuneration for work of equal value illustrates how a particular right is examined across the three pillars. Legal frameworks assess whether an economy's laws mandate equal remuneration for work of equal value, establishing the right in binding legislation. Supportive frameworks examine whether the economy has an institutional “road” for exercising that right, such as pay transparency measures or formal mechanisms to support and enforce rules requiring equal pay. Enforcement perceptions capture expert views on whether the economy's public authorities enforce equal-remuneration legislation in practice, including whether violations are addressed and the law is applied consistently.

Each of the three pillars measures 10 key topics relevant to women's economic participation: Safety, Mobility, Work, Pay, Marriage, Parenthood, Childcare, Entrepreneurship, Assets, and Pension. Each of the topics is in turn divided into four indicators (refer to figure 2.1 and annex 2A). On the survey questionnaires, some indicators consist of a single question, whereas others are measured through multiple questions.

**FIGURE 2.1** *Women, Business and the Law* assesses women’s economic rights across three interconnected pillars and 10 topics



Source: *Women, Business and the Law 2026* team.

## Women, Business and the Law topics

The 10 *Women, Business and the Law* topics assess how laws, regulations, and policies and their implementation (or lack thereof) affect women as economic actors as they enter, progress through, and end their careers. This life cycle approach offers more than a snapshot of legal rights. It provides a comprehensive framework for assessing whether women can participate fully and equally in the economy across time and circumstance.

*Safety* measures protection from violence against women, including child marriage, sexual harassment, domestic violence, and femicide. It assesses whether an economy’s laws criminalize these forms of violence; whether policies and services exist to support survivors, such as national action plans, access to justice mechanisms, services for survivors, and monitoring agencies; and to what extent the economy’s laws in this area are effectively enforced in practice.

*Mobility* examines some aspects of women’s agency and freedom of movement. It evaluates whether an economy’s laws restrict women’s ability to choose where to live, travel domestically and abroad, or confer citizenship on spouses and children;

whether the economy's processes for applying for official identity documents and passports present barriers for women, as well as the existence of gender-sensitive public transportation policies and plans; and how well women's rights in these areas are upheld in practice.

*Work* assesses the legal foundations of women's right to enter and remain in an economy's labor force, including protection from discrimination in recruitment and employment and the availability of flexible work arrangements. It also reviews policies and institutions that promote workplace equality—such as complaint mechanisms related to discrimination in employment, public guidance on nondiscrimination and flexible work arrangements, and national plans for women's inclusion in the labor market—and measures the extent to which the laws in this area are enforced in practice.

*Pay* measures an economy's laws affecting occupational segregation and the gender wage gap, including equal remuneration for work of equal value and restrictions on employment at night, in certain economic sectors, or in jobs deemed dangerous. It further considers policies such as measures for enforcing transparency in pay, occupational health and safety, support for women's work in male-dominated sectors, and publication of sex-disaggregated employment and wage data, along with expert perceptions of how effectively equal-pay laws are enforced.

*Marriage* measures constraints related to marriage and divorce and also examines whether family laws in an economy guarantee equal status for spouses and prohibit obedience clauses. It further assesses whether institutional measures—such as specialized family courts, legal aid, or fast-track dispute procedures—facilitate enforcement. The expert perception dimension assesses how consistently rights in this area are enforced in practice.

*Parenthood* measures an economy's laws governing paid leave for parents, the allocation of responsibility between the government and employers for payment of maternity benefits, and protections against dismissal on the basis of pregnancy. It also examines the ease of application to receive maternity leave benefits, incentives for fathers to take leave, and availability of sex-disaggregated data on unpaid care and domestic work, as well as expert perceptions of enforcement.

*Childcare* assesses the availability of, public finance for, and quality of center-based childcare in an economy for children under the age of three. It covers laws regulating public financing for childcare and standards for the quality of childcare services; policies regarding matters such as registries of accredited providers, clear application procedures for financial support for families and nonstate centers, and systems for monitoring quality; and perceptions of enforcement of childcare regulations.

*Entrepreneurship* measures the ability of an economy's women to start and operate businesses on an equal footing with men. It evaluates the economy's laws regarding nondiscrimination in access to credit and gender-responsive procurement, as well as whether there are mandatory seats for women on public corporate boards; policies that promote women's entrepreneurship and financial inclusion, 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; and expert perceptions on how effectively laws in these areas are enforced in practice.

*Assets* examines equality in property and inheritance rights in an economy. It assesses laws, including codified customary and personal laws, governing women's ownership, administrative authority over, and inheritance of immovable property; policies supporting joint titling, awareness campaigns, and statistical data on women's property ownership; and perceptions of enforcement of laws governing these areas.

*Pension* measures an economy's frameworks related to the size of a woman's pension: differences in retirement ages for women and men and mechanisms that account for women's career interruptions in the calculation of pension benefits. It considers policies that raise awareness and promote pension literacy, procedures for challenging benefit decisions, incentives to increase pension benefits, and sex-disaggregated data on pension ages and benefit amounts. It also assesses expert perceptions of enforcement of women's pension rights.

The 10 topics demonstrate statistically significant positive correlations with outcomes such as the female-to-male labor force participation ratio, the female-to-male wage ratio, the percentage of female business owners, and the percentage of female sole proprietors of businesses (Anukriti et al. 2023; Fruttero et al. 2023; Goldberg et al. 2025; Gonzales et al. 2015; Hyland et al. 2020; Meunier et al. 2017; Sever 2025). Additionally, each topic is grounded in international law and reflects broad global consensus on gender equality. This foundation strengthens the credibility of the data and ensures that findings resonate across diverse legal traditions. For a complete list of supporting international treaty law and instruments, refer to appendix C of World Bank (2026b).

Data for the topics are collected and validated through a global network of legal experts who provide specialized insights on national legal frameworks, supporting policies, and enforcement practices (refer to box 2.1).

**BOX 2.1 Building reliable data: Experts' inputs and rigorous validation****Experts' inputs**

*Women, Business and the Law* collects data through three specialized questionnaires sent to a network of more than 20,000 expert respondents—including legal professionals; representatives of civil society; academics; policy experts; development partners; and, to obtain the latest updates on legal and policy changes, government officials—across 190 economies. Global partners such as large law firms, professional associations, and research networks also collaborate through coordinated submissions across multiple economies. In 2025, the *Women, Business and the Law* team expanded its respondent base by nearly 80 percent, identifying more than 9,800 new experts during a six-month multistage review of credentials. The rigorous review process ensured the inclusion of highly qualified professionals with deep economy expertise, strengthening both the accuracy and global representativeness of the data.

**Data validation**

After data collection, the *Women, Business and the Law* team rigorously validates experts' responses against codified legal sources and official government materials. These include constitutions, civil codes, labor and employment legislation, family and social protection laws, and statutes addressing violence against women, along with national budgets, policy plans, and data portals.

The *Women, Business and the Law 2026* data reflect laws and policies in force from October 2, 2023, to October 1, 2025. Detailed data collection and validation protocols are described in the *Women, Business and the Law Manual and Guide* (World Bank 2026a), ensuring full transparency and data integrity.

## Methodological innovations to enhance policy relevance

Though grounded on the strengths of the original *Women, Business and the Law* methodology (refer to box 2.2), the revamped *Women, Business and the Law 2.0* builds on the foundation provided by this methodology with a series of innovations that enhance precision, comparability of data, and policy relevance.

### **BOX 2.2** *Women, Business and the Law* applies general and topic-specific parameters to ensure data comparability

To ensure cross-economy comparability, *Women, Business and the Law* applies a consistent set of general and topic-specific parameters across all economies it examines. These parameters allow the data collected to reflect formal, codified legal and policy frameworks under equivalent conditions, while recognizing that the realities women face may differ depending on context, location, or personal circumstances.

#### **General parameters**

*Women, Business and the Law* examines laws and regulations under a common set of general parameters. These parameters assume a woman who resides in the economy's main business city, has reached the legal age of majority and has full legal capacity, is in good health, has no criminal record, and is a lawful citizen of the economy.

In unitary economies, this approach necessarily captures laws and regulations that apply uniformly to women nationwide. In federal economies or economies with mixed legal systems, however, laws governing women's economic participation may vary across jurisdictions; in such cases, the analysis reflects the legal framework applicable in the main business city only and does not capture subnational variation outside that jurisdiction. Some topics (for example, Work and Pay) are governed by topic-specific parameters. World Bank (2026b) provides details on the parameters applied to each topic.

#### **Scope of laws**

The data cover only codified, binding, and publicly available laws and regulations enacted by competent authorities. Customary or personal laws are excluded unless they are officially codified or explicitly referenced by and interpreted through judicial decisions. This approach ensures transparency, comparability, and consistency with the rule of law, although it may not capture practices prevailing in informal legal systems or those that operate in parallel to official ones.

### **Streamlining and updating *Women, Business and the Law* indicators**

Whereas many *Women, Business and the Law* 2.0 indicators remain consistent with those in previous editions, others have been combined or refined or are being introduced (refer to table 2.1 and annex 2A). This streamlining of the indicators reduces redundancy, improves clarity, and aligns the indicators more closely with international standards, while also making space for new items that capture emerging policy priorities. In *Women, Business and the Law 2024*, every topic was

assigned an equal weight in an economy’s overall score, ensuring that each topic contributed equally to that score. However, this was not the case for the individual indicators within each topic in the supportive frameworks, as some of these topics included four indicators whereas others had only two or three. Because each of the three pillars now includes four indicators, the updated overall measure reflects balanced contributions from all areas and consistently assesses progress across economies.

**TABLE 2.1** *Women, Business and the Law 2026* presents new and refined indicators

Topic	Description of changes
 <p><b>Safety</b></p>	<p>The supportive frameworks pillar for Safety has been refined to capture policy and institutional mechanisms that support and complement the implementation of legislation regarding violence against women. Measures limited to a single form of violence or not consistently documented, such as sexual harassment reporting and complaints procedures or budget allocations, have been removed to strengthen comparability across economies. The revised pillar now assesses whether governments have national action plans, mechanisms for access to justice, survivor-centered services, and monitoring bodies, elements essential for translating criminal provisions into real protection and support for survivors of violence.</p>
 <p><b>Mobility</b></p>	<p>A new supportive frameworks indicator for Mobility has been added to examine whether women face restrictions on traveling with their children. The constraints imposed by such restrictions, which often require authorization from a child’s father for international travel, undermine women’s autonomy and contradict international standards guaranteeing equal parental rights.</p>
 <p><b>Work</b></p>	<p>A new supportive frameworks indicator for Work assesses whether governments have national strategies or action plans for promoting women’s participation in the labor market. To be comprehensive, these strategies or plans should include clear mandates, institutional responsibilities, and measurable targets, signaling government commitment to inclusive growth and job creation for women.</p>
 <p><b>Pay</b></p>	<p>The supportive frameworks pillar for Pay now captures gender-sensitive policies dealing with occupational safety and health; initiatives to increase women’s participation in fields in the areas of science, technology, engineering, and mathematics; and the publication of sex-disaggregated data on employment and wages. These elements strengthen evidence-based policy making and promote women’s access to safer, better-paid work.</p>
 <p><b>Marriage</b></p>	<p>The indicator on fast-track procedures under Marriage has been refined to assess both expedited processes and alternative mechanisms for resolving disputes, reflecting efforts to make justice more accessible and more gender sensitive. A new indicator also assesses whether women can obtain a divorce without proving fault, recognizing that no-fault divorce laws expand women’s agency and reduce their exposure to domestic violence.</p>
 <p><b>Parenthood</b></p>	<p>A new supportive frameworks indicator under Parenthood examines government initiatives to promote the equal sharing of unpaid care and domestic work. Such initiatives are key to addressing one of the most persistent barriers to women’s participation in the labor force.</p>
 <p><b>Childcare</b></p>	<p>The legal frameworks pillar for Childcare has been refined to ensure employer mandates regarding childcare apply equally to all workers, regardless of sex. The supportive frameworks pillar now evaluates whether governments publish data or reports assessing the quality of childcare services, promoting transparency, accountability, and informed parental choice.</p>

*(Table continues on next page)*

**TABLE 2.1** *Women, Business and the Law 2026* presents new and refined indicators (continued)

Topic	Description of changes
 <p data-bbox="166 512 329 540"><b>Entrepreneurship</b></p>	<p data-bbox="360 403 1330 471">The supportive frameworks pillar for Entrepreneurship has been restructured to capture comprehensive government support for women entrepreneurs, including strategies, targets, monitoring mechanisms, definitions, and agencies.</p> <p data-bbox="360 471 1361 572">New indicators assess both financial support and support for business development, as well as the availability of sex-disaggregated data on women-owned businesses and women in leadership. These new indicators measure areas that are critical for business investment, performance, growth, and client retention.</p>
 <p data-bbox="218 653 277 681"><b>Assets</b></p>	<p data-bbox="360 584 1376 693">Indicators under the supportive frameworks pillar for Assets now include questions on sex-disaggregated housing data and on joint registration of matrimonial property. Measures covered by these questions strengthen women's property rights and enable evidence-based policy to close gender gaps in asset ownership.</p>
 <p data-bbox="212 794 283 822"><b>Pension</b></p>	<p data-bbox="360 705 1376 846">The legal frameworks pillar for Pension has added an indicator on equal survivor benefits for widows and widowers. Under the supportive frameworks pillar, two new indicators assess access to information on pension rights and the availability of sex-disaggregated data on retirement ages and benefit levels, both crucial for addressing gender gaps in financial security in old age.</p>

Source: *Women, Business and the Law 2026* team.

### Classification of indicators: Disparities, protections, and benefits

*Women, Business and the Law 2.0* classifies indicators into two categories. The first, “disparities,” assesses whether women face legal restrictions compared with men: for example, limits on their agency or their legal capacity to engage in binding transactions, extra procedural requirements for exercising their rights, or restrictions on certain jobs.<sup>1</sup> The second, “protections and benefits,” assesses whether laws and policies help women overcome gender inequalities through nondiscrimination guarantees; benefits, incentives, or affirmative action; and protections against gender-based violence. Unlike antidiscrimination measures, protections and benefits measures require proactive steps to address persistent gaps.<sup>2</sup>

### Refining scoring: From binary to incremental scores

Historically, *Women, Business and the Law* relied on binary scoring: a law either granted a right (score = 1) or it did not (score = 0). Although simple and transparent, this approach cannot capture incremental improvements. To better reflect nuances in legal and policy environments and recognize gradual progress, *Women, Business and the Law 2026* introduces partial scoring for selected indicators.

Indicators with cumulative or incremental components now award partial points for each underlying element present, with the scores for the elements summing to 1. For example, the sexual harassment indicator assigns partial scores when protections exist in regard to some—but not all—contexts considered, such as workplaces, schools, public spaces, and online environments.

Indicators involving quantitative measures (such as the duration of leave or the gap in pensionable ages) are now assigned points on a linear scale, with clearly defined minimum and maximum bounds. An economy with 98 days or more of paid leave for mothers, for instance, receives a score of 1; an economy with none receives 0; those with durations of leave greater than 0 but less than 98 are awarded a proportional score.

Binary scoring (0 or 1) remains for indicators whose components are deemed to be substitutes (any one is sufficient) or complements (all are required). For instance, childcare support measures are considered substitutes for one another: either direct financial assistance or tax incentives earn a full score of 1. In contrast, components of protections against child marriage—18 as minimum legal age of marriage for girls and boys, no parental consent exceptions, voidability of underage marriage, and penalties—are regarded as complements; the absence of any element yields a score of 0.

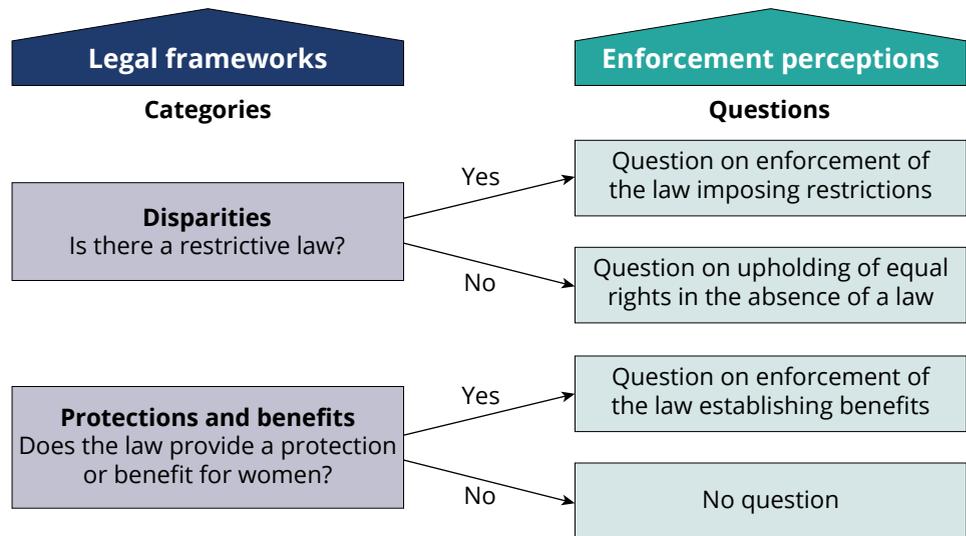
These refinements improve both indicator-level scoring and how results aggregate into the *Women, Business and the Law* index score. Scores are calculated for each of the 40 indicators, averaged at the topic level, and then combined, using an unweighted average, into pillar-level scores scaled to 100.

## Measuring enforcement perceptions

The enforcement perceptions pillar includes 40 indicators, aligned with the same 10 topics and indicators as those for the legal frameworks pillar.<sup>3</sup> Each survey question regarding enforcement perceptions directly mirrors the corresponding survey question under the same legal frameworks indicator and is asked only when the law covered in the question exists in a particular economy, ensuring that enforcement is evaluated in relation to specific rights rather than broader contextual factors.

Enforcement perceptions indicators differ depending on whether the legal frameworks indicator to which they refer measures disparities or protections and benefits. For disparities, when a law restricts women's rights, the survey question for the corresponding enforcement perceptions indicator asks how strictly, in experts' opinion, the restriction is enforced (refer to figure 2.2). For protections and benefits,

**FIGURE 2.2** The enforcement perceptions pillar tailors questions based on the particular type of law reviewed and whether it exists in a particular economy examined



Source: *Women, Business and the Law 2026* team.

when a law grants equal rights or provides a benefit, the survey question for the corresponding enforcement perceptions indicator asks experts to assess, in their opinion, how effectively authorities enforce or uphold those rights. For example, if equal rights to choose one's residence exist in a particular economy, experts rate how consistently this right is upheld, in their opinion; if paid maternity leave exists, they assess how well it is enforced, in their opinion. If no law exists in the area that a particular legal frameworks indicator examines, no question is asked for the corresponding enforcement perceptions indicator.<sup>4</sup> For more details, including how enforcement perceptions are scored, refer to World Bank (2026b).

### Improving comparability with vignettes

Because enforcement perceptions rely on expert judgments that may vary across cultural or professional backgrounds or on account of personal interpretations, *Women, Business and the Law 2026* introduces anchoring vignettes to increase the comparability of these perceptions (Bakker et al. 2014; King and Wand 2007; King et al. 2004; Pemstein et al. 2018). Before answering core questions regarding enforcement perceptions, some of the experts included in the study are asked to assess a set of hypothetical scenarios establishing a common frame of reference (refer to box 2.3). The goal of the vignettes is to harmonize answers from diverse backgrounds, making the enforcement perceptions data more suitable for

generating global, regional, and cross-economy insights. By providing references for different levels of enforcement in hypothetical economies, *Women, Business and the Law 2026* attempts to reduce bias and enhance the reliability of cross-economy comparisons. This innovation in the 2026 study strengthens confidence that differences in enforcement perception scores reflect true variation in practice, not differences in how experts understand or apply the scales underlying each indicator, topic, and pillar.

### **BOX 2.3** *Women, Business and the Law 2026* uses vignette-based questions to capture expert perceptions of how laws are enforced in practice

A common methodological concern in perception-based data is the idea that respondents can interpret and use response scales differently based on various material, institutional, and cultural factors (King et al. 2004). In other words, what one person considers a “very good” situation, for example, may be rated as only “moderate” by another person whose baseline expectations differ. Such variation can undermine the comparability of results across individuals or groups.

To enhance the comparability of responses across contexts, the *Women, Business and the Law 2026* questionnaires displayed short stories—called “anchoring vignettes” in the literature—that describe how laws might be enforced in imaginary economies. Each story illustrated a different hypothetical economy: one with a low level of enforcement, one with a medium level, and one with a high level. The goal was to enable expert contributors to develop a shared reference point, so that they could better evaluate what they observed in their own economies by comparing it with the examples provided. After reading the vignettes, contributors rated how strongly the laws were enforced in each story on a five-point scale, from “Not at all” enforced to “Fully” enforced. To ensure unbiased responses, the order in which the three vignettes appeared in each questionnaire was randomized. This randomization prevented contributors from inferring any hierarchy based on the order of presentation.

In reviewing the responses, the *Women, Business and the Law* team first examined whether the contributors understood the vignettes as they were intended. Figure B2.3.1 tells an encouraging story. Each panel in the figure displays the distribution of experts’ ratings for each of the vignettes and shows that most contributors correctly recognized the vignette depicting a low level of enforcement as showing weak enforcement, the vignette showing a medium level of enforcement as depicting moderate enforcement, and the vignette embodying a high level of enforcement as showing strong enforcement. For instance, panel a shows the distribution of expert assessments of the hypothetical scenario intended to show low levels of enforcement.

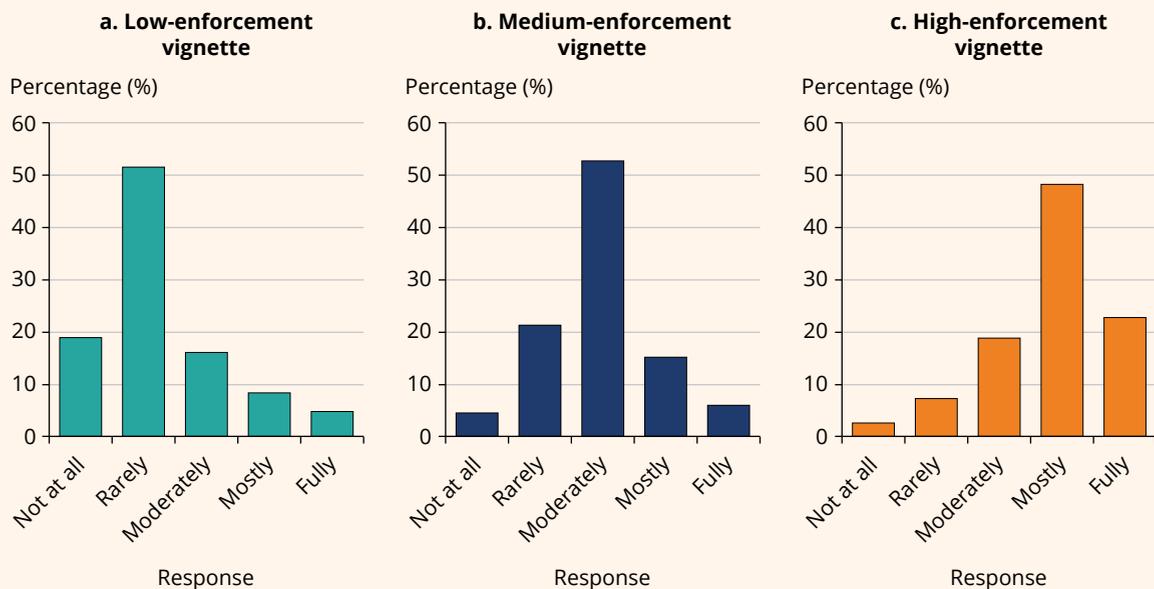
*(Box continues on next page)*

**BOX 2.3** *Women, Business and the Law 2026* uses vignette-based questions to capture expert perceptions of how laws are enforced in practice (continued)

As expected, most experts responded that the scenario described a situation in which public authorities enforced the legal frameworks “Not at all” or “Rarely.” Overall, approximately 86 percent of respondents ordered the vignettes correctly. This confirmed that the experts accurately understood the level of enforcement the vignettes were intended to depict.<sup>a</sup>

Additionally, in order to evaluate the impact of the experts’ exposure to the vignettes in the questionnaires, *Women, Business and the Law 2026* implemented a randomized controlled trial (RCT). Expert contributors were randomly assigned to two different study groups. Respondents in the first group (the treatment group) received questionnaires that included the section with the vignettes described earlier in the box. The second group of respondents (the control group) received questionnaires without the vignettes section. The second group was a smaller subset by design, and their responses

**FIGURE B2.3.1** Respondents accurately understood hypothetical scenarios that showed low, medium, and high levels of enforcement



Source: *Women, Business and the Law* database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note:  $n = 2,192$  for each plot. Each respondent provided a response for each of the three vignettes (showing low, medium, and high levels of enforcement).

(Box continues on next page)

**BOX 2.3** *Women, Business and the Law 2026 uses vignette-based questions to capture expert perceptions of how laws are enforced in practice (continued)*

were not used in compiling the scores for any of the elements of the enforcement perceptions pillar in *Women, Business and the Law 2026*. The study aims to enable the *Women, Business and the Law* team to measure whether using vignettes as common benchmarks helps reduce differences in how contributors assess levels of enforcement. It enables an unbiased comparison of the responses of those who received vignettes with the responses of those who did not.<sup>b</sup>

Preliminary analysis of the responses from the two groups suggests that exposure to vignettes illustrating low, medium, and high levels of enforcement did indeed help establish a shared frame of reference among respondents. The data indicate that those who were exposed to vignettes were significantly less likely to choose extreme response options (“Not at all” or “Fully”) when submitting their opinions on the extent to which laws are enforced or rights are upheld in their own economies.<sup>c</sup>

In addition, respondents who read the vignettes showed greater consistency in how they rated enforcement within their own economies throughout the questionnaire. Specifically, the team measured the variance in each respondent’s ratings, across all questions relating to enforcement perceptions, and compared these variances between the two groups of contributors completing the questionnaires. The data show a lower within-person variance in ratings related to the expert’s own economy among those who read the vignettes, suggesting that the vignettes helped respondents apply a more consistent interpretation of levels of enforcement.

**Examples of vignettes**

The following three vignettes, describing scenarios of domestic violence in hypothetical Country A, were presented to respondents answering questions about violence against women. For each scenario, an accompanying question asked respondents’ opinions, based on the scenario, on the extent to which public authorities in Country A enforced laws prohibiting domestic violence. As noted earlier, the order of the three vignettes was randomized, and the levels of enforcement (low, medium, and high) they were intended to portray were not revealed to respondents.

*Hypothetical scenario (low level of enforcement):* In Country A, all forms of domestic violence are criminalized, and specialized police units for handling domestic violence claims exist in some districts, but they tend to respond only in the most extreme cases, usually when severe physical harm has already occurred. Further, they tend to be

*(Box continues on next page)*

**BOX 2.3** *Women, Business and the Law 2026* uses vignette-based questions to capture expert perceptions of how laws are enforced in practice (continued)

understaffed and underfunded. As knowledge of the legal requirements is generally not widespread among law enforcement, when claims of domestic violence do make it to court, they are often dismissed, and courts and law enforcement encourage women to resolve these matters privately.

*Hypothetical scenario (medium level of enforcement):* In Country A, all forms of domestic violence are criminalized, and specialized police units for handling domestic violence claims exist and respond to most cases. However, due to limited resources, they sometimes prioritize more severe cases of physical violence over others. The government has provided a small budget to provide survivors with some access to legal aid and to train law enforcement on recognizing and prosecuting cases of domestic violence. Many women come forward and report their cases but some still worry that their claims will not receive adequate attention, and the police and law enforcement might downplay their situation or suggest handling it privately. When cases go to court, convictions of perpetrators are common but not guaranteed.

*Hypothetical scenario (high level of enforcement):* In Country A, all forms of domestic violence are criminalized, and authorities have been responding promptly and consistently to most cases, regardless of severity. Specialized police units dedicated to domestic violence operate effectively, although there are delays in handling cases due to high demand. A national action plan foresees a dedicated budget to provide survivors with access to legal aid and to train law enforcement on how to recognize and prosecute cases of all forms of domestic violence, giving specific attention to economic violence which had often gone unrecognized. When cases go to court, they typically end in the conviction of the perpetrator.

a. The test conducted was to count how many contributors had “ordering violations.” That is, after contributors assessed each of the “high,” “medium,” and “low” vignettes (as discussed earlier in the box), these rankings were compared with the rankings intended when the vignettes were constructed. Contributors were evaluated as having an ordering violation if they ordered at least one vignette differently than was intended: for example, if they gave a higher enforcement score to the vignette intended to show low levels of enforcement than to the vignette intended to show medium levels of enforcement. The low number of ordering violations recorded demonstrates that most respondents had an understanding of the levels of enforcement that matched what was intended in the construction of the vignettes.

b. The implementation of the RCT and the distribution of the questionnaires were successfully completed in compliance with the RCT design in the *Women, Business and the Law* data collection.

c. The RCT findings will be included in Gurbuz Cuneo et al. (forthcoming).

## Strengthening transparency and data quality

Ensuring transparency and accountability is central to the credibility and impact of *Women, Business and the Law*. The project strengthens data quality and transparency by engaging directly with governments during data collection, expanding its network of expert contributors, and making all underlying information publicly accessible. These practices promote collaboration, trust, and evidence-based reform. For more details on *Women, Business and the Law*'s core interactions with governments, refer to World Bank (2026a).

### Transparent, comparable, and reproducible data

To maximize the value of recent methodological innovations, *Women, Business and the Law* makes its data fully transparent and ensures they are comparable and reproducible, strengthening accountability and trust. *Women, Business and the Law* 2.0 publishes data for all underlying questions—whether incremental, quantitative, substitute, or complementary—together with the scores on the corresponding indicators. This shows users exactly how scores are constructed, enabling full reproducibility and accountability. To facilitate cross-year comparability—both on the traditional *Women, Business and the Law* 1.0 index and the new *Women, Business and the Law* 2.0 index—the published data include economy-level scores calculated using both methodologies. This facilitates users' making consistent comparisons, over time, between economy-level scores as calculated under the *Women, Business and the Law* 1.0 methodology and those produced under *Women, Business and the Law* 2.0.

Transparency serves different audiences in distinct ways. Governments can pinpoint which components influence their scores and identify areas for reform. Researchers gain access to detailed, disaggregated data that enable more precise empirical analysis. For development partners, transparency reinforces *Women, Business and the Law* as an open, shared evidence base that supports debate, scrutiny, and innovation.

## Annex 2A. Women, Business and the Law 2.0 questions

Indicators marked with a superscript N have been newly introduced for the *Women, Business and the Law 2026* data collection cycle. For a complete list of underlying questions, please refer to World Bank (2026b).

Safety
<b>Pillar I: Safety legal frameworks</b>
I.1.1. Does the law address child marriage?
I.1.2. Does the law address sexual harassment?
I.1.3. Does the law address domestic violence?
I.1.4. Does the law address femicide?
<b>Pillar II: Safety supportive frameworks</b>
II.1.1. Is there an action plan or strategy on violence against women? <sup>N</sup>
II.1.2. Are there mechanisms to facilitate access to justice for cases of violence against women? <sup>N</sup>
II.1.3. Does the government provide or fund services for women affected by violence?
II.1.4. Is there an institutional mechanism to monitor the implementation of legislation, national plans and/or programs on violence against women?
<b>Pillar III: Safety enforcement perceptions</b>
III.1.1. In your opinion, to what extent do public authorities enforce legislation on child marriage in practice? <sup>N</sup>
III.1.2. In your opinion, to what extent do public authorities enforce legislation on sexual harassment in practice? <sup>N</sup>
III.1.3. In your opinion, to what extent do public authorities enforce legislation on domestic violence in practice? <sup>N</sup>
III.1.4. In your opinion, to what extent do public authorities enforce legislation on femicide in practice? <sup>N</sup>
Mobility
<b>Pillar I: Mobility legal frameworks</b>
I.2.1. Does the law allow a woman to choose where to live in the same way as a man?
I.2.2. Does the law allow a woman to travel internationally in the same way as a man?
I.2.3. Does the law allow a woman to leave the marital home and travel domestically in the same way as a man?
I.2.4. Do a woman and a man have equal rights to confer citizenship on their spouse and children?
<b>Pillar II: Mobility supportive frameworks</b>
II.2.1. Are the application processes for official identity documents the same for a woman and a man?
II.2.2. Are passport application processes the same for a woman and a man?
II.2.3. Does a policy or plan consider women's mobility needs in public transportation systems?
II.2.4. Are women free from government-imposed mobility constraints, including when traveling with their children? <sup>N</sup>

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**Pillar III: Mobility enforcement perceptions**


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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>

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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>

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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>

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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 citizenship on children and spouses in practice?<sup>N</sup>

---

## Work

**Pillar I: Work legal frameworks**


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I.3.1. Does the law allow women to get a job in the same way as a man?

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I.3.2. Does the law prohibit discrimination in recruitment based on marital status, parental status, or age?

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I.3.3. Does the law prohibit discrimination in employment based on gender?

---

I.3.4. Does the law allow employees to request flexible work?

---

**Pillar II: Work supportive frameworks**


---

II.3.1. Does a specialized body receive complaints about gender discrimination in employment?

---

II.3.2. Does the government provide awareness-raising measures on fair recruitment policies free from discrimination based on gender?

---

II.3.3. Does the government provide instructional resources for the private sector to adopt flexible work arrangements?

---

II.3.4. Does a national government plan or strategy focus on women's access to the labor market?<sup>N</sup>

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**Pillar III: Work enforcement perceptions**


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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)

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>

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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>

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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>

---

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>

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**Pay**


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**Pillar I: Pay legal frameworks**


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I.4.1. Does the law mandate equal remuneration for work of equal value?

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I.4.2. Can a woman work at night in the same way as a man?

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I.4.3. Can a woman work in a job deemed dangerous in the same way as a man?

---

I.4.4. Can a woman work in different economic sectors in the same way as a man?

---

**Pillar II: Pay supportive frameworks**


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II.4.1. Does the government provide anonymized sex-disaggregated data on employment and salaries in different economic sectors?

---

II.4.2. Are there pay transparency measures to address the pay gap or mechanisms to enforce equal pay legislation?

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II.4.3. Are there gender-sensitive occupational safety and health (OSH) public policies applicable to the private sector?<sup>N</sup>

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II.4.4. Are there government-led initiatives aimed at incentivizing women to work in science, technology, engineering, and mathematics (STEM) fields?<sup>N</sup>

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**Pillar III: Pay enforcement perceptions**


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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>

---

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>

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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>

(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>

---

III.4.4.1. In your opinion, to what extent do public authorities enforce existing legislation restricting a woman's right to work in an economic sector in practice?<sup>N</sup>

(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>

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## Marriage

### **Pillar I: Marriage legal frameworks**

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I.5.1. Is the law free of legal provisions that require a married woman to obey her husband?

I.5.2. Does the law provide that a woman can be "head of household" or "head of family" in the same way as a man?

I.5.3. Does the law provide that a woman can obtain a judgment of divorce in the same way as a man?

I.5.4. Does the law grant a woman the same rights to remarry as a man?

---

### **Pillar II: Marriage supportive frameworks**

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II.5.1. Is there a fast-track process or procedure for family law disputes?<sup>N</sup>

II.5.2. Are there specialized family courts?

II.5.3. Is legal aid, provided through a government institution or government-funded institution, available for family disputes?

II.5.4. Can a woman obtain a judgment of divorce without having to prove fault?<sup>N</sup>

---

### **Pillar III: Marriage enforcement perceptions**

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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>

---

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>

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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>

---

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>

---

## Parenthood

### Pillar I: Parenthood legal frameworks

I.6.1. Is there paid leave available to mothers?

I.6.2. Are leave benefits for mothers paid by the government?

I.6.3. Is there paid leave available to fathers?

I.6.4. Is dismissal of pregnant workers prohibited?

### Pillar II: Parenthood supportive frameworks

II.6.1. Is it possible to apply for maternity benefits using a single government application process?

II.6.2. Are incentives in place to encourage fathers to take paternity leave upon the birth of a child?

II.6.3. Does the government publish anonymized sex-disaggregated data on unpaid care work?

II.6.4. Are there government-led initiatives aimed at promoting equal sharing of unpaid domestic and care work responsibilities between men and women? <sup>N</sup>

### Pillar III: Parenthood enforcement perceptions

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>

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>

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>

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>

## Childcare

### Pillar I: Childcare legal frameworks

- I.7.1. Does the law establish the provision of center-based childcare services?
- I.7.2. Does the law establish any form of support for families for childcare services?
- I.7.3. Does the law establish any form of support for nonstate childcare providers?
- I.7.4. Does the law establish quality standards for the provision of center-based childcare services?

### Pillar II: Childcare supportive frameworks

- II.7.1. Is there a publicly available registry or database of childcare providers?
- II.7.2. Is there a clearly outlined application procedure to request financial support from the government for childcare services by parents?
- II.7.3. Is there a clearly outlined application procedure to request financial support from the government for childcare services by nonstate childcare providers?
- II.7.4. Does the government publish reports on the quality of childcare services?

### Pillar III: Childcare enforcement perceptions

- 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>
- 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>
- 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>
- 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>

## Entrepreneurship

### Pillar I: Entrepreneurship legal frameworks

- I.8.1. Does the law allow a woman to undertake entrepreneurial activities in the same way as a man?
- I.8.2. Does the law prohibit discrimination in access to credit based on gender?
- I.8.3. Does the law prescribe a gender quota for corporate boards?
- I.8.4. Does the law include gender-responsive procurement provisions for public procurement processes?

### Pillar II: Entrepreneurship supportive frameworks

- II.8.1. Is there a comprehensive framework to support women entrepreneurs, women-owned businesses, or women-led businesses?<sup>N</sup>
- II.8.2. Does the government publish anonymized sex-disaggregated data on women-owned or women-led businesses and on women in corporate leadership positions?

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II.8.3. Are there government-led programs supporting female entrepreneurs with training or business development?

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II.8.4. Are there government-led services on increasing access to financial services or resources available for women and female entrepreneurs?<sup>N</sup>

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**Pillar III: Entrepreneurship enforcement perceptions**

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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>

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III.8.2. In your opinion, to what extent do public authorities enforce existing legislation on nondiscrimination in access to credit in practice?<sup>N</sup>

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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>

---

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>

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## Assets

**Pillar I: Assets legal frameworks**

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I.9.1. Does the law grant women equal rights over immovable property?

I.9.2. Does the law grant equal inheritance rights to sons and daughters?

I.9.3. Does the law grant equal inheritance rights to male and female surviving spouses?

I.9.4. Does the law provide for the valuation of nonmonetary contributions in the case of the dissolution of marriage?

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**Pillar II: Assets supportive frameworks**

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II.9.1. Are there mechanisms or incentives to encourage women to register immovable property?

II.9.2. Are awareness measures in place to improve women's access to information about property and inheritance rights?

II.9.3. Does the government publish anonymized sex-disaggregated data on property ownership?

II.9.4. Does the law enable the joint titling of matrimonial property (land, residential or commercial building) for both spouses?<sup>N</sup>

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**Pillar III: Assets enforcement perceptions**

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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>

(or)

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>

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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)

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>

---

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>

---

III.9.4. In your opinion, to what extent do public authorities enforce existing legislation providing for the valuation of nonmonetary contributions in the case of the dissolution of marriage in practice?<sup>N</sup>

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## Pension

### **Pillar I: Pension legal frameworks**

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I.10.1. Are the ages at which a woman and a man can retire the same?

I.10.2. Is the mandatory retirement age for a woman and a man the same?

I.10.3. Are periods of absence due to childcare accounted for in the calculation of pension benefits?

I.10.4. Does the law mandate equal survivor benefits for spouses? <sup>N</sup>

---

### **Pillar II: Pension supportive frameworks**

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II.10.1. Are incentives in place to increase women's pension benefits?

II.10.2. Is a procedure in place for pension beneficiaries to challenge the decisions of the competent authority regarding their benefits?

II.10.3. Are awareness measures in place to improve access to information about pensions? <sup>N</sup>

II.10.4. Does the government publish anonymized sex-disaggregated data on actual retirement ages and actual amounts of pension benefits? <sup>N</sup>

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### **Pillar III: Pension enforcement perceptions**

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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>

III.10.2. In your opinion, to what extent do public authorities enforce existing legislation establishing mandatory retirement ages in practice?<sup>N</sup>

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>

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>

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Source: *Women, Business and the Law* database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

## Notes

1. Disparities are measured across three areas: agency—restrictions on women’s mobility, legal capacity, or access to assets (under the Mobility, Work, Marriage, Entrepreneurship, and Assets topics); procedural barriers—additional requirements or documentation, beyond what is required for men, needed for women to realize their rights (under the Mobility, Marriage, and Entrepreneurship topics); and job restrictions—limits on women’s employment, for example, in jobs labeled as dangerous or in night work (under the Pay topic).
2. Protections and benefits that aim to increase equitable outcomes for women are measured across five areas: gender-based violence—rights to life and safety, including protections against child marriage, sexual harassment, domestic violence, and femicide (under the Safety topic); childbearing and care—maternity, paternity, and parental leave; childcare services; flexible work; and recognition of nonmonetary contributions (under the Work, Marriage, Parenthood, and Childcare topics); leadership incentives—quotas for women’s inclusion on corporate boards, gender-responsive procurement policies, and incentives for women’s participation in fields in the areas of science, technology, engineering, and management (under the Work and Entrepreneurship topics); nondiscrimination—equal rights in regard to employment, entrepreneurship, and pay, and equal access to credit (under the Work, Pay, Parenthood, and Entrepreneurship topics); and pensions—equal access to retirement benefits (under the Pension topic).
3. The data for the enforcement perceptions pillar are collected from the same experts who contribute to the data for the legal and supportive frameworks, with the exception that public employees are excluded from the former data to avoid potential conflicts of interest.
4. In regard to aggregated enforcement perceptions scores at the topic and pillar levels, a minimum-threshold rule is applied to ensure that the data available are sufficiently representative. A topic-level score is constructed if valid enforcement perceptions scores are available for at least 2 of the 4 indicators for the topic, and a pillar-level score is constructed if there are valid scores for at least 7 out of the 10 topics for the pillar. Enforcement perceptions data are thus available for 178 of the 190 economies in the sample.

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# THE STATE OF WOMEN'S ECONOMIC RIGHTS

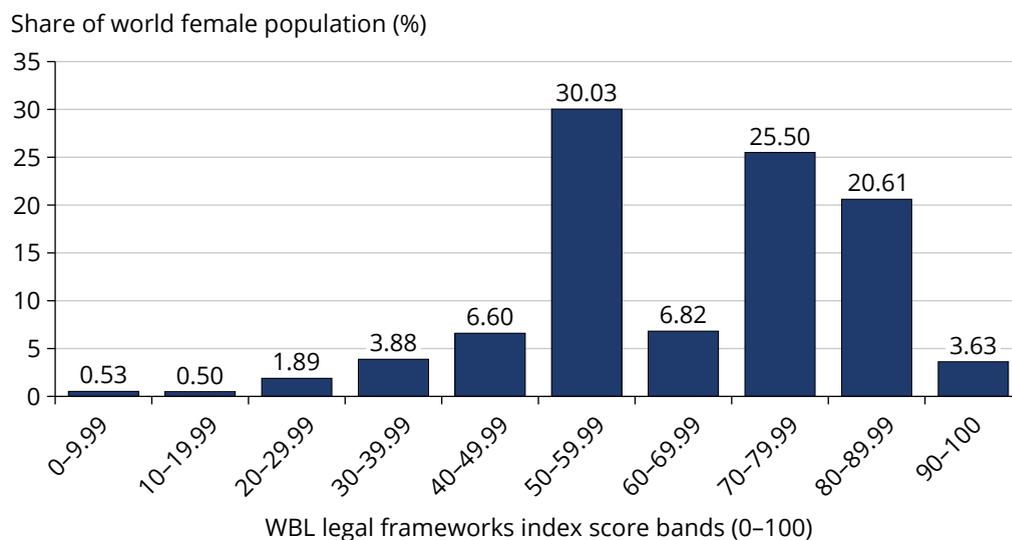
## An uneven landscape: Full economic rights for women not yet achieved

Across the world, the legal landscape of women's rights is an uneven one, where opportunity rises and falls with the equality of the law. In some places, the terrain is steep and uncertain: Women face important legal barriers that limit their work, earnings, and safety. In others, the ground levels out, as reforms gradually expand women's ability to participate in the economy. Yet only a small corner of this landscape offers nearly equal footing, where women can access more and better jobs under laws that protect their rights. Much of the world's female population still stands on the middle ground, where laws offer some protection but fall well short of providing full equality. This is the state of women's economic rights in 2026: Progress is evident but uneven, and the path ahead is still uphill toward full equality (refer to figure 3.1).

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**FIGURE 3.1** An uneven legal landscape: Unequal laws continue to limit women’s opportunities for more and better jobs



Sources: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>; and UN 2024.

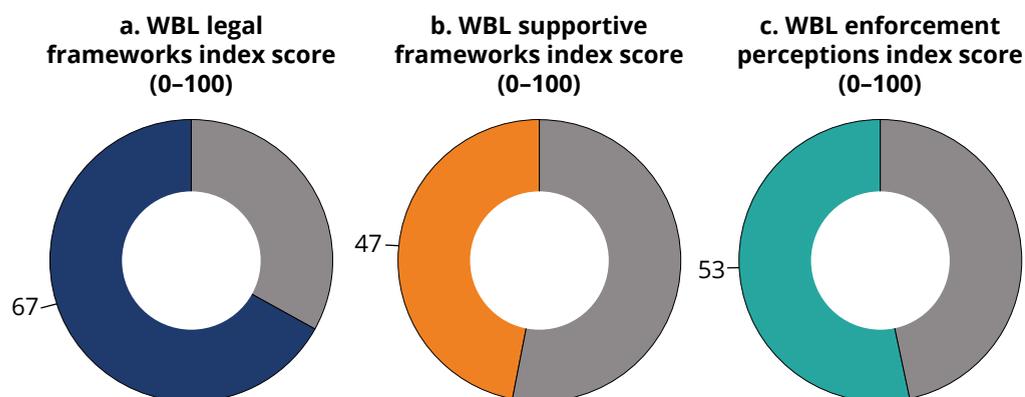
Note: The number of economies included in the figure is 189 on account of unavailability of data.

When *Women, Business and the Law* compares the distribution of the world’s female population with scores on the legal frameworks index, a stark reality emerges. About 540 million women live in economies in which legal equality for women remains distant, with *Women, Business and the Law* legal frameworks index scores below 50. The vast majority—more than three-quarters—live in economies in which legal equality for women is only partial, with gaps that continue to restrict women’s choices and limit their access to jobs, earnings, and entrepreneurship. Less than 4 percent of women live in economies that approach full legal equality and largely secure economic rights. And nowhere—not in a single economy assessed—do women enjoy the complete set of rights measured by *Women, Business and the Law*.

## Global findings: Stronger laws, weaker implementation and enforcement

Across all three *Women, Business and the Law* pillars (refer to chapter 2), results reveal a striking imbalance. On average, women hold only two-thirds of the legal rights enjoyed by men, with a global legal frameworks index score of 67 out of 100, indicating a significant gap in gender equality under the law (refer to figure 3.2). Yet laws alone are not enough: Less than half of the institutions and policies

**FIGURE 3.2** Global averages reveal laws are much stronger than support or enforcement



Source: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: Panels a and b reflect the global average scores across the full sample of 190 economies; panel c shows the global average score in a subsample of 178 economies for which WBL 2026 data on enforcement perceptions are available.

needed to make those rights effective are in place, as the average global supportive frameworks index score of 47 reflects. Perceptions of uneven enforcement of legal rights compound the gaps in implementation, with an average global enforcement perceptions index score of 53, indicating that women's legal rights are, in practice, only partly upheld.

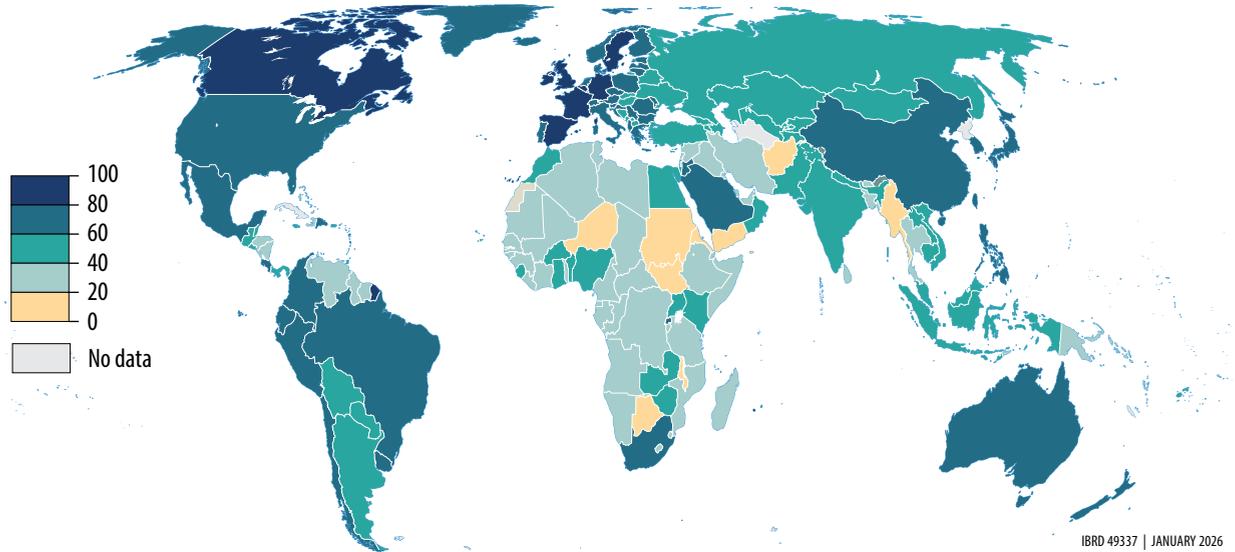
Scores on the legal frameworks index reveal an unfinished journey toward full equality (refer to map 3.1, panel a). None of the 190 economies assessed grants women the same legal rights as men. High-income economies that are members of the Organisation for Economic Co-operation and Development (OECD), along with Croatia, generally perform best, with Spain (97.93), Croatia (94.4), Slovenia (94.38), France (92.93), and Italy (92.93) leading globally. A number of others—Australia, Austria, Belgium, Greece, Ireland, Lithuania, New Zealand, Portugal, and Romania—also score 90 or above. In contrast, scores for multiple economies in the Middle East and North Africa, Sub-Saharan Africa, and East Asia and Pacific remain below 50, reflecting persistent legal barriers that restrict women's participation in labor markets and the economy.<sup>1</sup>

Progress on supportive frameworks—policies, institutions, mechanisms for access to justice, programs and services, and data systems that help women exercise their rights—remains limited (refer to map 3.1, panel b). Even where equal rights for women exist under the law, the mechanisms to make them

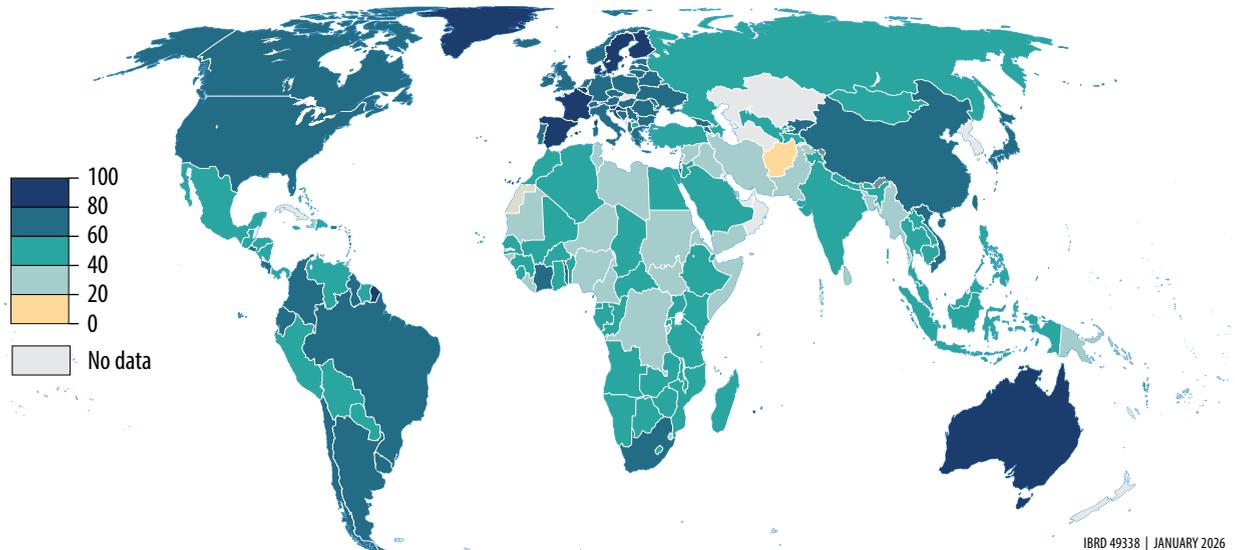


**MAP 3.1** Laws, supportive frameworks, and enforcement vary across economies (continued)

**b. WBL supportive frameworks index scores across economies**



**c. WBL enforcement perceptions index scores across economies**

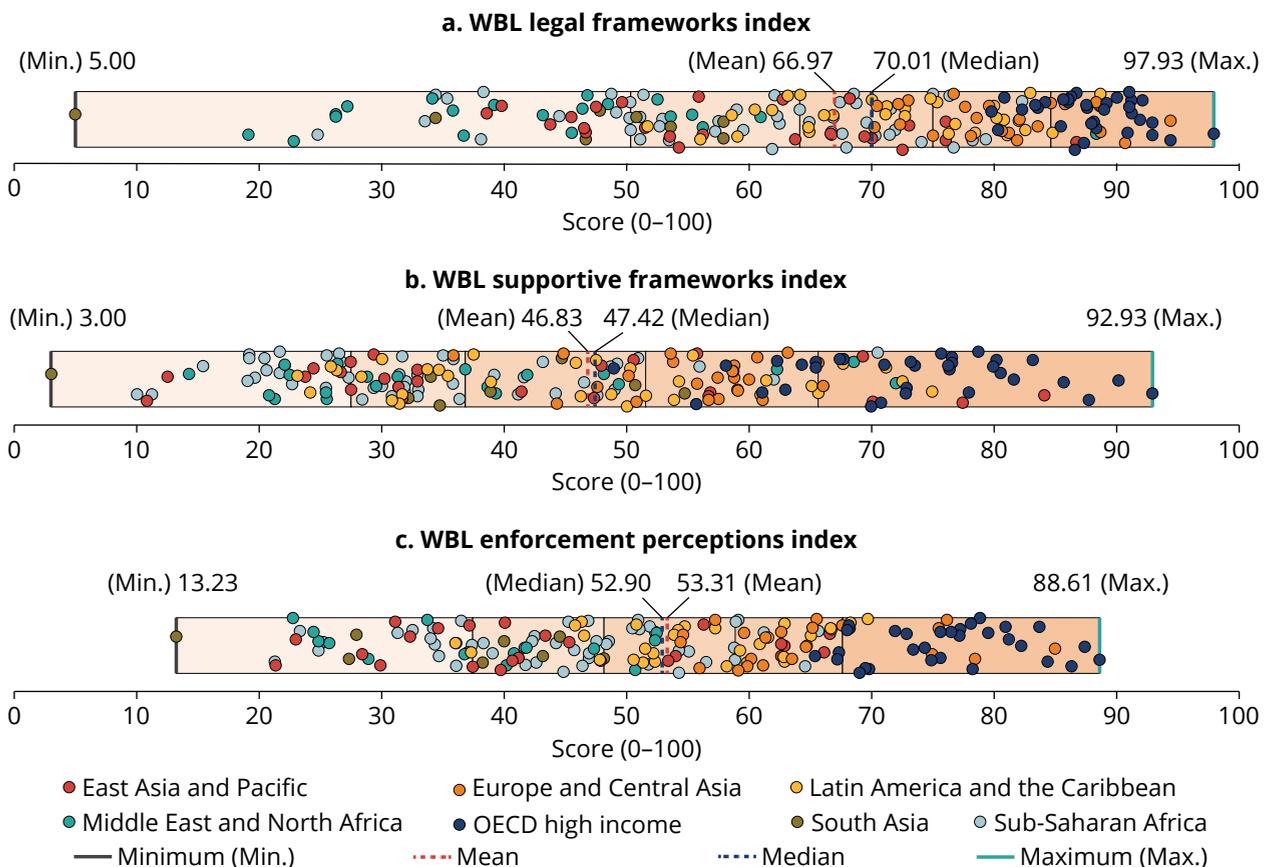


Source: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: Panels a and b reflect scores across the full sample of 190 economies; panel c shows scores in a subsample of 178 economies for which WBL 2026 data on enforcement perceptions are available.

The dispersion of scores across the indexes for the three pillars evolves as the focus moves from laws to supportive frameworks and enforcement perceptions (refer to figure 3.3). The range of scores is widest for legal frameworks (5.00–97.93), narrows slightly for supportive frameworks (3.00–92.93), and becomes even more compressed for enforcement perceptions (13.23–88.61). Although the spread narrows, average scores are lower outside legal frameworks. Economies show the lowest global average scores on supportive frameworks, followed by those on enforcement perceptions, with both lagging behind legal frameworks. This pattern shows that although many economies have strengthened their laws, gaps in institutional support and day-to-day enforcement appear to remain substantial. Taken together, the results underscore the significant gap between formal legal equality and the existence of supportive frameworks and expert perceptions of enforcement in practice.

**FIGURE 3.3** Economies show the widest range of scores on the legal frameworks index, followed by narrower ranges for supportive frameworks and enforcement perceptions



Source: Women, Business and the Law (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: Each point in the figure represents a single economy. Thin black vertical lines divide each bar in the figure into quintiles, with darker shades of orange indicating better performance. Panels a and b reflect scores across the full sample of 190 economies; panel c shows scores in a subsample of 178 economies for which WBL 2026 data on enforcement perceptions are available. In this figure (as throughout the report), the Middle East and North Africa region does not include Afghanistan and Pakistan and follows the previous World Bank regional classification. OECD = Organisation for Economic Co-operation and Development.

## Deep regional and income inequalities across laws, supportive frameworks, and enforcement

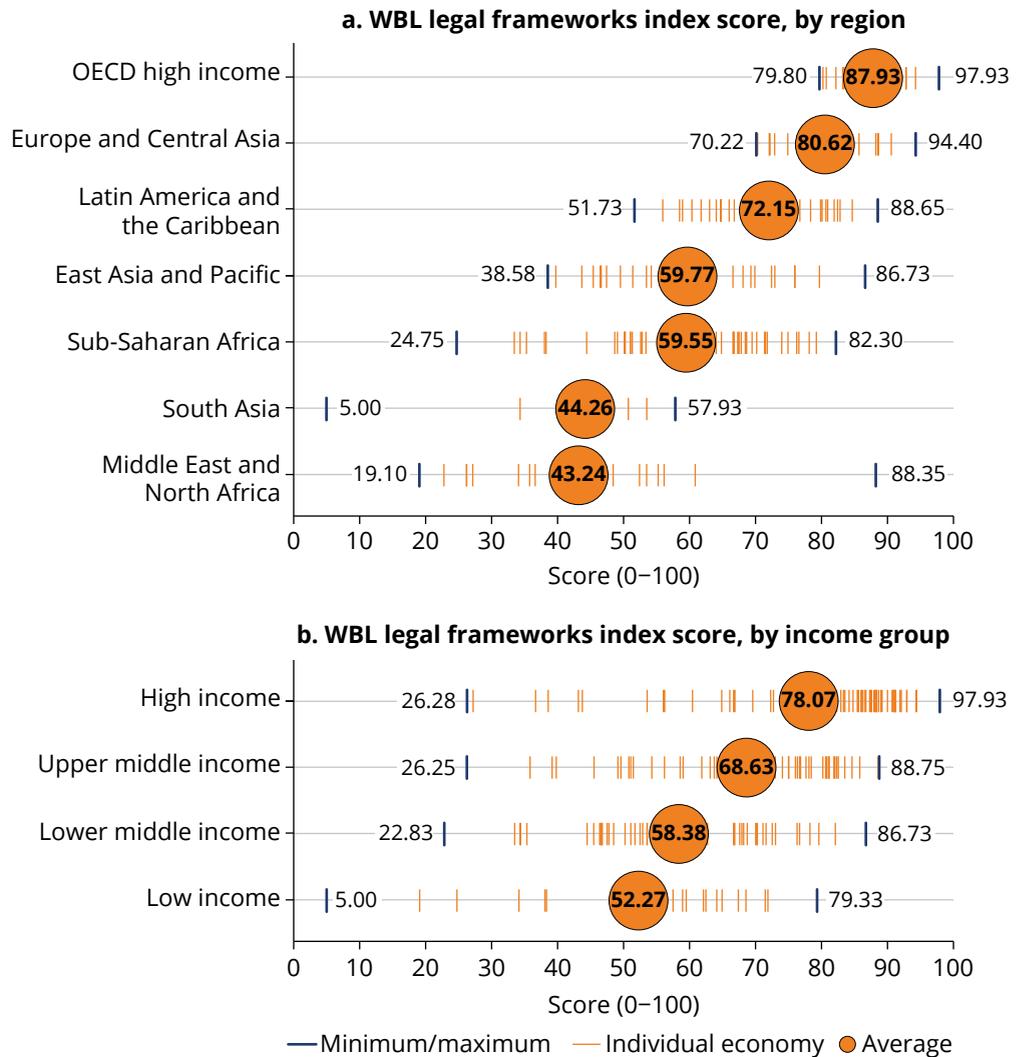
Legal gender equality varies sharply across regions and income levels, with clear disparities in both average performance and internal consistency (refer to figure 3.4). Among economies evaluated, OECD high-income economies achieve the highest legal frameworks index scores (87.93), followed by those in Europe and Central Asia (80.62) and in Latin America and the Caribbean (72.15) (refer to figure 3.4, panel a). In contrast, the Middle East and North Africa records the lowest regional average score (43.24), underscoring persistent legal gaps in that region that constrain women's economic participation.

Significant variations in the degree of legal gender equality may also exist within economies, particularly in those that have federal or mixed legal systems—that is, systems that combine elements of two or more legal traditions, such as civil law, common law, and customary or religious law. To capture these internal disparities, *Women, Business and the Law* launched subnational studies in 2024, generating data on legal and policy barriers to women's access to jobs outside the main business cities in two economies and markets beyond those in the main business cities (refer to box 3.1).

Across the *Women, Business and the Law 2026* sample of 190 economies, variance and dispersion in scores on the legal frameworks index are also observed in regard to income level. High-income economies average 78.07 on their legal frameworks index scores, followed by upper-middle-income (68.63), lower-middle-income (58.38), and low-income (52.27) economies (refer to figure 3.4, panel b). Yet even among economies at similar income levels, disparities remain wide: from 5.00 to 79.33 among low-income economies and from 26.28 to 97.93 among high-income ones.

Economies' performance in regard to supportive frameworks shows disparities that mirror those observed in regard to legal equality but amplifies them (refer to figure 3.5, panel a). OECD high-income economies lead globally, with an average supportive frameworks index score of 73.04, followed by those in Europe and Central Asia (55.61). Scores in other regions—Latin America and the Caribbean, East Asia and Pacific, South Asia, Middle East and North Africa, and Sub-Saharan Africa—remain below the global average, emphasizing the challenges of translating legal gains into effective implementation. Variation within regions is pronounced: East Asia and Pacific exhibits the widest gap (73.27 points between the economies with the highest and lowest scores), whereas Europe and Central Asia shows the narrowest spread (30.23 points).

**FIGURE 3.4** Legal frameworks index scores vary across and within regions and income groups



Source: Women, Business and the Law (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: Each orange vertical line represents the score of an individual economy, and each orange circle indicates the average score for a region or in an income group. The minimum and maximum scores within each region or income group are specified with dark blue vertical lines. In this figure (as throughout the report), the Middle East and North Africa region does not include Afghanistan and Pakistan and follows the previous World Bank regional classification. Ethiopia and República Bolivariana de Venezuela are excluded from the income group analysis in panel b because the World Bank currently does not classify them into any income group, owing to a lack of reliable data of adequate quality. OECD = Organisation for Economic Co-operation and Development.

### **BOX 3.1** Identifying legal and policy barriers at the subnational level: Evidence from Nigeria

To ensure comparability across economies, *Women, Business and the Law* typically measures legal and supportive frameworks in each economy's main business city. In those economies with federal or mixed legal systems, however, this approach may not fully reflect the diversity of women's experiences. To address this, deep-dive economy studies were piloted in 2024, one in Bosnia and Herzegovina and another in Nigeria, examining legal barriers shaped by national and local legislation, as well as customary and religious law where applicable.

The Nigeria study expanded data collection beyond Lagos—the main business city in the economy, for which laws and policies are assessed in the global indexes—to include the Federal Capital Territory and six additional states: Anambra, Bauchi, Kaduna, Kano, Oyo, and Rivers. Together, this selection covers Nigeria's six geopolitical zones and its major ethnic and religious groups. The study analyzes Nigeria's mixed legal system, using data examining federal and state legislation, Islamic personal law, and customary law as applied to the majority population in each state.

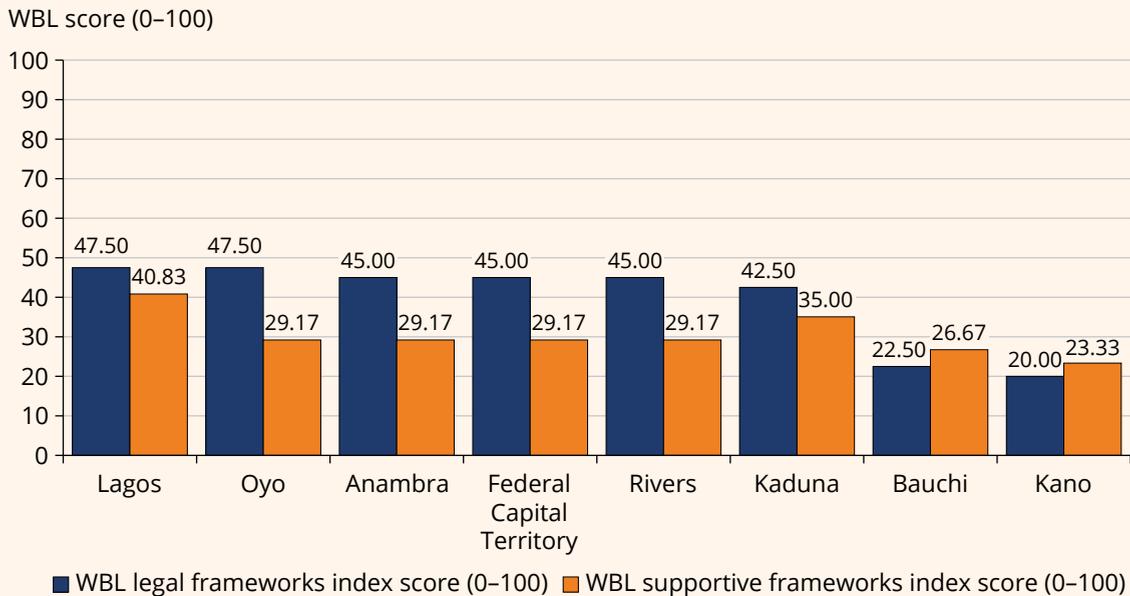
The study reveals substantial variation and uncovers legal and policy gaps that constrain Nigerian women's economic participation, particularly outside Lagos. Although Lagos achieves the highest scores within Nigeria, those scores remain low, at 47.50 for the legal frameworks index and 40.83 for the supportive frameworks index. Gaps are more pronounced in the economy's northern states, where Islamic personal law influences marriage and inheritance, as reflected in the scores for Bauchi and Kano, which are roughly half those for Lagos (refer to figure B3.1.1).

Across the Nigerian localities studied, the legal frameworks index scores for the Work, Parenthood, Childcare, and Entrepreneurship topics are particularly low, with no locality's score exceeding 25. Legal protections against violence also vary widely across states: The legal age of marriage ranges from puberty in Kano to 18 years elsewhere, only two states (Anambra and Rivers) and the Federal Capital Territory criminalize physical domestic violence, and just three states (Bauchi, Kaduna, and Lagos) criminalize sexual harassment in employment and education. Marital and inheritance rights differ substantially across Nigeria depending on whether federal, Islamic personal, or customary law governs a particular marriage. They range from full equality in inheritance and decision making to inheritance provisions granting women half the share of men and legal obligations for wives to obey their husbands.

*(Box continues on next page)*

**BOX 3.1** Identifying legal and policy barriers at the subnational level: Evidence from Nigeria (*continued*)

**FIGURE B3.1.1** A subnational study in Nigeria reveals critical legal and implementation gaps for women’s economic opportunity across states



Source: *Women, Business and the Law* (WBL) database (2024), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

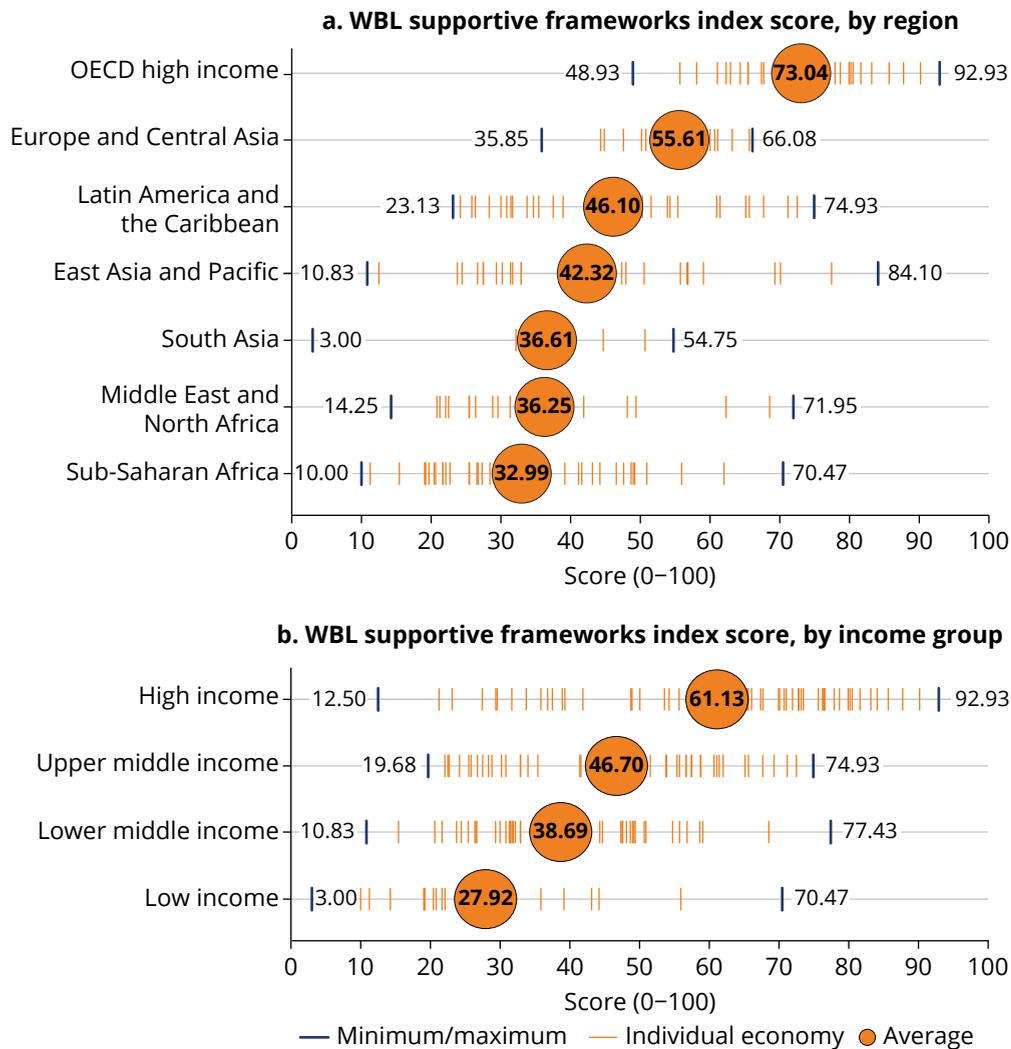
Note: The study in Nigeria applied the *Women, Business and the Law 2024* methodology (data are as of October 1, 2023). Data for Lagos capture Nigeria’s *Women, Business and the Law 2024* score and were revised as part of the study.

Scores on the supportive frameworks index show similarly wide gaps, particularly outside Lagos. Nearly all localities score 0 on supportive frameworks for the Pay, Childcare, and Parenthood topics, underscoring reform opportunities to support female workers. In regard to services for survivors of violence, women do not have the same access across localities, with comprehensive support available only in Lagos. Some localities show promising practices, especially those relating to property and entrepreneurship, such as microcredit programs for women-owned businesses in Bauchi, reduced property registration fees for women in Kaduna, and entrepreneurship training offered by the Federal Capital Territory’s National Centre for Women Development.

*Women, Business and the Law*’s granular subnational approach is designed to inform legal and policy reforms across all levels of government and support engagement with community leaders, who play a critical role in shaping and upholding customary and religious norms.

Across income levels, the adoption of supportive frameworks follows a clear gradient, with scores on the index decreasing from 61.13 in high-income economies to 46.70 in upper-middle-income economies, 38.69 in lower-middle-income economies, and 27.92 in low-income economies (refer to figure 3.5, panel b). Yet top performers in every income group, except those among high-income economies, achieve scores in the 70s, demonstrating that frameworks supporting the implementation of laws are achievable at any income level.

**FIGURE 3.5 Supportive frameworks are strongest in advanced economies**

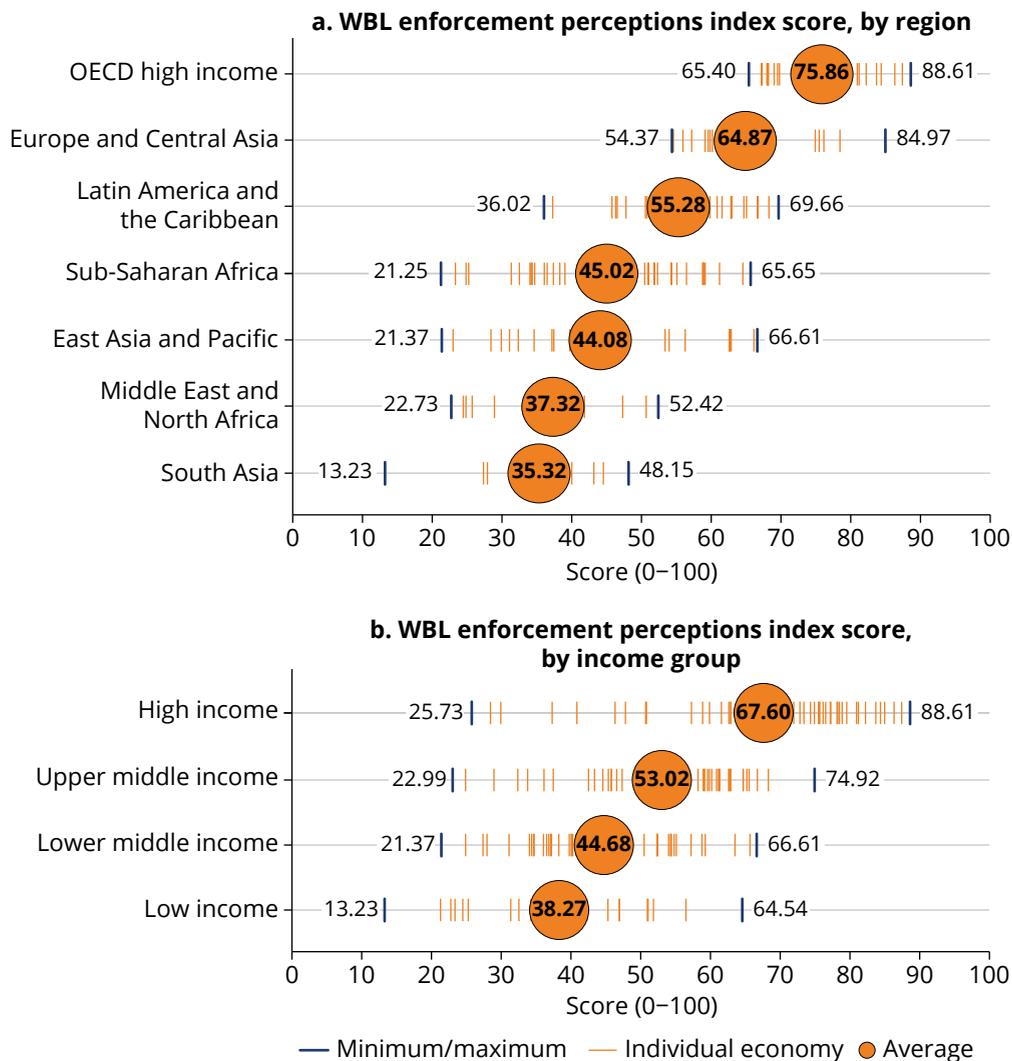


Source: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: Each orange vertical line represents the score of an individual economy, and each orange circle indicates the average score for a region or in an income group. The minimum and maximum scores within each region or income group are specified with dark blue vertical lines. Ethiopia and República Bolivariana de Venezuela are excluded from the income group analysis in panel b because the World Bank currently does not classify them into any income group, owing to a lack of reliable data of adequate quality. In this figure (as throughout the report), the Middle East and North Africa region does not include Afghanistan and Pakistan and follows the previous World Bank regional classification. OECD = Organisation for Economic Co-operation and Development.

Enforcement, as perceived by experts, remains the area in which the fewest economies achieve high scores (refer to figure 3.6). Most economies score between 20 and 60 on the enforcement perceptions index, with only a few exceeding 80. The global average is 53.31, with higher average scores recorded in OECD high-income economies (75.86), Europe and Central Asia (64.87), and Latin America and the Caribbean (55.28). Sub-Saharan Africa (45.02), East Asia and Pacific (44.08), the Middle East and North Africa (37.32), and South Asia (35.32) have lower averages.

**FIGURE 3.6** Scores on the enforcement perceptions index are lowest in South Asia and low-income economies



Source: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: Each orange vertical line represents the score of an economy, and each orange circle indicates the average score for a region or in an income group. The minimum and maximum scores within each region or income group are specified with dark blue vertical lines. Ethiopia and República Bolivariana de Venezuela are excluded from the income group analysis in panel b because the World Bank currently does not classify them into any income group, owing to a lack of reliable data of adequate quality. Subsample is 178 economies for which WBL 2026 data on enforcement perceptions are available. In this figure (as throughout the report), the Middle East and North Africa region does not include Afghanistan and Pakistan and follows the previous World Bank regional classification. OECD = Organisation for Economic Co-operation and Development.

Although perceived enforcement capacity generally strengthens with income, dispersion remains high: Even in high-income economies, strong laws on the books may not necessarily translate into effective enforcement, with scores on the index as low as 25.73 among economies in this group. This pattern points to a broader reality: Resources matter, but they are only part of the equation. Wealthier economies tend to perform better, on average, in regard to enforcement, yet examples across all income groups show that political commitment, institutional effectiveness, and sustained investment can support stronger enforcement at any income level.

## Comparing the three pillars: Alignment but no parity

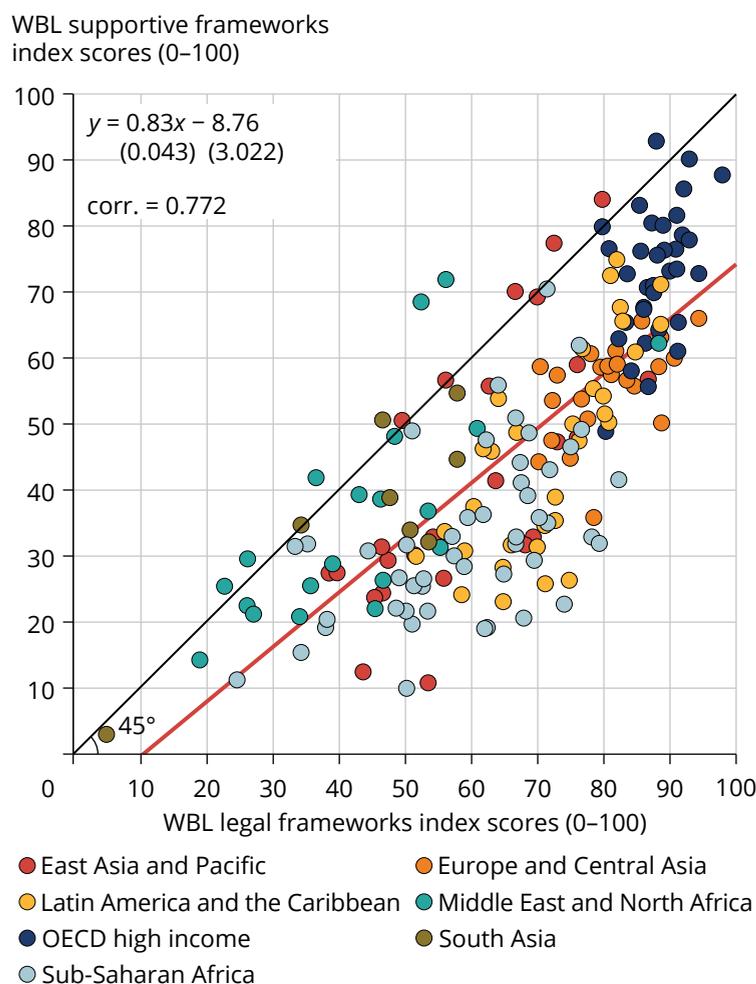
Across economies, equal laws are more widespread than the systems designed to implement them. In most cases, legal reforms outstrip the capacity of institutions and policies, leaving women without the full benefit of rights granted on paper (refer to figure 3.7). Scores on the legal frameworks and supportive frameworks indexes show a clear positive correlation: As laws become more equal, supporting systems tend to be stronger.

Yet most economies fall below the 45-degree line, indicating that supportive frameworks consistently lag behind legal frameworks. Alignment exists, but parity does not: Most economies perform better on enacting laws than on establishing the mechanisms that make them effective.

Dispersion in the gap in performance between legal and supportive frameworks varies across regions. Performance across Europe and Central Asia and high-income OECD economies is relatively more homogeneous, whereas East Asia and Pacific and Sub-Saharan Africa display greater heterogeneity in the degree to which institutional frameworks support legal frameworks. These patterns may reflect differences in institutional capacity and public investment. Closing the gaps is essential for legal frameworks to translate into meaningful economic opportunities for women: High scores on the legal frameworks index alone do not signify the end of an economy's reform journey, but rather the starting point for sustained investment in implementation systems and enforcement.

High-performing economies on the supportive frameworks index share institutional features that help translate legal equality into real-world outcomes. They tend to have coordinated strategies, dedicated institutions, mechanisms for access to justice, targeted programs and services, and strong sex-disaggregated data systems that support implementation. These elements form the infrastructure that sustains equality over time (refer to box 3.2).

**FIGURE 3.7** Scores on the supportive frameworks index are higher where laws are stronger, but they still fall short of scores on the legal frameworks index



Source: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: Each point in the figure represents a single economy. A 45-degree line (black) is included for ease of comparability; a fitted regression line (red) is also included. The regression coefficient is statistically significant at the 1 percent level. The statistical relationship between scores on the two indexes remains positive and statistically significant after income per capita of the latest available year after 2020 is controlled for. This relationship should not be interpreted as causal. The test conducted on the coefficient being equal to 1 was rejected at the 5 percent significance level, suggesting that there is not a one-to-one relationship. The correlation coefficient between the two scores is reported under the regression equation. The divergence between the regression line and the 45-degree line shows that, although there is a positive correlation, each increase of 1 point in an economy's score on the WBL legal frameworks index is associated with an increase of 0.83 point in its score on the WBL supportive frameworks index. In this figure (as throughout the report), the Middle East and North Africa region does not include Afghanistan and Pakistan and follows the previous World Bank regional classification. OECD = Organisation for Economic Co-operation and Development.

### **BOX 3.2** Supportive frameworks across economies put laws into action

Across economies, effective approaches emerge where governments establish instruments and mechanisms supporting the implementation of laws. National policies and action plans operationalize legal commitments and promote women's economic participation. Canada's Women Entrepreneurship Strategy Ecosystem Fund strengthens the economy's entrepreneurship ecosystem and addresses gaps in services for women. Chile's Política de Equidad de Género en Transportes 2023–2026 (Gender Equality in Transport Policy 2023–2026) addresses discrimination and gender-based violence in the nation's transport systems. The National Strategy for Women in Jordan 2020–2025 sets measurable targets for increasing labor force participation among the economy's women, including reducing female unemployment by 5 percentage points, supported by vocational programs and oversight from the Jordanian National Commission for Women. The Politique Foncière Rurale du Niger (Rural Land Policy of Niger) of 2023 puts a priority on women's access to land through joint titling, plot allocations for female heads of household, and community sensitization regarding women's property rights.

Dedicated institutions help ensure laws are effectively implemented. New Zealand's Centre for Family Violence and Sexual Violence Prevention monitors and coordinates the implementation of Te Aorerekura, the National Strategy to Eliminate Family and Sexual Violence, supporting evidence-based policy making and identifying gaps across interventions. In Saudi Arabia, the Ministry of Human Resources and Social Development oversees a five-tier classification system for monitoring quality in private childcare centers in the areas of infrastructure, workforce, and programming.

Access to justice and survivors' services are essential for meaningful protection of women. Bulgaria provides women with legal aid through the National Legal Aid Bureau for matrimonial disputes, child custody, and alimony; Sofia City Court Family Department supports resolution of family disputes. In Nigeria, Lagos has established survivor-centered justice mechanisms, including specialized police units; a Sexual and Gender-Based Violence Response/Gender Unit in the Department of Public Prosecutions; and a Sexual Offences Court that ensures privacy, expedites trials, and protects victims and witnesses. Spain offers an integrated system of protection and reintegration services for women survivors of violence. The Sistema Nacional de Salud (National Health System) implements the Protocolo Común para la Actuación Sanitaria ante la Violencia de Género (Common Protocol for Health Action in the Face of Gender Violence), providing specialized care. A 24-hour hotline offers confidential and multilingual psychosocial assistance; *centros de emergencias* (emergency centers), *casas de acogida* (shelters), and *viviendas de semiautonomía* (semiautonomous housing) offer shelter and multidisciplinary support toward reintegration into society

*(Box continues on next page)*

### **BOX 3.2 Supportive frameworks across economies put laws into action** *(continued)*

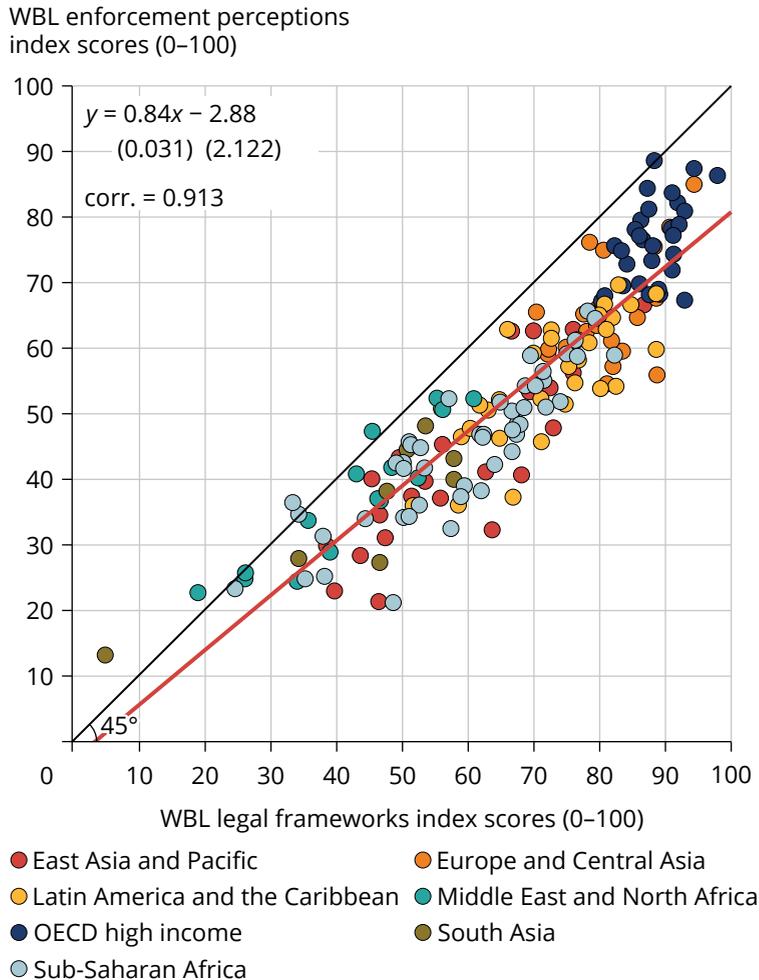
of women who have experienced violence. The Servicio Público de Empleo Estatal (State Public Employment Service) provides these women with livelihood support.

Government-led programs can level the playing field in regard to women’s access to jobs and markets. Canada’s Women Entrepreneurship Loan Fund provides targeted financial support to women-led start-ups and sole proprietorships. St. Lucia’s Scholarship and Apprenticeship Programme supports women pursuing energy-related studies. In the United States, the Small Business Administration’s Office of Women’s Business Ownership delivers training, counseling, access to capital, and federal contracting opportunities for female entrepreneurs. Through its Ministry of Technology and Science, Zambia reserves for women 30 percent of postgraduate scholarships in the areas of science, technology, engineering, and mathematics.

Data collection and publication enable monitoring and inform law and policy making. Cameroon’s *Annuaire Statistique 2023* (2023 Statistical Yearbook), published by its Caisse Nationale de Prevoyance Sociale (National Social Insurance Fund), includes sex-disaggregated data on retirement ages and pension benefits. Ghana Statistical Services publishes sex-disaggregated data on land ownership and documentation. The Kenya National Bureau of Statistics reports sex-disaggregated data on salaries (most recently in 2025) and employment rates by industry (most recently in 2023). The Department of Statistics Singapore has introduced a definition of “women-owned companies” to support sex-disaggregated reporting of data on business ownership and publishes sex-disaggregated data on female leadership in the private sector. Uruguay published sex-disaggregated data on unpaid care work in 2025, including weekly hours spent by activity.

A similar pattern emerges when legal frameworks and enforcement perceptions are compared. Globally, legal equality for women and expert assessments of its enforcement tend to move together (refer to figure 3.8). Scores on the legal frameworks and enforcement perceptions indexes show a clear positive correlation, indicating that economies with more-gender-equal laws also tend to enforce them more effectively. For every increase of 1 point in an economy’s legal frameworks index score, its enforcement perceptions index score rises by about 0.84 point, indicating that stronger legal systems are consistently associated with higher levels of perceived enforcement. Most economies fall below the 45-degree line in figure 3.8, indicating that perceptions of enforcement scores in these economies lag behind their levels of legal equality. This shows that women’s rights, in practice, are perceived to not yet be fully realized to the extent that laws may guarantee on paper.

**FIGURE 3.8** Legal equality and enforcement are positively aligned, though enforcement perceptions trail laws



Source: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: Each point in the figure represents a single economy in the subsample of 178 economies for which WBL 2026 data on enforcement perceptions are available. A 45-degree line (black) is included for ease of comparability; a fitted regression line (red) is also included. The regression coefficient is statistically significant at the 1 percent level. The statistical relationship between scores on the two indexes remains positive and statistically significant after income per capita of the latest available year after 2020 is controlled for. This relationship should not be interpreted as causal. The test conducted on the coefficient being equal to 1 was rejected at the 5 percent significance level, suggesting that there is not a one-to-one relationship. The correlation coefficient between the two scores is reported under the regression equation. The divergence between the regression line and the 45-degree line shows that, although there is a positive correlation, each increase of 1 point in an economy's score on the WBL legal frameworks index is associated with an increase of 0.84 point in its score on the WBL enforcement perceptions index. In this figure (as throughout the report), the Middle East and North Africa region does not include Afghanistan and Pakistan and follows the previous World Bank regional classification. OECD = Organisation for Economic Co-operation and Development.

The survey questions on enforcement perceptions ask experts about each of the laws and rights assessed under the *Women, Business and the Law* legal frameworks pillar, which means that the resulting data cover different categories of laws: the enforcement of protective laws and those that confer benefits, the enforcement of restrictive laws, and in the absence of restrictive laws, the upholding of equal rights. Analyzing perceptions of enforcement across these different categories of laws makes it possible to understand how they each function in practice. Where restrictive laws remain on the books, experts report that they are generally enforced, continuing to constrain women's economic participation. This finding directly challenges the common assumption that restrictive laws are outdated remnants with no real impact. Instead, it shows that discriminatory provisions are not symbolic; they shape daily decisions, limit opportunities, and continue to influence women's ability to work, own assets, and participate fully in the economy. In economies that have removed discriminatory provisions, experts assess that equal rights are usually upheld in everyday practice, showing that legal reforms do translate into improved outcomes for women. Protective and benefit-conferring legislation is also perceived to be enforced at reasonably strong levels, although enforcement varies across contexts. Overall, these findings highlight a central message: Reform matters. Removing discriminatory laws opens the door to better outcomes, but sustained progress requires that new rights be backed by consistent and effective enforcement.

## Women's rights across the life cycle: Topic-level gaps worldwide

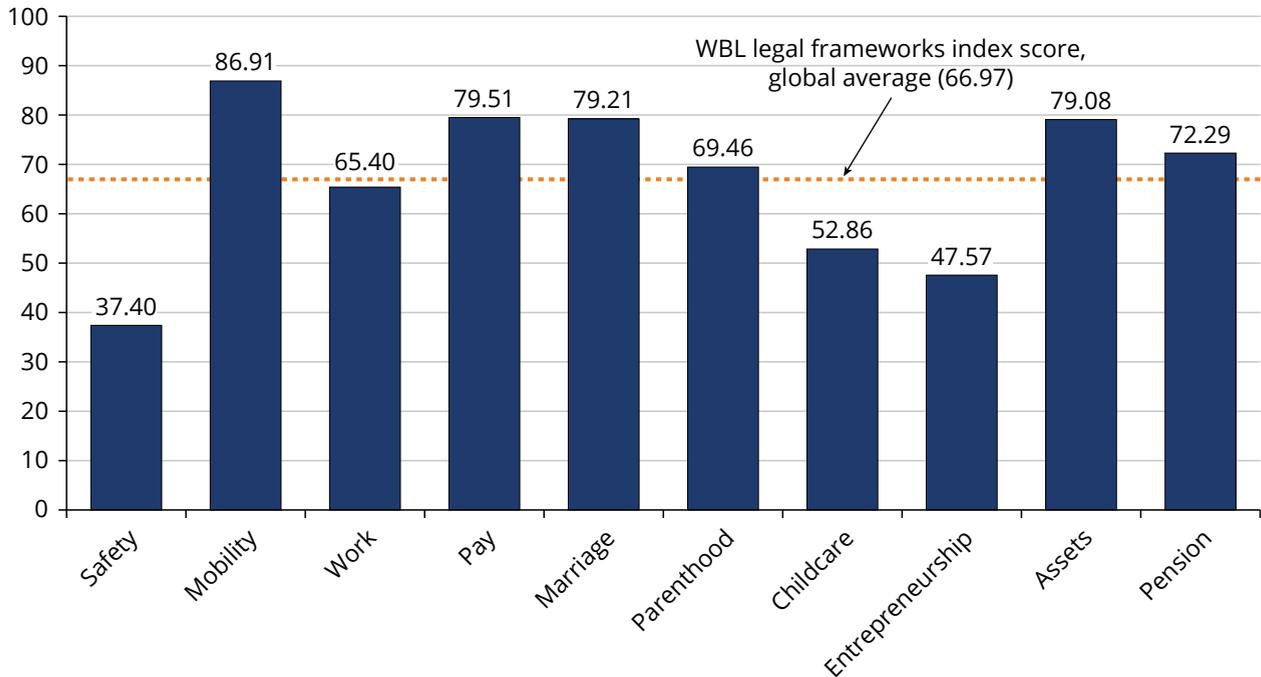
### Legal frameworks across topics

Comparative results across the 10 *Women, Business and the Law* topics reveal an uneven picture in regard to legal frameworks: Whereas the data show near equality under the law in some aspects, deep legal gaps that limit women's autonomy, safety, and capacity to work and contribute fully to economic growth continue to characterize others. Overall, legal equality is strongest in areas regulating family relations, movement, and employment, including occupational segregation and the gender wage gap, whereas the weakest performance is observed in regard to protections from violence, entrepreneurship, and childcare (refer to figure 3.9).

The strongest performance is observed in the areas of Mobility, Pay, and Marriage. Family and civil codes have largely removed explicit restrictions on women's agency, expanding women's ability to move freely, enter into legal contracts, and manage property. Reforms in these domains have enabled more than 600 million women since 1970 to access economic opportunities (Behr and Braunmiller 2025). Yet restrictions still exist in regard to Mobility: One-third of the economies measured impose some limitation on women's freedom of movement, and such constraints remain in every region except Europe and Central Asia and among OECD high-income economies.

**FIGURE 3.9** Legal equality across a woman's economic life cycle: Strongest in the areas of Mobility, Pay, and Marriage; weakest in the areas of Safety, Entrepreneurship, and Childcare

WBL legal frameworks topic score, global average (0–100)



Source: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: Scores displayed are over a woman's economic life cycle, in accordance with *Women, Business and the Law* methodology.

In 14 of the economies assessed, women cannot leave the marital home and travel domestically in the same way as men, and only 6 economies have reformed these provisions since 1970. Discrimination in nationality and citizenship laws also endures: In 29 economies reviewed, women cannot pass their nationality on to their children, and in 50, they cannot confer citizenship on a foreign spouse.

In the area of Pay, many of the economies measured have modernized labor legislation, removing outdated restrictions on women's employment and guaranteeing equal pay, yet barriers remain. Slightly more than half mandate equal remuneration for work of equal value, whereas 73 out of 190 continue to restrict women's employment: in certain occupations considered dangerous (42 economies), at night (18 economies), or in key economic sectors (55 economies) (refer to table 3.1). These restrictions disproportionately affect higher-paying, capital-intensive, and industrial jobs, steering women away from better-remunerated occupations and reinforcing occupational segregation, particularly in economies in which such sectors form the backbone of employment and economic activity.

**TABLE 3.1** Fifty-five economies still prohibit women from performing certain tasks across different economic sectors

Economic sector	Number of economies	Selected examples of restrictions on women across regions
Agriculture	13	Operating certain agricultural machinery (Russian Federation); handling large animals and carcasses (Tajikistan); skinning, cutting, and gutting of animals and melting their fat (Syrian Arab Republic) Working with fertilizers and insecticides (Angola, Ethiopia, Kuwait, Syrian Arab Republic); skinning animals (Lebanon)
Construction	23	Working with construction machinery and soldered lead (Belarus); working on construction sites, unless women are employed by companies in which the only other employees are members of the same family (Mali) Working on a scaffold 10 meters or more above the ground (Thailand); holding industrial painting jobs (Colombia); repairing buildings (Tajikistan)
Energy	16	Welding and using ultraviolet radiation lamps (Angola); working in the generation, transmission, or conduction of electricity (Arab Republic of Egypt); working with electricity and gas undertaking (St. Kitts and Nevis) Working in the transformation and transmission of electricity (Dominica)
Manufacturing	36	Mixing or dipping tanks, or any other process involving contact with wood preservative (Fiji); greasing and cleaning moving machinery and handling belts and circular saws (Argentina) Stretching leathers and sheepskins onto frames, sorting rawhides, dyeing raw or semifinished products, or engaging in mixing in the production of paper, cardboard, and related products (Belarus)
Mining	43	Working underground in mines (Bosnia and Herzegovina); working underground permitted only for men ages 21 to 50 years (Brazil); working underground in mines and quarries and all stone extraction work (Lebanon) Working in any underground mine (Eswatini); working underground in mines, quarries, and galleries (Cameroon)
Transportation	9	Transporting passengers or goods by road or rail or inland waterway (Belize, Papua New Guinea) Operating trains (Argentina); driving large, machine-engined vehicles (Lebanon); working in railway or road transportation and civil aviation (Tajikistan)
Water	16	Maintaining water systems or working as divers, as well as servicing sewer networks (Belarus); working in a deep pool or flowing water that can be easily poisoned (Ethiopia); maintaining and repairing docks, piers, canals, viaducts, sewers, and wells (St. Vincent and the Grenadines) Working underground or underwater, such as in mine hearths, cable laying, sewerage, and tunnel construction (Türkiye)

Source: *Women, Business and the Law* database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Under the Marriage topic, 112 economies among those measured have achieved legal equality, but 19 across four regions still legally require women to obey their husbands, 29 prohibit women from being recognized as the head of household, 45 discriminate in divorce, and 65 maintain unequal rights to remarriage.

The weakest performance is observed in the areas of Safety, Entrepreneurship, and Childcare. The most critical deficits show up under the Safety topic. Despite broad global commitments, 144 measured economies still lack adequate legislation on child marriage, and exceptions allowing underage marriage with parental consent persist in 83. In 48 of these, parents can legally allow girls to marry below age 18—typically at ages 15 or 16, but in one case as young as 12. Alarming, in 16 economies reviewed, girls can marry at any age with parental approval. Legal remedies are also weak: 75 economies assessed do not allow annulment of child marriages, and 85 do not have penalties for adults who facilitate them. Protection from sexual harassment is also fragmented—143 economies reviewed prohibit it in employment, but only 90 online, 63 in education, and 36 in public spaces. Laws on domestic violence remain incomplete: 58 economies among those measured do not provide for both criminal penalties and protection orders, but only for one of these measures (34) or none at all (24); 59 do not recognize economic violence; and in 64 sexual violence—including marital rape—remains outside the scope of protection. At the most severe end, only 36 economies assessed have laws addressing femicide, despite rising public concern and advocacy.

In regard to Entrepreneurship, although women can start businesses in the same way as men in nearly all (182) economies measured, barriers in other areas supporting women's entrepreneurship such as accessing credit and markets persist. Only 99 of the economies reviewed promote women's equal access to credit, 53 have adopted gender-responsive procurement provisions that open public markets to women, and 40 have introduced mandatory minimum representation of women on corporate boards, mostly in OECD high-income economies, but with examples in all regions. Outside Europe, global policy frameworks are increasingly emphasizing the need for diversity in leadership. The recently updated G20/OECD Principles of Corporate Governance 2023 call for corporate boards to assess whether they possess the right mix of background and competences, which can be achieved, for example, through mandatory targets or voluntary targets for female participation on boards (OECD 2023).

Regarding Childcare, 146 of the measured economies regulate the provision of childcare services for children under the age of three in center-based settings (nurseries, day care centers, creches, or formal preschools). Nevertheless, fewer than half (78) have laws providing financial or tax support for families, and 75 have similar support for nonstate providers of childcare. Only 66 economies assessed—just over one-third—have comprehensive quality standards that include minimum caregiver-to-child ratios or maximum group sizes, education or training requirements, and periodic inspections or reporting requirements.

These findings show that gaps remain most pronounced in areas that require institutional capacity and public investment. Assessing how policies and institutions support women's legal rights—captured under the supportive frameworks pillar—helps reveal whether laws can be translated into real progress for women.

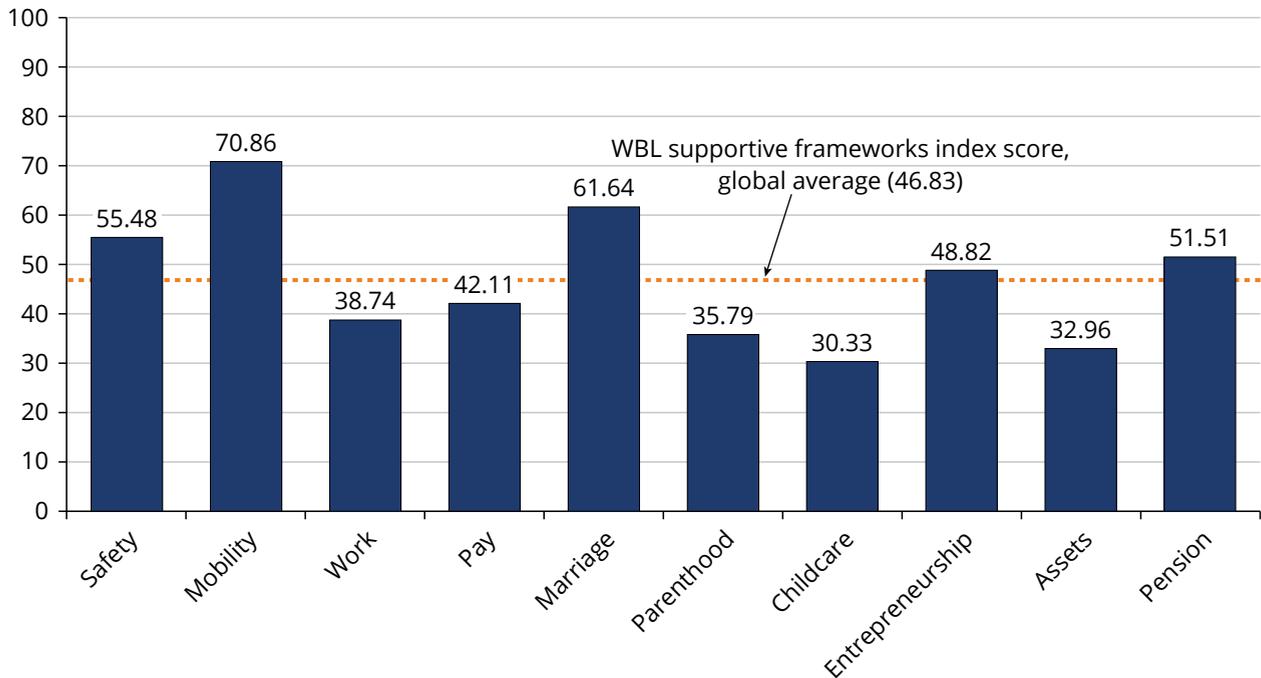
### Supportive frameworks across topics

Supportive frameworks index scores vary widely across the 10 *Women, Business and the Law* topics (refer to figure 3.10). They are strongest in the areas of Mobility (70.86), Marriage (61.64), and Safety (55.48) and weakest in the areas of Childcare (30.33), Assets (32.96), and Parenthood (35.79).

Mobility ranks highest among the topics in regard to supportive frameworks, reflecting broad policy commitment, yet the global average score of 70.86 indicates that the systems needed to enable women's freedom of movement are not yet fully in place. Women in 163 of the economies measured can move freely, without government-imposed restrictions: a fundamental but minimal condition for participation in the economy. Gaps persist, however: In 7 of the economies reviewed, women still cannot apply for official identity documents on the same terms as men, and in 24 they face constraints in obtaining passports that men do not. Only 31 among the economies that were assessed incorporate women's mobility needs into

**FIGURE 3.10** Supportive frameworks across a woman's economic life cycle: Strongest in the areas of Mobility, Marriage, and Safety; weakest in the areas of Childcare, Assets, and Parenthood

WBL supportive frameworks topic score, global average (0–100)



Source: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: Scores displayed are over a woman's economic life cycle, in accordance with *Women, Business and the Law* methodology.

policies regarding public transportation, revealing a blind spot in how transport systems respond to women's real mobility needs.

Marriage ranks second among topics regarding supporting frameworks. Globally, 128 assessed economies have adopted fast-track procedures or nonmandatory reconciliation measures to resolve family disputes. Dedicated family courts exist in 116 of the economies reviewed and legal aid services for family law issues in 142. Notably, 121 of the economies assessed allow no-fault divorce, meaning couples can end their marriages because of irreconcilable differences or a breakdown of the marriage. Together these data signal a shift toward more equitable and accessible family law systems.

Economies also perform strongly in regard to supportive frameworks for Safety, reflecting growing recognition that freedom from violence is a precondition for women's participation in work and public life. National action plans on or strategies for combating violence against women exist in 124 of the assessed economies; in 66 of these economies, the plans or strategies include prevention measures, institutional arrangements, and outcome targets and indicators. Targeted mechanisms for access to justice are widespread: 116 economies assessed have special police or prosecutorial units, 63 have dedicated courts or procedures, and 127 provide or fund legal aid for survivors of violence. Support services—at least one of the following: shelters, health care, psychological counseling, or livelihood support—are provided or funded by the state in 145 of the economies reviewed. In many cases, governments have introduced policies, action plans, services, and institutional mechanisms to address gender-based violence through executive or ministerial action even where the legal foundations remain incomplete or before fully codifying laws addressing gender-based violence, demonstrating both policy commitment and the agility of survivor-centered approaches.

Despite good performance with respect to these topics, supportive systems remain uneven. Supportive frameworks for Childcare are the weakest among the topics. Only 91 of the assessed economies maintain a public registry of childcare providers, 67 have clear procedures for parents to use to request government financial support, and 49 extend these procedures to nonstate providers. Just 30 of the economies reviewed publish reports on service quality, and 17 make this information available at the provider level.

Control over assets is essential for women's financial independence. Yet under the Assets topic, only 82 economies surveyed provide comprehensive information about property and inheritance rights; 47 publish anonymized, sex-disaggregated data on property ownership, hindering efforts to monitor inequality or design equitable reforms; and 34 have mechanisms or incentives in place to encourage women to register immovable property.

Economies also lag behind in regard to the Parenthood topic. Only 38 assessed economies offer incentives for fathers to take paternity leave, and 57 have government-led initiatives promoting equal sharing of unpaid care work. Without these measures, women continue to shoulder most domestic responsibilities. Only 50 of the economies assessed publish anonymized, sex-disaggregated data on unpaid care work, information vital for designing equitable family and employment policies.

Overall, the adequacy of supportive frameworks remains inconsistent across the study's topics: Some areas are backed by strong policies and institutions, whereas others lack even basic systems. Weak or limited support systems often determine whether women can effectively exercise their legal rights in practice, including those related to their entrepreneurial pursuits, and significantly shape real-world outcomes. Technology is increasingly shaping how women access services and protections, often lowering administrative barriers, while also introducing new risks that can constrain their economic participation (refer to box 3.3).

### **BOX 3.3 Technology and women's economic participation: Both a cross-cutting enabler and a growing barrier**

Digital technologies increasingly shape how people—and in particular, women—access markets, services, information, and public institutions. As economic activity, service delivery, and workplace interactions move online, digitalization has become a cross-cutting factor affecting women's economic participation, one that can expand inclusion by lowering administrative and mobility barriers but can also introduce new risks when women's access and skills and the safeguards put in place to protect them are uneven.

#### ***Technology as an enabler of access and participation***

Digital connectivity and platforms are becoming key entry points to economic activity. Evidence from the World Bank's Global Findex Database shows that gender gaps in account ownership and mobile phone ownership have narrowed over the years, increasing women's access to financial services (Klapper et al. 2025). Yet unequal access to devices, connectivity, and digital skills limits who can benefit. *Empowered or Undermined? Women Entrepreneurs and the Digital Economy*, produced by the Cherie Blair Foundation for Women, in partnership with Intuit and the World Bank, finds that whereas 92 percent of surveyed women entrepreneurs in low- and middle-income countries own a personal smartphone, 45 percent lack regular internet access on account of high data costs and unreliable connectivity, constraining their use of e-commerce, social media, and mobile money (Alhorr et al. 2024). Where digital

*(Box continues on next page)*

### **BOX 3.3** Technology and women's economic participation: Both a cross-cutting enabler and a growing barrier (*continued*)

tools are accessible, they can lower barriers to entrepreneurship. For example, Brazil's *Elas Empreendem* and Montenegro's *Ženski Biznis* platforms provide online training, mentoring, and information on access to finance and markets, helping women entrepreneurs overcome constraints on their time and mobility.

#### ***Digitalization and the implementation of laws on gender equality***

Technology also plays a growing role in implementing laws regarding gender equality. Where digital tools of government—such as e-government platforms, online application systems, and electronic mechanisms for filing grievances—exist, they can reduce administrative barriers, improve coordination across institutions, and expand access to services and justice.

Digital tools are increasingly used to support women's access to identity documentation and mobility-related rights. In the Philippines, the online passport application system introduced following the passage of the New Philippine Passport Act in 2024 allows married women to choose whether to adopt their husband's surname, removing the blanket requirement for all married women to present a marriage certificate and thus reducing administrative barriers linked to identity documentation.

In the labor and social protection domains, digital platforms increasingly support access to maternity, parental, and social security benefits. For example, the self-service portal of Estonia's Social Insurance Board allows mothers to apply online for maternity and parental benefits, with eligibility automatically determined through interoperable registries across agencies, increasing transparency and efficiency. Similarly, the website of the Rwanda Social Security Board provides clear guidance on benefit eligibility, timelines, and payment procedures, helping women and employers navigate claims more predictably.

Technology also supports the implementation of childcare laws. The website for Jordan's Social Security Corporation enables licensed day-care providers to apply electronically for operational cost support, lowering administrative barriers to accessing support for accredited childcare providers. Similarly, in Malaysia, families can request subsidies for childcare fees through the Department of Social Welfare portal, which provides step-by-step guidance on eligibility and application procedures.

Digitalization can also expand mechanisms for access to justice and for protection. In Albania and India, online portals allow users to submit pension-related complaints

*(Box continues on next page)*

### **BOX 3.3 Technology and women's economic participation: Both a cross-cutting enabler and a growing barrier (*continued*)**

and appeals electronically, providing a more accessible channel for resolving disputes. The Nigeria Police Force's digital platform for reporting cybercrimes enables survivors to report cyberharassment online, facilitating access to mechanisms for registering complaints related to digital violence. In South Africa, survivors of domestic violence can request protection orders electronically, reducing the need for repeated in-person court visits.

When designed with inclusion, accessibility, and data protection in mind, systems such as those described in this section can lower costs related to time and mobility, increase transparency, and support the implementation of laws and policies related to gender equality. Without parallel investments in affordable connectivity, digital literacy, and user-centered design, digitalization risks widening gaps in access to rights and services, especially for low-income, rural, and older women.

#### ***Technology as a barrier: Online abuse and digital violence***

At the same time, digitalization has introduced new forms of harm that directly affect women's ability to participate in economic life. As professional networking, job searching, and commercial activity increasingly occur online, women face heightened exposure to online harassment and abuse. Governments are responding. Between October 2023 and October 2025, seven economies across five regions—Argentina, Brazil, Mali, San Marino, Sri Lanka, the United Kingdom, and Uruguay—have introduced laws addressing cyberharassment, through criminal penalties or remedies such as content removal or restrictions on digital contact. Rapid advances in technologies in the area of artificial intelligence, including deepfakes, voice cloning, and synthetic media, have further intensified the risks women face, posing growing challenges in keeping legal frameworks responsive to technological change.

Expanding women's economic participation in a digitalizing world therefore requires more than connectivity alone. It calls for closing gaps in digital access and skills, leveraging technology to strengthen the implementation of laws promoting gender equality, and ensuring that legal and institutional frameworks protect women from emerging forms of digital harm.

Bridging implementation gaps requires sustained public investment that will transform legal frameworks into real opportunities. Such spending is not merely an expense, but also a growth strategy: Enabling women to participate fully in the economy expands the tax base and accelerates revenue mobilization. However, the ability of governments to finance and design the supportive frameworks

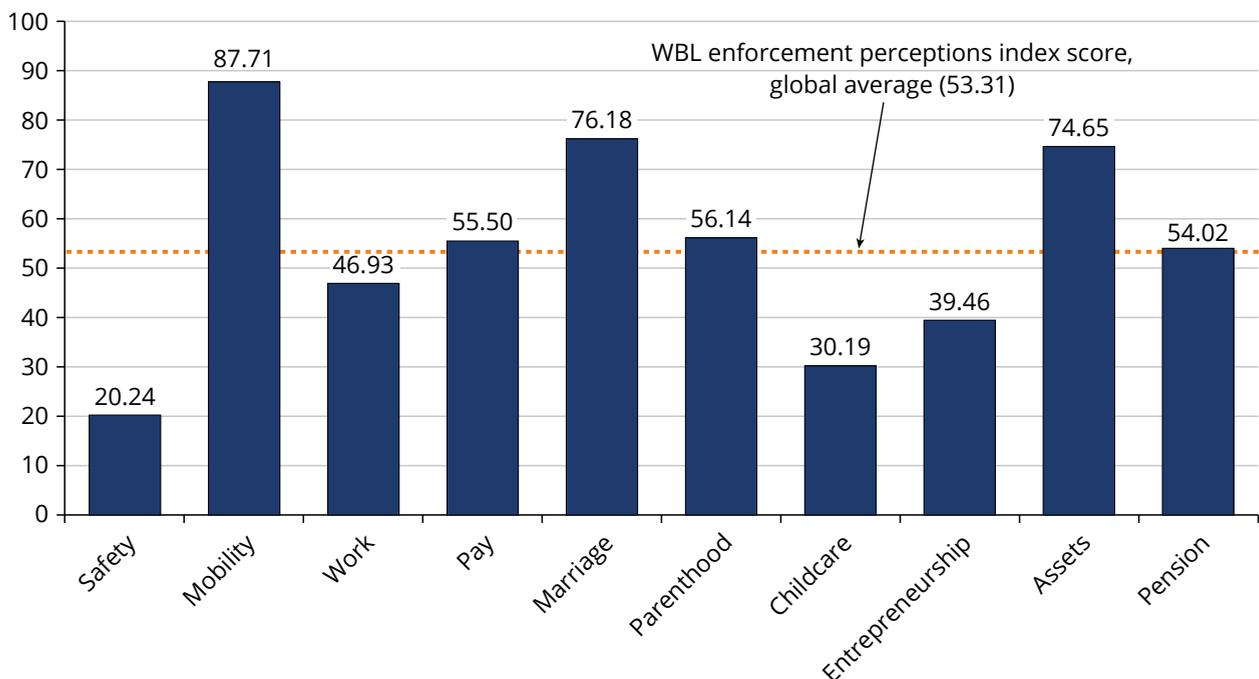
needed for such a transformation depends in part on how fiscal policy integrates gender considerations. Evidence from a recent *Women, Business and the Law* pilot study shows that gender integration in fiscal policy remains limited: Tax laws and administration rarely incorporate gender analysis, gender-responsive budgeting frameworks are underdeveloped, and fiscal data systems often do not provide sex-disaggregated information (Nielsen et al. 2025).

### Enforcement perceptions across topics

Enforcement perceptions reveal the sharpest disparities across the *Women, Business and the Law* topics (refer to figure 3.11). Scores on the enforcement perceptions index, representing expert assessments of the extent to which women's rights are enforced in practice, are highest for the Mobility (87.71), Marriage (76.18), and Assets (74.65) topics, and lowest for Entrepreneurship (39.46), Childcare (30.19), and Safety (20.24).

**FIGURE 3.11 Perceived enforcement across a woman's economic life cycle: Strongest in the areas of Mobility, Marriage, and Assets; weakest in the areas of Safety, Childcare, and Entrepreneurship**

WBL enforcement perceptions topic scores, global average (0–100)



Source: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: Scores displayed are over a woman's economic life cycle, in accordance with *Women, Business and the Law* methodology, in the subsample of a total of 178 economies for which WBL 2026 data on enforcement perceptions are available.

Mobility ranks highest in regard to enforcement perceptions among the 10 topics. Experts perceive strong enforcement of women's freedom of movement in most economies examined, with nearly three in five economies scoring above 90. High performance in this area often reflects the clarity of mobility rights and the relative simplicity of administrative procedures needed to uphold them.

Enforcement perceptions regarding Marriage and Assets follow those for Mobility. Enforcement of equal rights within marriage is assessed at roughly three-quarters of its full potential worldwide. Yet variations are substantial. Experts report full enforcement of marriage-related legal rights (a score of 100) in one in four economies assessed, whereas experts report scores below 50 for only about one in seven economies assessed. In regard to Assets, about one in five economies reviewed, most of them OECD high-income economies, achieve a score of 100, whereas experts score enforcement levels below 50 in roughly one in six economies, most of them in the Middle East and North Africa region.

Economies show the most severe deficits in regard to the Safety topic. Experts assess enforcement of women's right to safety at only about one-fifth of its full potential globally. Scores for Safety on the enforcement perceptions index remain extremely low: Only nine economies measured score 50 or above, and the highest score—74.25—marks a modest benchmark even for the best-performing economy. In many of the 178 economies measured, enforcement is perceived to be below half of its full strength. These results underscore the structural, social, and institutional barriers affecting protection of women and girls from child marriage, sexual harassment, domestic violence, or femicide.

Economies also exhibit weak enforcement in regard to Childcare. Experts assess that the enforcement of childcare laws reaches less than one-third of its full potential worldwide. Only four of the examined economies score above 90, whereas more than two-thirds score below 50. Limited support for women with childcare responsibilities continues to restrict their economic opportunities.

Economies similarly underperform in regard to Entrepreneurship. No measured economy achieved the maximum score of 100, indicating expert opinions that the full potential for women's entrepreneurship has yet to be realized anywhere. The top eight economies in Entrepreneurship scores on the enforcement perceptions index are all OECD high-income economies, suggesting that robust enforcement of women's economic rights in entrepreneurship is most evident where institutional capacity is greater.

Together, these patterns show that, on average, the perception of enforcement of women's rights varies widely across topics, revealing where institutional capacity is stronger and where major challenges persist. To complement the expert-based

assessments, *Women, Business and the Law* piloted a new individual-level perception survey with Gallup, based on nationally representative samples of approximately 1,000 adults per economy. This broader evidence regarding enforcement perceptions provides additional insight into how selected laws are experienced in practice (refer to box 3.4).

### **BOX 3.4** Do laws translate into equal pay? Evidence from a *Women, Business and the Law*–Gallup pilot survey

Laws can guarantee rights on paper, but whether they shape how women and men experience economic life in practice is less clear. To explore this gap, *Women, Business and the Law* piloted a new survey designed to capture individual-level perceptions on how the broader population understands and experiences laws affecting women's economic participation.

Implemented with Gallup, the pilot collected data over a nationally representative sample from approximately 1,000 adults in each of three economies: Bangladesh, Brazil, and Nigeria. The survey spanned all 10 *Women, Business and the Law* topics and captured population-level perceptions of how laws operate in practice. These data provide a complementary lens to *Women, Business and the Law*'s enforcement perceptions pillar.

Figure B3.4.1 illustrates how perceptions of gender equality in pay do not necessarily align with the strength of legal protections. None of the three economies included in the study have the full set of laws necessary to achieve equality under the Pay topic. In Brazil and Bangladesh, most people perceive that women and men are not paid equally, whereas in Nigeria a majority believe that pay is equal.

Among the three economies, Bangladesh and Nigeria score lower than Brazil on the *Women, Business and the Law*'s 2026 Pay topic when it comes to legal frameworks. Notably, in Bangladesh, perceptions about equal pay between women and men are the lowest for both female and male respondents among the pilot economies. The data further reveal that differences in earnings are most often attributed to women's concentration in lower-paying jobs and to gender itself. These perceptions may also be shaped by low levels of women's labor force participation.

Brazil presents a contrasting case in terms of legal strength versus perceived outcomes. Despite a relatively strong performance on *Women, Business and the Law*'s legal frameworks for the Pay topic, perceptions of pay equality remain limited: A minority of women and fewer than half of men believe that women and men are paid equally.

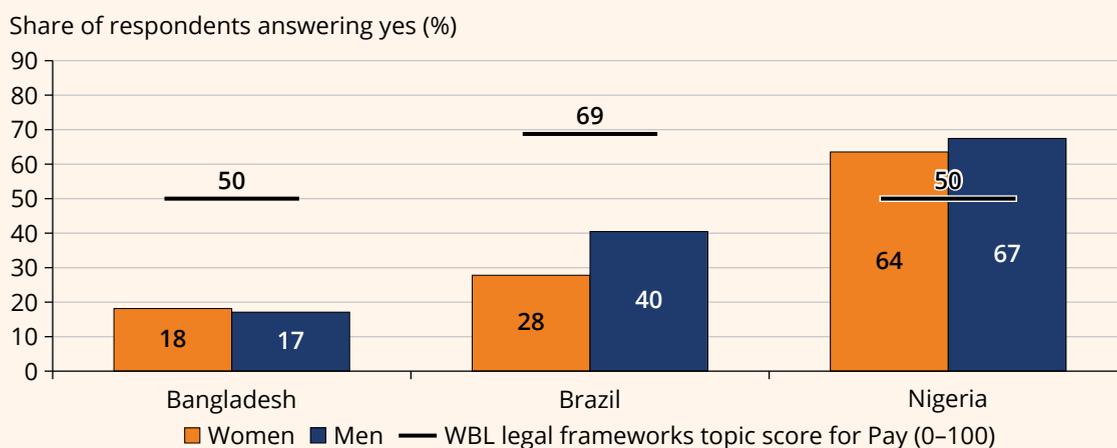
*(Box continues on next page)*

### BOX 3.4 Do laws translate into equal pay? Evidence from a *Women, Business and the Law*–Gallup pilot survey (continued)

Reflecting this perception, 77 percent of women report that earning differences arise simply because they are women.

Nigeria challenges expectations in the opposite direction. Although its laws include only half of the needed provisions under the Pay topic, a majority of the respondents from Nigeria perceive that women and men are paid equally when they do the same job equally well. This may be explained by the high levels of female labor force participation and the prevalence of informality in the economy, which could shape how pay differences are perceived. Respondents perceiving inequality in pay attribute these differences to skills or qualifications rather than to gender or sectoral differences. Findings from Bangladesh, Brazil, and Nigeria indicate that laws are implemented and experienced differently across contexts, shedding light on how perceptions of women's legal rights vary across settings.

**FIGURE B3.4.1** Perceived pay equality across pilot economies



Source: Data from the *Women, Business and the Law* pilot perception module implemented in the Gallup World Poll 2024–2025, World Bank–Gallup, forthcoming.

Note: The figure reports the share of respondents answering yes to the question, “Based on what you have seen or heard, do you think working women in the city or area where you live are paid the same wages as their male coworkers when they do the same job equally well?”

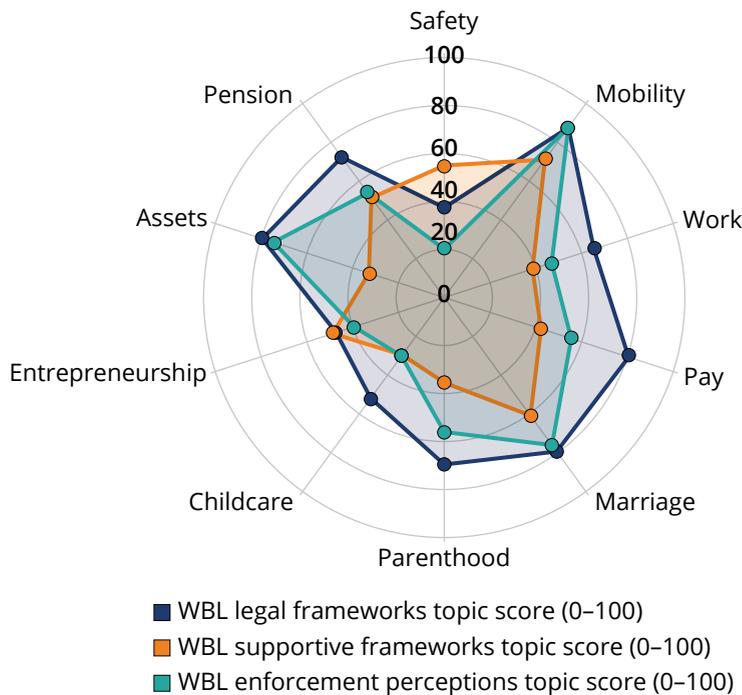
### Comparing performance across the three pillars

Economies’ performance on the *Women, Business and the Law* topics across the three pillars is not well aligned (refer to figure 3.12). Across nearly all topics, economies outperform in regard to legal frameworks compared with supportive frameworks and enforcement perceptions, indicating that most economies have

enacted the necessary laws to ensure women's rights but struggle to translate them into practice. Safety and Entrepreneurship are notable exceptions: In regard to these topics, some governments have often introduced policies and programs—such as survivor services, national strategies, and financing schemes—before completing comprehensive legal reform. This reflects a willingness to act promptly through executive measures, though weak enforcement and incomplete legal protections continue to limit the measures' impact, especially in high-crime settings (de Hoop et al. 2025) and where equal access to credit, property, and markets is not guaranteed.

The largest gaps between legal frameworks and supportive frameworks appear in regard to Assets, Pay, and Parenthood. Ensuring equality in these areas depends on robust institutions and services—such as property registries, monitoring of equal pay, and childcare systems—that require sustained investment in human and financial resources. Without the capacity provided by such institutions and services, legal guarantees cannot fully translate into equality in practice.

**FIGURE 3.12** Legal frameworks are stronger than supportive frameworks and enforcement perceptions in respect to almost every Women, Business and the Law topic



Source: Women, Business and the Law (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: The figure displays average scores on WBL topics. Subsample is 178 economies for which WBL 2026 data on enforcement perceptions are available.

Patterns are similar in regard to enforcement perceptions; scores for topics on the enforcement perceptions index consistently trail those for the same topics on the legal frameworks index. Disparities are widest in regard to Childcare and Pay, showing that even where laws exist, women face significant barriers to the consistent and effective application of those laws. The shape of the radar chart in the figure reveals alignment, but not parity: The contours of the enforcement perceptions area mirror those of the legal frameworks area but are at a lower level, exposing the enduring gap between legal guarantees and lived experience.

### Comparing performance across regions and income groups

The heat charts presented in figure 3.13 provide a comparative view of how topic-level performance varies across regions and income groups, revealing patterns that are less visible in pillar-level averages. Across all three pillars, no region or income group achieves consistently strong performance across all 10 topics, showing that progress is uneven not only between economies, but also within each geographic and income grouping.

The heat charts for legal frameworks (refer to figure 3.13, panels a–b) highlight persistent weak spots in regard to Childcare, Entrepreneurship, and especially Safety, even in regions otherwise performing strongly. High-income economies cluster at the top of most legal dimensions, yet even those economies lag noticeably in the area of Safety.

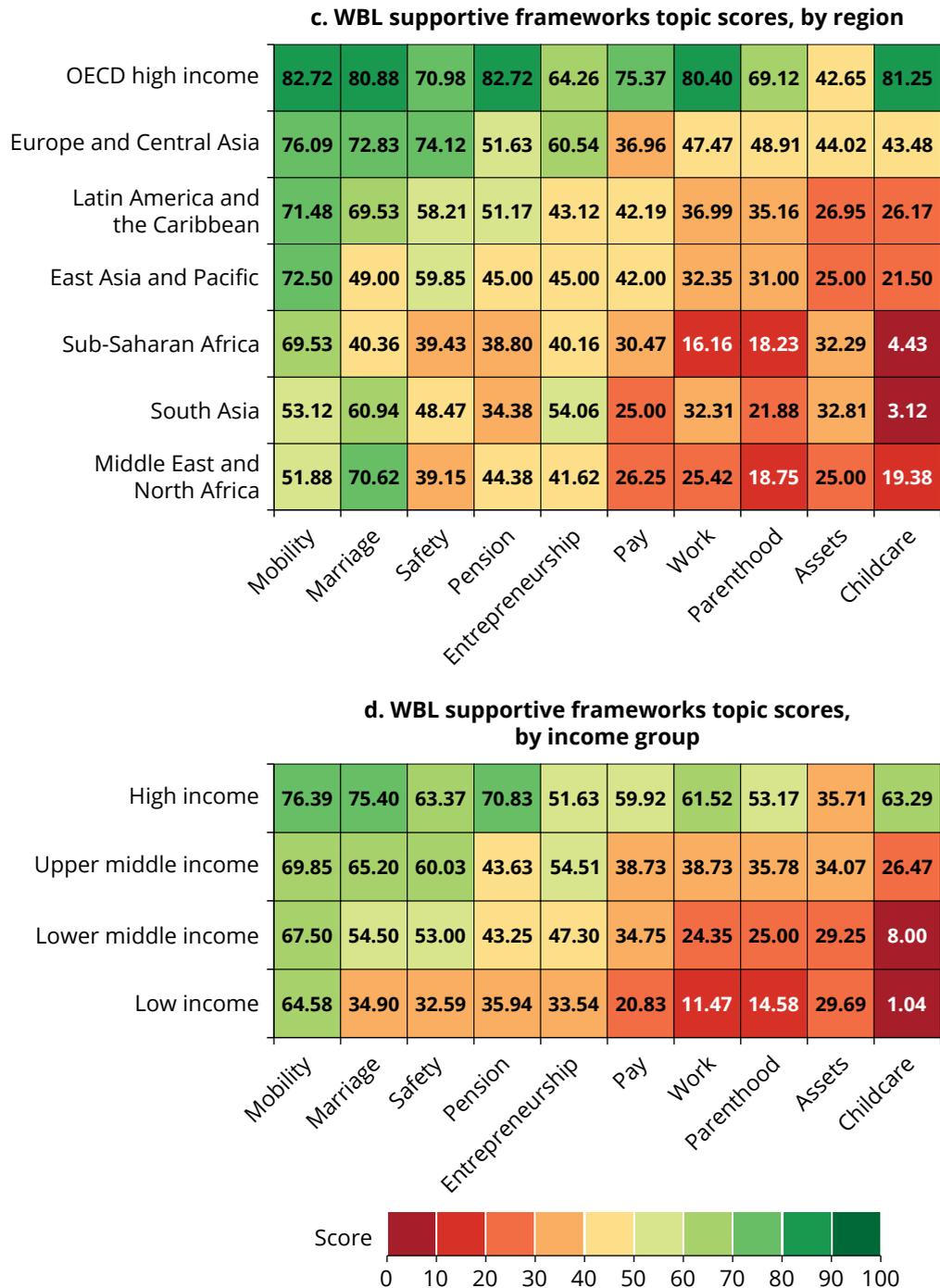
The heat charts for supportive frameworks (refer to figure 3.13, panels c–d) expose even larger differences. Although examined economies in the OECD high-income region are revealed as having stronger systems for supporting women in regard to Mobility, Marriage, and Childcare, most regions show significant gaps in the institutional and service infrastructure needed to support women in the areas of Parenthood and Childcare. These gaps are particularly pronounced in regions such as South Asia and Sub-Saharan Africa, where childcare and personal care services are largely provided through informal arrangements, limiting the development of formal systems captured under supportive frameworks. At the same time, some economies are beginning to articulate policy responses: In 2025, West African governments adopted the Sal Commitments, signaling increased attention to childcare as a foundation for human capital and growth. This included pledges to strengthen mobilization of domestic resources and expand public investment in childcare. In low-income economies, shortcomings in supportive frameworks span nearly all topics, except Mobility, reflecting major constraints on resources and capacity. Childcare emerges as a very weak area in regard to supportive frameworks across every income group, with gaps most pronounced in low-income economies, in which only about 1 percent of supportive frameworks needed to support women's equality in the area of childcare are in place.

**FIGURE 3.13** Pronounced weaknesses in the areas of Safety and Childcare drive uneven performance across all regions and income groups



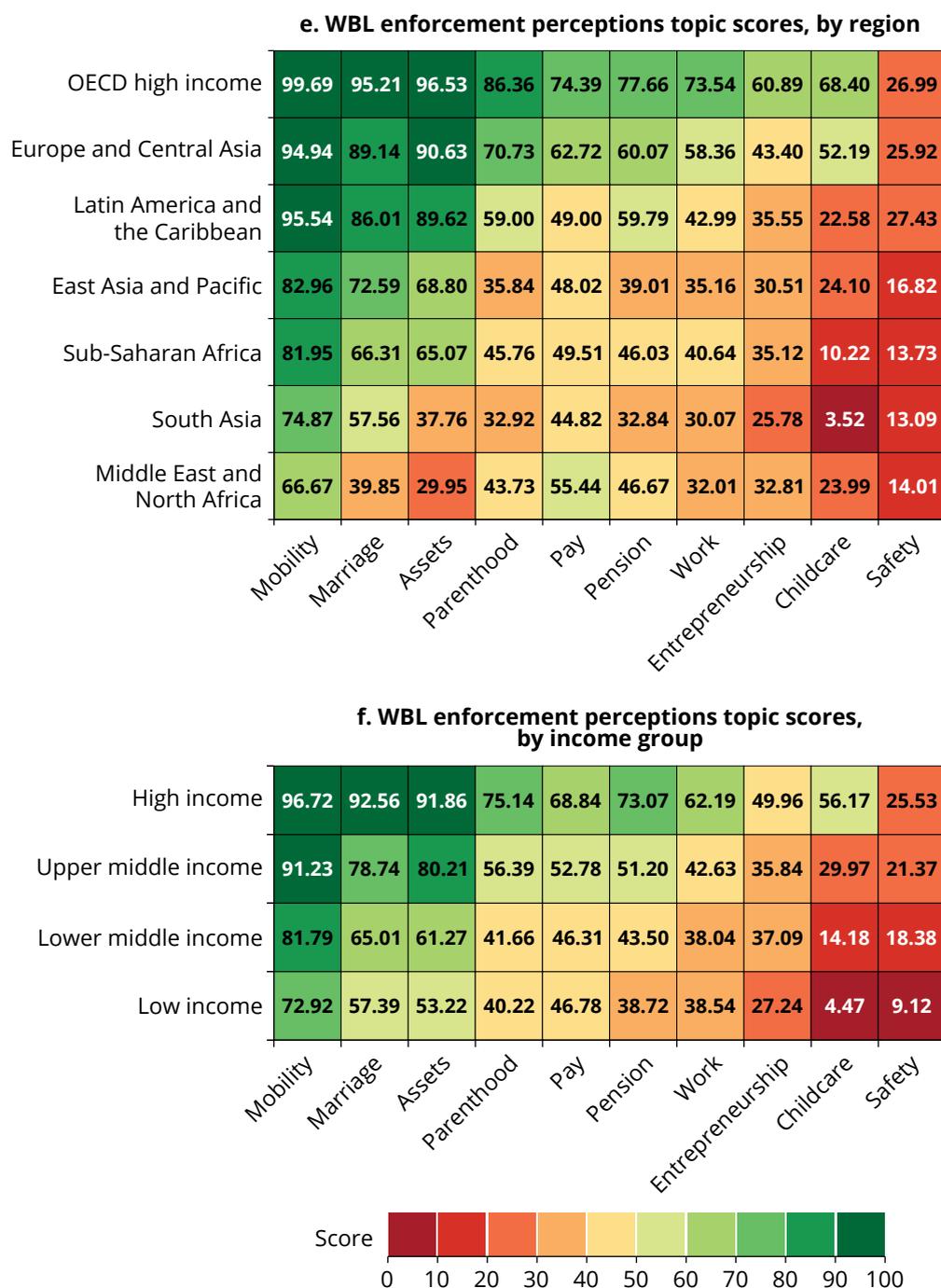
(Figure continues on next page)

**FIGURE 3.13** Pronounced weaknesses in the areas of Safety and Childcare drive uneven performance across all regions and income groups (*continued*)



(Figure continues on next page)

**FIGURE 3.13** Pronounced weaknesses in the areas of Safety and Childcare drive uneven performance across all regions and income groups (*continued*)



Source: Women, Business and the Law (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: The y-axis presents the regions and income groups ordered based on their WBL legal frameworks topic scores; the x-axis presents the 10 topics in the order of the average topic scores on that pillar. Sample size is 190 economies for panels a–d and 178 economies (those for which WBL 2026 data on enforcement perceptions are available) in panels e and f. In this figure (as throughout the report), the Middle East and North Africa region does not include Afghanistan and Pakistan and follows the previous World Bank regional classification. Ethiopia and República Bolivariana de Venezuela are excluded from the income group analysis in panels b, d, and f because the World Bank currently does not classify them into any income group, owing to a lack of reliable data of adequate quality. OECD = Organisation for Economic Co-operation and Development.

In regard to enforcement perceptions (refer to figure 3.13, panels e–f), OECD high-income economies and those in Europe and Central Asia generally perform better than those in other groups or regions, but the perception of enforcement of Safety remains low everywhere. Across all regions and income groups, whereas laws regarding Mobility are perceived to be more widely enforced, perceptions of weak enforcement emerge more clearly in regard to Safety, Childcare, and Entrepreneurship, signaling that many rights in these areas remain unevenly upheld in practice.

## Reform momentum: Where women’s rights are strengthening

Despite persistent gaps in legal equality for women, governments across all regions are taking tangible steps to remove discriminatory provisions and expand women’s economic opportunities. *Women, Business and the Law* data show that progress, though uneven, is broadening in regard to both scope and ambition.

Between October 2023 and October 2025, 68 of the economies examined across all regions enacted 113 legal reforms advancing gender equality across multiple dimensions of the law. Reform activity spanned nearly every *Women, Business and the Law* topic, illustrating a global commitment to dismantling barriers that limit women’s participation in work and the economy. The notable exception was Assets, in regard to which no reforms were recorded during this period.

Reforms were enacted in all regions. Sub-Saharan Africa led global reform efforts with wide-ranging changes across seven topics. OECD high-income economies prioritized reforms in the areas of Entrepreneurship, introducing laws targeting corporate board quotas, and Work, enacting laws allowing flexibility about the place of work and prohibiting discrimination in recruitment based on parental status. Reforms in Middle East and North Africa focused on Parenthood, Work, and Pay, with the Arab Republic of Egypt leading several reform initiatives. Latin America and the Caribbean and Europe and Central Asia showed notable progress in the Safety, Entrepreneurship, and Pay areas. East Asia and Pacific and South Asia reported fewer reforms than other regions (refer to figure 3.14).

## Economies that showed the greatest improvement

Reform momentum has been both broad and deep, with a number of economies undertaking wide-ranging legal changes that strengthen women’s rights and expand their economic opportunities. These top reformers, spanning different income levels and regions, demonstrate that advances toward equal opportunity for women are achievable under diverse legal traditions and in diverse institutional settings.



Among economies measured, the ones that showed the greatest improvement between October 2023 and October 2025 were Egypt, Madagascar, the Federal Republic of Somalia, Oman, Jordan, and the Kyrgyz Republic (refer to table 3.2). With only the exception of the Kyrgyz Republic, each enacted reforms across different topics, most notably Parenthood.

Egypt led global reform efforts, raising its score on the legal frameworks index by nearly 10 points (from 38.75 to 48.50) through enacting Labor Law No. 14 of 2025. The new law removed restrictions on women's work at night and in jobs deemed hazardous, mandated equal remuneration for work of equal value, introduced flexible work arrangements, and expanded parental leave (to 120 days for mothers, 1 day for fathers).

Madagascar adopted its 2024 Labor Code, which repealed prohibitions on women's employment in key sectors, banned discrimination in hiring based on age and parental status, mandated equal remuneration for work of equal value, and enabled remote work. For the first time, it also granted three days of paid leave for fathers, strengthening equal labor rights.

The Federal Republic of Somalia enacted its first major labor reform since 1972. Its new Labor Code (2025) lifted long-standing restrictions on women's employment in mining, construction, manufacturing, agriculture, energy, water, and transportation. It also introduced paid paternity leave for the first time, expanding access to higher-paying sectors and aligning national labor standards with international norms.

**TABLE 3.2** The top six reformers strengthened women's rights across five *Women, Business and the Law* topics

Economy	Increase in legal frameworks index score	Topics under which the economy enacted reforms									
		Safety	Mobility	Work	Pay	Marriage	Parenthood	Childcare	Entrepreneurship	Assets	Pension
Egypt, Arab Rep.	9.75			✓	✓		✓				
Madagascar	9.08			✓	✓		✓				
Somalia, Federal Republic of	8.33			✓	✓		✓				
Oman	6.67						✓				✓
Jordan	6.25			✓			✓		✓		
Kyrgyz Republic	6.25				✓						

Source: *Women, Business and the Law* database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

In Oman, the Social Protection Law and accompanying labor regulations advanced equal opportunity and workplace inclusion. The government assumed responsibility for paying maternity leave benefits, reducing costs for employers and mitigating discrimination against women of childbearing age. The law also mandates equal survivor benefits for spouses and ensures that time spent out of the workforce on childcare counts toward the calculation of pension benefits, supporting women's long-term participation in the labor market.

Jordan advanced under the Work, Parenthood, and Entrepreneurship topics. Amendments to its Corporations Law introduced a mandatory 20 percent quota for women on corporate boards, and Flexible Work Regulation No. 44 of 2024 within the country's Labor Law granted employees the right to request remote work and flexible schedules and prohibited the dismissal of pregnant workers.

The Kyrgyz Republic advanced under the Pay topic by enacting its 2025 Labor Code, which removed restrictions on women's employment in key economic sectors, including mining, construction, manufacturing, agriculture, transportation, energy, water, and dangerous jobs, and, for the first time, mandated equal remuneration for work of equal value.

### Topics with the greatest number of reforms

Reform activity was recorded between October 2023 and October 2025 across nearly all *Women, Business and the Law* topics, with particularly strong momentum in regard to Safety and Entrepreneurship, followed by Parenthood, Pay, Work, Childcare, Pension, Marriage, and Mobility (refer to table 3.3). No reforms were recorded under Assets during this period (refer to figure 3.14).

**TABLE 3.3** In 2023–25, economies enacted the highest number of reforms under the Safety and Entrepreneurship topics

Topic	Number of economies with reforms	Number of reforms	Economies	Examples of key reforms
Safety	22	24	Algeria; Argentina; Belize; Bolivia; Bosnia and Herzegovina; Brazil; Bulgaria; Chad; Colombia; Croatia; Czechia; Lesotho; Mali; Netherlands; Peru; San Marino; Singapore; Sri Lanka; Suriname; United Kingdom; Uruguay; Zambia	Mali's new penal code (2024) provides legal protection against sexual harassment in employment and cyberharassment and recognizes femicide as a punishable offense. San Marino criminalized sexual harassment in employment and education, as well as cyberharassment.

(Table continues on next page)

**TABLE 3.3** In 2023–25, economies enacted the highest number of reforms under the Safety and Entrepreneurship topics (*continued*)

Topic	Number of economies with reforms	Number of reforms	Economies	Examples of key reforms
Mobility	1	1	Philippines	The Philippine Passport Act allows married women to choose whether to adopt their husband's surname, removing the blanket requirement for all married women to present a marriage certificate.
Work	14	15	Angola; Armenia; Austria; Belgium; Egypt, Arab Rep.; Ireland; Japan; Jordan; Lebanon; Madagascar; Mozambique; Saudi Arabia; Sierra Leone; Somalia, Federal Republic of	Jordan introduced comprehensive provisions on flexible work arrangements. Lebanon amended its Labor Law to recognize remote and compressed schedules.
Pay	8	15	Angola; Egypt, Arab Rep.; Kyrgyz Republic; Lesotho; Madagascar; Mauritania; Slovenia; Somalia, Federal Republic of	The Federal Republic of Somalia reformed its Labor Code for the first time since 1972, removing prohibitions on women working at night and in various economic sectors. The Kyrgyz Republic removed restrictions on women's employment in various economic sectors and in dangerous jobs. Laws in the Arab Republic of Egypt, Kyrgyz Republic, and Madagascar now mandate equal remuneration for work of equal value.
Marriage	3	3	Guyana; Japan; Suriname	Guyana equalized grounds for divorce between spouses. Japan and Suriname abolished waiting periods for women to remarry after divorce.
Parenthood	13	16	Egypt, Arab Rep.; Iraq; Jordan; Korea, Rep.; Madagascar; Mauritius; Mozambique; Nicaragua; Oman; Saudi Arabia; Somalia, Federal Republic of; South Sudan; Uruguay	The Arab Republic of Egypt, Madagascar, and the Federal Republic of Somalia introduced paid paternity leave, and several economies extended maternity leave. Four economies (Iraq, Oman, Saudi Arabia, and South Sudan) mandated government funding for maternity leave to reduce private sector bias against women, and Jordan prohibited the dismissal of pregnant workers.
Childcare	11	13	Angola; Bahrain; Costa Rica; Denmark; Greece; Lao PDR; Peru; Qatar; Senegal; Spain; Togo	Senegal and Togo adopted legal frameworks governing the provision and quality of center-based childcare services for children under the age of three, including mandatory periodic inspections or reporting and caregiver-to-child ratios. The Lao People's Democratic Republic's Decree on Early Childhood Education (2024) and Bahrain's Regulatory Framework for Independent Early Childhood Education (2024) strengthened quality standards and oversight.

*(Table continues on next page)*

**TABLE 3.3** In 2023–25, economies enacted the highest number of reforms under the Safety and Entrepreneurship topics (*continued*)

Topic	Number of economies with reforms	Number of reforms	Economies	Examples of key reforms
Entrepreneurship	19	21	Brazil; Chile; Croatia; Denmark; Ecuador; Estonia; Finland; Ghana; Ireland; Jordan; Lithuania; Malta; Romania; Slovak Republic; Slovenia; Spain; Suriname; Uzbekistan; Viet Nam	<p>Ecuador enacted the Ley Orgánica para Impulsar la Economía de las Mujeres Emprendedoras del Ecuador (Organic Law to Promote the Economy of Ecuador's Women Entrepreneurs), prohibiting gender-based discrimination in access to credit. Suriname's Trade Register Act now allows women to register businesses without their husbands' consent. Five economies (Brazil, Chile, Ecuador, Uzbekistan, and Viet Nam) introduced gender-responsive public procurement laws.</p> <p>Thirteen economies introduced or strengthened quotas for women on corporate boards, including Jordan, which amended its Corporations Law to introduce a 20 percent mandatory quota for women on corporate boards.</p>
Pension	3	5	Oman; South Sudan; Switzerland	Oman's Social Protection Law counts childcare-related absences toward pension benefits. Switzerland amended its pension law to equalize the statutory retirement ages for men and women.

Source: *Women, Business and the Law* database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Twenty-two economies examined introduced 24 reforms under the Safety topic, reflecting advances across all four of the topic's indicators: child marriage, domestic violence, sexual harassment, and femicide. In regard to child marriage, six economies—Belize, Bolivia, Bulgaria, Peru, Suriname, and Zambia—raised the legal age of marriage or removed exceptions based on parental consent, closing loopholes that previously allowed child unions. With respect to domestic violence, Algeria, Czechia, and Singapore enhanced survivor protections through stronger criminal penalties, broader definitions of violence, and protection orders. In the area of sexual harassment, reforms targeted multiple domains: Chad and the Netherlands criminalized sexual harassment in public places, Colombia extended prohibitions to educational settings, and Lesotho introduced civil remedies for sexual harassment in employment. The highest number of reforms occurred in the area of cyberharassment: Argentina, Brazil, Mali, San Marino, Sri Lanka, the United Kingdom, and Uruguay introduced or strengthened laws to address online violence against women. Finally, regarding femicide, Bosnia and Herzegovina and Croatia amended their criminal codes to increase the penalties for the intentional killing of women, and Mali's new penal code formally recognized

femicide as a distinct criminal offense. These reforms mark a significant step toward comprehensive protection from violence against women, ensuring that women are safeguarded in their homes, workplaces, communities, and increasingly, in digital environments.

Nineteen economies enacted 21 reforms under Entrepreneurship, reflecting significant progress across all four of the topic's indicators: equal rights to undertake entrepreneurial activities, discrimination in access to credit, quotas for women on corporate boards, and gender-responsive processes relating to public procurement. Suriname amended its Trade Register Act, which now allows women to register businesses without their husband's consent, removing a long-standing structural barrier. Ecuador's Ley Orgánica para Impulsar la Economía de las Mujeres Emprendedoras del Ecuador (Organic Law to Promote the Economy of Ecuador's Women Entrepreneurs) prohibits gender-based discrimination in credit evaluation, establishes oversight mechanisms, and introduces sanctions for noncompliance. Thirteen economies reformed their laws to introduce or strengthen quotas for women on corporate boards. Eleven of these—Croatia, Denmark, Estonia, Finland, Ireland, Lithuania, Malta, Romania, the Slovak Republic, Slovenia, and Spain—are EU member states implementing Directive (EU) 2022/2381, which mandates at least 40 percent representation of the underrepresented sex among those in board positions other than executive directors and 33 percent across all board positions. Beyond the EU, Brazil now requires 30 percent female representation on the boards of public and mixed-capital companies, and Jordan set a 20 percent mandatory quota for women on corporate boards under its amended Corporations Law. Six economies—Brazil, Chile, Ecuador, Ghana, Uzbekistan, and Viet Nam—introduced gender-responsive procurement provisions for processes relating to public procurement. Brazil's most recent public procurement law (Lei No. 14.133), for instance, gives priority to bidders implementing gender-equality initiatives and employing women survivors of domestic violence. Collectively, these measures reflect growing recognition that women's entrepreneurship drives innovation, productivity, and inclusive economic growth.

Under other topics, economies recorded fewer but still significant reforms: Thirteen economies enacted 16 positive reforms under the Parenthood topic, with a focus on expanding parental leave and increasing equality in caregiving. Three economies—Egypt, Madagascar, and the Federal Republic of Somalia—introduced paid leave for fathers. The Republic of Korea, Mauritius, Mozambique, Nicaragua, Saudi Arabia, and Uruguay extended the duration of maternity or paternity leave. Iraq, Oman, and Saudi Arabia fully shifted maternity benefit payments from employers to the government, and South Sudan adopted a model in which such costs are shared between employers and the government, reducing risks of discrimination against women in the private sector. Jordan introduced protections for women in the workplace by prohibiting the dismissal of pregnant workers.

Eight economies enacted 15 reforms under the Pay topic, lifting long-standing restrictions on women's employment. The Kyrgyz Republic removed restrictions on women working in the fields of mining, construction, manufacturing, agriculture, transportation, energy, and water, as well as in jobs deemed hazardous and arduous. Drawing on *Women, Business and the Law* data during its reform journey, the Federal Republic of Somalia removed prohibitions on women working at night and in the areas of mining, construction, manufacturing, agriculture, energy, water, and transport.

Under the Work topic, 14 economies across four regions implemented 15 reforms, mainly expanding flexible work arrangements. Egypt's Labor Law No. 14 of 2025, Jordan's Flexible Work Regulation No. 44 of 2024, and Lebanon's amended Labor Law all grant employees the right to request flexible or remote work while preserving equal treatment with on-site workers.

Under the Childcare topic, 11 economies introduced 13 reforms, primarily establishing or strengthening quality standards for center-based services. Nine economies introduced or updated quality standards, including caregiver-to-child ratios and maximum group size, and instituted quality assurance through mandatory periodic inspections or reporting requirements. Bahrain's new Regulatory Framework for Independent Early Childhood Education requires annual reporting on operations, children, and staff. The Lao People's Democratic Republic's Decree on Early Childhood Education sets clear ratios—one caregiver per three children ages two or three, with class sizes capped at 15—and mandates external inspections of childcare facilities every five years. Senegal and Togo enacted comprehensive laws governing services for children under three years of age, establishing staffing ratios and requiring annual reports and state inspections.

Under the Marriage topic, Guyana, Japan, and Suriname advanced women's rights in regard to marriage and divorce. Guyana's Matrimonial Causes (Amendment) Act 13 of 2024 equalized grounds for divorce between spouses. Japan eliminated its 100-day waiting period for women who want to remarry. Similarly, Suriname, completing a 30-year modernization of its civil law, removed its 300-day waiting period for women to remarry. Both were long-standing provisions rooted in discriminatory norms aimed at establishing paternity.

Under the Pension topic, three economies introduced five changes: Oman's Social Protection Law now mandates equal rules for women and men governing eligibility for survivor benefits for spouses, with payments made in installments, and requires that childcare absences count toward the calculation of pension benefits. South Sudan equalized the retirement ages for men and women and mandated survivor benefits for spouses with equal age criteria and payments made in installments.

Switzerland amended its Federal Act on Old Age and Survivors' Insurance to equalize the retirement ages for women and men. Reform activity in the area of Mobility was limited, with one reform enacted in the Philippines. The Philippine Passport Act allows married women to choose whether to adopt their husband's surname, removing the blanket requirement for all married women to present a marriage certificate. No reforms were recorded during the period under the Assets topic, reflecting both a higher level of parity previously reached and at the same time the greater complexity of reforming property and inheritance law.

To be sure, though substantial strides were made, legal change did not in all cases move equal rights and protections for women in a forward direction over the period. Although most economies advanced women's economic rights, some introduced new restrictions that reversed earlier gains. Between October 2023 and October 2025, six economies enacted or amended laws that rolled back protections under 7 of the 10 *Women, Business and the Law* topics. Notably, Angola's General Labor Law removed explicit gender-based antidiscrimination clauses and now allows authorities to restrict women's employment in some economic sectors. Argentina repealed General Resolution 34/2020, eliminating the quota for women on corporate boards. Bangladesh's Cyber Security Ordinance, which replaced the Cyber Security Act, no longer includes provisions prohibiting cyberharassment. Estonia's Early Childhood Education Act repealed earlier requirements for mandatory periodic reporting by childcare centers. Lesotho's updated Labour Act removed bans on discrimination in hiring on the basis of marital status. Finally, the United Arab Emirates' new personal status law limits women's freedom of movement and autonomy within marriage.

## Conclusions: From laws to lasting equality

The findings of this chapter show that progress toward women's economic equality is advancing, yet far from complete. Although many economies have expanded women's rights, deep disparities remain in how these rights are supported and upheld. Three core insights emerge.

First, women's legal rights to participate fully in the economy remain incomplete and uneven across economies, both in law and in implementation. Women still hold only two-thirds of the legal rights enjoyed by men—the global average score on the *Women, Business and the Law* legal frameworks index is 67—and in no economy have women reached full legal parity with men. With global average scores of 47 on the

supportive frameworks index and 53 on the enforcement perceptions index, most economies operate with incomplete or inadequate institutions and limited services supporting women's equality, as well as uneven degrees of accountability.

Second, while stronger legal rights generally correlate with better implementation a significant gap persists between law and practice. The degree of alignment across *Women, Business and the Law* pillars shows that economies with stronger laws tend to have stronger institutions and enforcement, yet their supportive frameworks and enforcement remain substantially weaker than legal guarantees. High legal frameworks index scores therefore do not mark the end of an economy's reform journey; closing gaps in supportive frameworks and enforcement is a necessary condition for legal rights to translate into real economic opportunities. Supportive frameworks gaps are most acute under the Childcare, Assets, and Parenthood topics, and enforcement challenges are pronounced in regard to the Safety, Childcare, and Entrepreneurship topics, even in high-income economies. Experts perceive that existing discriminatory laws are reliably enforced, whereas equal laws are inconsistently applied in practice. This imbalance highlights a critical reality: Discriminatory laws are not symbolic, and equal rights on paper do not ensure equal opportunities in practice.

Third, women's legal rights vary significantly across their economic life cycle, yet reforms are advancing where they are most urgently needed. Across topics, the highest scores appear in regard to Mobility and Pay, whereas the deepest deficits span the Safety, Entrepreneurship, and Childcare topics. Constraints across pillars in these areas, especially in regions with rapid population growth, hinder women from participating fully in the economy and limit the potential demographic dividend from their economic participation. Yet reform momentum between 2023 and 2025 was strongest where needed the most. Governments in all regions reformed to strengthen protections from violence, support women's entrepreneurship, expand parental leave, remove job restrictions and enact laws on equal pay, and raise childcare standards.

Taken together, these insights demonstrate that achieving lasting equality requires more than adopting gender-equal laws. It demands sustained investment in the systems that translate rights into opportunities and enforcement mechanisms that protect those rights in daily life. When laws, supportive frameworks, and enforcement advance together, women are better able to participate fully and productively in the economy, driving jobs, growth, and shared prosperity.

## Annex 3A. Summaries of Reforms

From October 2, 2023, to October 1, 2025, *Women, Business and the Law* recorded 113 reforms aimed at improving gender equality in employment and entrepreneurial activity in 68 economies. Over the same period, 6 economies enacted 9 changes widening the legal gender gap.

✓ Reform increasing gender equality    ✗ Change decreasing gender equality

### Algeria

#### ✓ Safety

Algeria enacted legislation introducing protection orders for cases of domestic violence.

### Angola

#### ✗ Work

Angola repealed existing legislation prohibiting discrimination in employment based on gender.

#### ✓ Work

Angola enacted legislation allowing employees to request flexibility regarding place of work.

#### ✗ Pay

Angola enacted legislation giving the relevant government authority the power to restrict or prohibit women from working in different economic sectors.

#### ✓ Pay

Angola removed restrictions on women's employment in mining.

#### ✓ Childcare

Angola enacted legislation establishing quality assurance through mandatory periodic inspections of childcare centers by authorized bodies.

### Argentina

#### ✓ Safety

Argentina enacted legislation on cyberharassment, including civil remedies for such conduct.

#### ✗ Entrepreneurship

Argentina repealed legislation prescribing a gender quota for corporate boards.

## Armenia

### ✓ Work

Armenia enacted legislation allowing employees to request flexibility regarding place of work.

## Austria

### ✓ Work

Austria enacted legislation allowing employees to request flexibility regarding place of work.

## Bahrain

### ✓ Childcare

Bahrain enacted legislation establishing quality assurance through mandatory periodic reporting by childcare centers to authorized bodies.

## Bangladesh

### ✗ Safety

Bangladesh repealed legislation on cyberharassment.

## Belgium

### ✓ Work

Belgium enacted legislation prohibiting discrimination in recruitment based on parental status.

## Belize

### ✓ Safety

Belize enacted legislation raising the legal age of marriage to 18 and removing exceptions to the legal age of marriage based on parental consent.

## Bolivia

### ✓ Safety

Bolivia enacted legislation raising the legal age of marriage to 18, making child marriage voidable, and establishing penalties for adults registering child marriages.

### **Bosnia and Herzegovina**

✓ **Safety**

Bosnia and Herzegovina enacted legislation on femicide.

### **Brazil**

✓ **Safety**

Brazil enacted legislation introducing criminal penalties for cyberharassment.

✓ **Entrepreneurship**

Brazil enacted legislation including gender-responsive procurement provisions for processes relating to public procurement. It also enacted legislation prescribing a gender quota for corporate boards.

### **Bulgaria**

✓ **Safety**

Bulgaria enacted legislation making child marriage voidable.

### **Chad**

✓ **Safety**

Chad enacted legislation on sexual harassment in public places, including criminal penalties for such conduct.

### **Chile**

✓ **Entrepreneurship**

Chile enacted legislation including gender-responsive provisions for processes relating to public procurement.

### **Colombia**

✓ **Safety**

Colombia enacted legislation on sexual harassment in education, including civil remedies for such conduct.

### **Costa Rica**

✓ **Childcare**

Costa Rica enacted legislation establishing quality standards for the provision of center-based childcare services that include setting caregiver-to-child ratios, maximum group size, and minimum level of specialized education for educators in childcare centers.

## Croatia

### ✓ Safety

Croatia enacted legislation on femicide.

### ✓ Entrepreneurship

Croatia enacted legislation prescribing a gender quota for corporate boards.

## Czechia

### ✓ Safety

Czechia enacted legislation addressing economic violence as a form of domestic violence.

## Denmark

### ✓ Childcare

Denmark enacted legislation establishing quality standards for the provision of center-based childcare services that include caregiver-to-child ratios in childcare centers.

### ✓ Entrepreneurship

Denmark enacted legislation prescribing a gender quota for corporate boards.

## Ecuador

### ✓ Entrepreneurship

Ecuador enacted legislation prohibiting discrimination in access to credit based on gender. It also enacted legislation including gender-responsive provisions for processes relating to public procurement.

## Egypt, Arab Rep.

### ✓ Work

Egypt enacted legislation allowing employees to request flexibility regarding time and place of work.

### ✓ Pay

Egypt removed restrictions on a woman's employment in jobs deemed dangerous and on a woman's ability to work at night. It also mandated equal remuneration for work of equal value.

### ✓ Parenthood

Egypt increased paid leave for mothers from 90 to 120 days and introduced one day of paid leave for fathers.

## Estonia

### ✗ Childcare

Estonia repealed quality standards for the provision of center-based childcare services in the form of mandatory periodic reporting of information by childcare centers.

### ✓ Entrepreneurship

Estonia enacted legislation prescribing a gender quota for corporate boards.

## Finland

### ✓ Entrepreneurship

Finland enacted legislation prescribing a gender quota for corporate boards.

## Ghana

### ✓ Entrepreneurship

Ghana enacted legislation including gender-responsive provisions for processes relating to public procurement.

## Greece

### ✓ Childcare

Greece enacted legislation establishing financial support for private childcare centers.

## Guyana

### ✓ Marriage

Guyana enacted legislation allowing a woman to obtain a judgment of divorce in the same way as a man.

## Iraq

### ✓ Parenthood

Iraq enacted legislation introducing government-paid leave benefits for mothers.

## Ireland

### ✓ Work

Ireland enacted legislation allowing employees to request flexibility regarding time and place of work.

### ✓ Entrepreneurship

Ireland enacted legislation prescribing a gender quota for corporate boards.

## Japan

### ✓ Work

Japan enacted legislation allowing employees to request flexibility regarding time and place of work.

### ✓ Marriage

Japan enacted legislation granting a woman the same rights to remarry as a man.

## Jordan

### ✓ Work

Jordan enacted legislation allowing employees to request flexibility regarding time and place of work.

### ✓ Parenthood

Jordan enacted legislation prohibiting the dismissal of pregnant workers.

### ✓ Entrepreneurship

Jordan enacted legislation prescribing a gender quota for corporate boards.

## Korea, Rep.

### ✓ Parenthood

Korea introduced 20 days of paid leave for fathers.

## Kyrgyz Republic

### ✓ Pay

The Kyrgyz Republic removed restrictions on a woman's employment in mining, construction, manufacturing, agriculture, transportation, energy, and water, as well as in jobs deemed dangerous. It also mandated equal remuneration for work of equal value.

## Lao People's Democratic Republic

### ✓ Childcare

Lao PDR enacted legislation establishing quality standards for the provision of center-based childcare services that include caregiver-to-child ratios, maximum group size, and quality assurance through mandatory periodic inspections of childcare centers by authorized bodies.

## Lebanon

### ✓ Work

Lebanon enacted legislation allowing employees to request flexibility regarding time and place of work.

## Lesotho

### ✓ Safety

Lesotho enacted legislation introducing civil remedies for sexual harassment in employment.

### ✓ Work

Lesotho repealed legislation prohibiting discrimination in recruitment based on marital status.

### ✓ Pay

Lesotho removed restrictions on a woman's employment in mining.

## Lithuania

### ✓ Entrepreneurship

Lithuania enacted legislation prescribing a gender quota for corporate boards.

## Madagascar

### ✓ Work

Madagascar enacted legislation prohibiting discrimination in recruitment based on age and parental status. It also enacted legislation allowing employees to request flexibility regarding place of work.

### ✓ Pay

Madagascar removed restrictions on a woman's employment in mining, construction, manufacturing, agriculture, transportation, energy, and water, as well as in jobs deemed dangerous. It also mandated equal remuneration for work of equal value.

### ✓ Parenthood

Madagascar introduced three days of paid leave for fathers.

## Mali

### ✓ Safety

Mali enacted legislation on sexual harassment in employment and on cyberharassment, including criminal penalties for both types of conduct. It also enacted legislation on femicide.

## Malta

### ✓ Entrepreneurship

Malta enacted legislation prescribing a gender quota for corporate boards.

## Mauritania

### ✓ Pay

Mauritania removed restrictions on a woman's employment in mining, construction, and manufacturing.

## Mauritius

### ✓ Parenthood

Mauritius increased paid leave for fathers from 7 to 28 days.

## Mozambique

### ✓ Work

Mozambique enacted legislation allowing employees to request flexibility regarding place of work.

### ✓ Parenthood

Mozambique increased paid leave for mothers from 60 to 90 days and paid leave for fathers from 1 to 7 days.

## Netherlands

### ✓ Safety

The Netherlands enacted legislation on sexual harassment in public places, including criminal penalties for such conduct.

## Nicaragua

### ✓ Parenthood

Nicaragua increased paid leave for mothers from 84 to 91 days.

## Oman

### ✓ Parenthood

Oman enacted legislation introducing government-paid leave benefits for mothers.

### ✓ Pension

Oman enacted legislation accounting for periods of absence because of childcare in the calculation of a woman's pension benefits. It also enacted legislation setting equal eligibility criteria for survivor benefits for spouses and requiring these benefits to be paid in installments.

## Peru

### ✓ Safety

Peru enacted legislation removing exceptions to the legal age of marriage based on parental consent.

### ✓ Childcare

Peru enacted legislation establishing financial support for families for childcare services.

## Philippines

### ✓ Mobility

The Philippines enacted legislation allowing a woman to apply for a passport in the same way as a man.

## Qatar

### ✓ Childcare

Qatar enacted legislation establishing quality standards for the provision of center-based childcare services that include requirements setting maximum group size and minimum level of specialized education for educators in childcare centers.

## Romania

### ✓ Entrepreneurship

Romania enacted legislation prescribing a gender quota for corporate boards.

## San Marino

### ✓ Safety

San Marino enacted legislation on sexual harassment in employment and education and on cyberharassment, with criminal penalties for all these types of conducts.

## Saudi Arabia

### ✓ Work

Saudi Arabia enacted legislation prohibiting discrimination in recruitment based on marital status.

### ✓ Parenthood

Saudi Arabia increased paid leave for mothers from 70 to 84 days. It also enacted legislation introducing government-paid leave benefits for mothers.

## Senegal

### ✓ Childcare

Senegal enacted legislation establishing the provision of center-based childcare services by the government and by private centers and quality standards for the provision of center-based childcare services that include caregiver-to-child ratios and mandatory periodic reporting by childcare centers to authorized bodies.

## Sierra Leone

### ✓ Work

Sierra Leone enacted legislation prohibiting discrimination in recruitment based on marital and parental status.

## Singapore

### ✓ Safety

Singapore enacted legislation introducing criminal penalties for domestic violence.

## Slovak Republic

### ✓ Entrepreneurship

The Slovak Republic enacted legislation prescribing a gender quota for corporate boards.

## Slovenia

### ✓ Pay

Slovenia removed restrictions on a woman's employment in mining.

### ✓ Entrepreneurship

Slovenia enacted legislation prescribing a gender quota for corporate boards.

## Somalia, Federal Republic of

### ✓ Work

The Federal Republic of Somalia enacted legislation prohibiting discrimination in recruitment based on age.

### ✓ Pay

The Federal Republic of Somalia removed restrictions on a woman's employment in mining, construction, manufacturing, agriculture, transportation, energy, and water, as well as on a woman's ability to work at night.

### ✓ Parenthood

The Federal Republic of Somalia introduced two days of paid leave for fathers.

## South Sudan

### ✓ Parenthood

South Sudan enacted legislation introducing leave benefits for mothers with payment responsibility shared by the employer and the government.

### ✓ Pension

South Sudan equalized the ages at which a woman and a man can retire with full and partial pension benefits. It also enacted legislation setting equal age criteria for survivor benefits for spouses and requiring these to be paid in installments.

## Spain

### ✓ Childcare

Spain enacted legislation establishing quality standards for center-based childcare services that include quality assurance through mandatory periodic reporting by childcare centers to authorized bodies.

### ✓ Entrepreneurship

Spain enacted legislation prescribing a gender quota for corporate boards.

## Sri Lanka

### ✓ Safety

Sri Lanka enacted legislation on cyberharassment, including criminal penalties for such conduct.

## Suriname

### ✓ Safety

Suriname enacted legislation raising the minimum age of marriage with parental consent to 18.

### ✓ Marriage

Suriname enacted legislation granting a woman the same rights to remarry as a man.

### ✓ Entrepreneurship

Suriname enacted legislation allowing a woman to register a business in the same way as a man.

## Switzerland

### ✓ Pension

Switzerland equalized the ages at which a woman and a man can retire with full and partial pension benefits.

## Togo

### ✓ Childcare

Togo enacted legislation establishing the provision of center-based childcare services by the government and by private centers and quality standards for the provision of center-based childcare services that include caregiver-to-child ratios and mandatory periodic inspections of childcare centers by authorized bodies.

## United Arab Emirates

### ✗ Mobility

The United Arab Emirates restricted women's right to choose where to live and travel internationally in the same way as men.

### ✗ Marriage

The United Arab Emirates enacted legislation requiring a married woman to obey her husband.

## United Kingdom

### ✓ Safety

The United Kingdom enacted legislation on cyberharassment, including criminal penalties for such conduct.

## Uruguay

### ✓ Safety

Uruguay enacted legislation on cyberharassment, including criminal penalties for such conduct.

### ✓ Parenthood

Uruguay increased paid leave for fathers from 13 to 14 days.

## Uzbekistan

### ✓ Entrepreneurship

Uzbekistan enacted legislation including gender-responsive provisions for processes relating to public procurement.

## Viet Nam

### ✓ Entrepreneurship

Viet Nam enacted legislation including gender-responsive provisions for processes relating to public procurement.

## Zambia

### ✓ Safety

Zambia enacted legislation raising the minimum age of marriage with parental consent to 18.

## Annex 3B. Women, Business and the Law 2026 Scores

**TABLE 3.B.1** Women, Business and the Law 2026 scores

● 75.01–100.00    ■ 50.01–75.00    ▲ 25.01–50.00  
◆ 0.00–25.00    — Not available

Economy	WBL 2026 legal frameworks index	WBL 2026 supportive frameworks index	WBL 2026 enforcement perceptions index
Spain	97.93 ●	87.75 ●	86.32 ●
Croatia	94.40 ●	66.08 ■	84.97 ●
Slovenia	94.38 ●	72.85 ■	87.41 ●
France	92.93 ●	90.18 ●	80.94 ●
Italy	92.93 ●	77.93 ●	67.30 ■
Ireland	92.10 ●	85.68 ●	78.87 ●
Australia	91.88 ●	78.68 ●	82.22 ●
Greece	91.25 ●	65.47 ■	74.33 ■
Lithuania	91.20 ●	61.05 ■	77.24 ●
Belgium	91.05 ●	81.63 ●	83.70 ●
Portugal	91.05 ●	73.50 ■	71.93 ■
Austria	90.88 ●	76.53 ●	78.24 ●
Romania	90.70 ●	60.00 ■	78.46 ●
New Zealand	90.00 ●	73.18 ■	—
Luxembourg	89.18 ●	76.38 ●	68.21 ■
United Kingdom	88.98 ●	80.18 ●	69.02 ■

(Table continues on next page)

**TABLE 3.B.1** Women, Business and the Law 2026 scores (continued)

Economy	WBL 2026 legal frameworks index	WBL 2026 supportive frameworks index	WBL 2026 enforcement perceptions index
Kosovo	88.75 ●	50.18 ■	55.94 ■
Bulgaria	88.65 ●	63.18 ■	67.62 ■
Peru	88.65 ●	71.18 ■	59.82 ■
Ecuador	88.63 ●	65.13 ■	68.28 ■
Cyprus	88.35 ●	58.73 ■	75.48 ●
Denmark	88.35 ●	64.33 ■	88.61 ●
Malta	88.35 ●	62.30 ■	—
Norway	88.13 ●	75.65 ●	75.63 ●
Canada	87.93 ●	92.93 ●	73.39 ■
United States	87.58 ●	69.93 ■	68.13 ■
Finland	87.50 ●	71.05 ■	81.20 ●
Sweden	87.30 ●	80.50 ●	84.37 ●
Slovak Republic	86.73 ●	55.68 ■	—
Viet Nam	86.73 ●	56.83 ■	66.61 ■
Czechia	86.60 ●	70.75 ■	76.51 ●
Estonia	86.28 ●	62.30 ■	79.53 ●
Iceland	86.05 ●	67.70 ■	77.17 ●
Netherlands	86.05 ●	67.38 ■	69.79 ■
Moldova	85.80 ●	65.63 ■	64.66 ■
Korea, Rep.	85.63 ●	76.25 ●	—
Germany	85.43 ●	83.18 ●	78.13 ●
Costa Rica	84.78 ●	60.95 ■	66.64 ■
Montenegro	84.63 ●	55.75 ■	—
Hungary	84.18 ●	58.08 ■	72.82 ■
Switzerland	83.55 ●	72.80 ■	69.51 ■
North Macedonia	83.53 ●	56.68 ■	59.56 ■
Poland	83.33 ●	65.43 ■	74.89 ■
Uruguay	82.93 ●	65.63 ■	69.66 ■
Mexico	82.55 ●	67.68 ■	54.20 ■

(Table continues on next page)

**TABLE 3.B.1** *Women, Business and the Law 2026 scores (continued)*

Economy	WBL 2026 legal frameworks index	WBL 2026 supportive frameworks index	WBL 2026 enforcement perceptions index
Latvia	82.30 ●	62.93 ■	75.63 ●
Mauritius	82.30 ●	41.60 ▲	58.93 ■
Uzbekistan	82.10 ●	59.08 ■	57.20 ■
Brazil	82.03 ●	74.93 ■	64.69 ■
Serbia	81.88 ●	61.10 ■	61.14 ■
Türkiye	81.18 ●	57.50 ■	54.58 ■
Colombia	81.05 ●	72.50 ■	62.89 ■
Japan	80.83 ●	76.58 ●	67.98 ■
Argentina	80.78 ●	50.30 ■	66.71 ■
Ukraine	80.63 ●	58.80 ■	74.92 ■
Israel	80.33 ●	48.93 ▲	67.19 ■
Paraguay	80.20 ●	51.55 ■	53.86 ■
Puerto Rico (US)	79.97 ●	54.25 ■	65.06 ■
Chile	79.80 ●	79.93 ●	65.40 ■
Taiwan, China	79.80 ●	84.10 ●	66.13 ■
Kyrgyz Republic	79.60 ●	58.65 ■	63.50 ■
Togo	79.33 ●	31.95 ▲	64.54 ■
San Marino	78.55 ●	35.85 ▲	76.15 ●
El Salvador	78.45 ●	55.38 ■	60.85 ■
Côte d'Ivoire	78.25 ●	32.92 ▲	65.65 ■
Albania	78.10 ●	60.68 ■	62.60 ■
Bosnia and Herzegovina	77.65 ●	50.80 ■	65.20 ■
Dominican Republic	76.83 ●	61.43 ■	58.19 ■
Georgia	76.68 ●	53.80 ■	61.31 ■
Zambia	76.68 ●	49.20 ▲	58.76 ■
South Africa	76.35 ●	62.00 ■	61.19 ■
Bolivia	76.30 ●	47.50 ▲	54.76 ■
Hong Kong SAR, China	76.05 ●	59.05 ■	62.87 ■
Mongolia	76.05 ●	47.93 ▲	56.27 ■

*(Table continues on next page)*

**TABLE 3.B.1** Women, Business and the Law 2026 scores (continued)

Economy	WBL 2026 legal frameworks index	WBL 2026 supportive frameworks index	WBL 2026 enforcement perceptions index
Panama	75.33 ●	50.05 ■	57.25 ■
Cabo Verde	75.03 ●	46.55 ▲	59.14 ■
Armenia	75.00 ■	44.83 ▲	60.16 ■
Venezuela, RB	74.80 ■	26.33 ▲	51.51 ■
Gabon	74.08 ■	22.70 ◆	51.88 ■
Lao PDR	73.03 ■	47.33 ▲	47.87 ▲
Kazakhstan	73.00 ■	57.43 ■	—
Grenada	72.72 ■	35.42 ▲	62.82 ■
Guyana	72.72 ■	38.92 ▲	61.55 ■
Philippines	72.53 ■	77.43 ●	53.97 ■
Russian Federation	72.30 ■	53.58 ■	59.84 ■
Azerbaijan	72.18 ■	47.58 ▲	59.12 ■
Sierra Leone	71.88 ■	43.13 ▲	51.03 ■
Angola	71.60 ■	35.00 ▲	55.08 ■
Rwanda	71.47 ■	70.47 ■	56.46 ■
Suriname	71.22 ■	25.83 ▲	45.77 ▲
Honduras	71.13 ■	34.67 ▲	52.30 ■
Belarus	70.43 ■	58.75 ■	65.52 ■
Namibia	70.28 ■	35.83 ▲	54.27 ■
Tajikistan	70.22 ■	44.30 ▲	54.37 ■
Nicaragua	70.03 ■	31.43 ▲	59.23 ■
China	70.00 ■	69.30 ■	62.64 ■
Seychelles	69.58 ■	29.38 ▲	58.86 ■
Thailand	69.40 ■	32.92 ▲	53.38 ■
Kenya	68.75 ■	48.68 ▲	54.28 ■
Mozambique	68.55 ■	39.17 ▲	50.93 ■
Timor-Leste	68.20 ■	31.68 ▲	40.69 ▲
São Tomé and Príncipe	67.93 ■	20.63 ◆	48.36 ▲
Benin	67.60 ■	41.13 ▲	48.56 ▲

*(Table continues on next page)*

**TABLE 3.B.1** *Women, Business and the Law 2026 scores (continued)*

Economy	WBL 2026 legal frameworks index	WBL 2026 supportive frameworks index	WBL 2026 enforcement perceptions index
Burkina Faso	67.40 	44.20 	46.91 
Trinidad and Tobago	66.88 	48.75 	37.27 
Tanzania	66.85 	32.92 	47.56 
Ghana	66.72 	50.93 	50.46 
Lesotho	66.72 	31.88 	44.22 
Singapore	66.68 	70.10 	62.61 
Barbados	66.10 	31.68 	62.90 
Madagascar	64.93 	27.30 	51.80 
Bahamas, The	64.88 	23.13 	46.30 
St. Lucia	64.83 	28.33 	52.16 
Belize	64.15 	53.88 	—
Uganda	64.13 	55.93 	42.27 
Fiji	63.75 	41.43 	32.34 
Guatemala	63.13 	45.88 	50.57 
Cambodia	62.73 	55.75 	41.17 
Malawi	62.48 	19.18 	46.91 
Zimbabwe	62.30 	47.60 	46.41 
South Sudan	62.10 	19.05 	38.29 
Guinea	61.88 	36.33 	46.88 
Jamaica	61.85 	46.25 	51.34 
Morocco	60.95 	49.38 	52.34 
St. Kitts and Nevis	60.45 	37.50 	47.78 
Congo, Dem. Rep.	59.50 	35.85 	39.03 
Dominica	59.03 	30.83 	46.53 
Liberia	58.95 	28.43 	37.37 
St. Vincent and the Grenadines	58.58 	24.18 	36.10 
India	57.93 	54.75 	43.17 
Nepal	57.93 	44.68 	40.01 

*(Table continues on next page)*

**TABLE 3.B.1** Women, Business and the Law 2026 scores (continued)

Economy	WBL 2026 legal frameworks index	WBL 2026 supportive frameworks index	WBL 2026 enforcement perceptions index
Gambia, The	57.50 ■	30.05 ▲	32.50 ▲
Ethiopia	57.20 ■	33.00 ▲	52.31 ■
Saudi Arabia	56.23 ■	71.95 ■	50.68 ■
Indonesia	56.20 ■	56.68 ■	45.33 ▲
Antigua and Barbuda	56.03 ■	33.75 ▲	50.80 ■
Kiribati	55.90 ■	26.65 ▲	37.17 ▲
Djibouti	55.33 ■	31.33 ▲	52.42 ■
Samoa	54.28 ■	32.92 ▲	—
Bhutan	53.60 ■	32.17 ▲	48.15 ▲
United Arab Emirates	53.58 ■	36.83 ▲	—
Myanmar	53.55 ■	10.83 ◆	39.72 ▲
Central African Republic	53.48 ■	21.68 ◆	41.74 ▲
Senegal	52.90 ■	26.55 ▲	44.85 ▲
Burundi	52.68 ■	25.43 ▲	36.07 ▲
Jordan	52.50 ■	68.55 ■	40.22 ▲
Haiti	51.73 ■	30.00 ▲	36.02 ▲
Marshall Islands	51.48 ■	30.20 ▲	37.43 ▲
Chad	51.40 ■	25.50 ▲	45.27 ▲
Botswana	51.10 ■	19.68 ◆	45.74 ▲
Nigeria	51.10 ■	49.00 ▲	34.33 ▲
Maldives	50.80 ■	34.00 ▲	44.54 ▲
Mali	50.33 ■	31.68 ▲	41.65 ▲
Eritrea	50.28 ■	10.00 ◆	34.22 ▲
Congo, Rep.	50.23 ■	21.68 ◆	42.61 ▲
Malaysia	49.60 ▲	50.55 ■	43.35 ▲
Equatorial Guinea	49.15 ▲	26.75 ▲	42.49 ▲
Guinea-Bissau	48.75 ▲	22.10 ◆	21.25 ◆
Egypt, Arab Rep.	48.50 ▲	48.13 ▲	41.82 ▲

(Table continues on next page)

**TABLE 3.B.1** *Women, Business and the Law 2026 scores (continued)*

Economy	WBL 2026 legal frameworks index	WBL 2026 supportive frameworks index	WBL 2026 enforcement perceptions index
Sri Lanka	47.78 ▲	38.88 ▲	38.22 ▲
Papua New Guinea	47.50 ▲	29.35 ▲	31.08 ▲
Lebanon	46.78 ▲	26.38 ▲	36.79 ▲
Micronesia, Fed. Sts.	46.68 ▲	24.43 ◆	34.61 ▲
Pakistan	46.68 ▲	50.68 ■	27.35 ▲
Solomon Islands	46.53 ▲	31.38 ▲	21.37 ◆
Tunisia	46.38 ▲	38.67 ▲	37.05 ▲
Algeria	45.53 ▲	22.08 ◆	47.31 ▲
Vanuatu	45.48 ▲	23.75 ◆	40.06 ▲
Cameroon	44.48 ▲	30.83 ▲	34.01 ▲
Palau	43.75 ▲	12.50 ◆	28.42 ▲
Bahrain	43.15 ▲	39.30 ▲	40.82 ▲
Tonga	39.80 ▲	27.50 ▲	22.99 ◆
Iraq	39.17 ▲	28.83 ▲	28.92 ▲
Brunei Darussalam	38.58 ▲	27.45 ▲	29.90 ▲
Somalia, Federal Republic of	38.33 ▲	20.43 ◆	25.23 ▲
Niger	38.08 ▲	19.18 ◆	31.33 ▲
Oman	36.67 ▲	41.88 ▲	—
Libya	35.83 ▲	25.50 ▲	33.75 ▲
Eswatini	35.35 ▲	31.83 ▲	24.85 ◆
Bangladesh	34.38 ▲	34.73 ▲	27.92 ▲
Comoros	34.38 ▲	15.43 ◆	34.69 ▲
Syrian Arab Republic	34.15 ▲	20.83 ◆	24.45 ◆
Mauritania	33.50 ▲	31.45 ▲	36.48 ▲
Kuwait	27.20 ▲	21.25 ◆	—
Qatar	26.28 ▲	29.58 ▲	25.73 ▲
Iran, Islamic Rep.	26.25 ▲	22.50 ◆	24.84 ◆
Sudan	24.75 ◆	11.25 ◆	23.33 ◆

*(Table continues on next page)*

**TABLE 3.B.1 Women, Business and the Law 2026 scores (continued)**

Economy	WBL 2026 legal frameworks index	WBL 2026 supportive frameworks index	WBL 2026 enforcement perceptions index
West Bank and Gaza	22.83	25.43	—
Yemen, Rep.	19.10	14.25	22.73
Afghanistan	5.00	3.00	13.23

Source: *Women, Business and the Law* (WBL) database (2026), World Bank, <https://wbl.worldbank.org/en/wbl-data>.

Note: In this table “—” indicates that the enforcement perceptions index score is not available as a result of an insufficient number of responses. The enforcement perceptions index score is listed for a total of 178 economies for which data are available. Economies are sorted based on their legal frameworks index scores. Economies with equal scores on that index are listed alphabetically. A reproducibility package is available for WBL 2026 data construction in the Reproducible Research Repository at <https://reproducibility.worldbank.org/catalog/460>. SAR = special administrative region.

## Note

1. In *Women, Business and the Law 2026*, the underlying database, and related materials, the Middle East and North Africa region does not include Afghanistan and Pakistan and follows the World Bank’s previous regional classification.

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*Women, Business and the Law 2026* is the 11th in a series of annual studies measuring the laws and policies that affect women's economic opportunity in 190 economies.

The 2026 edition presents an updated *Women, Business and the Law 2.0*, a new framework that assesses three pillars capturing both de jure and de facto dimensions of gender equality: legal frameworks, supportive frameworks, and enforcement perceptions.

*Women, Business and the Law 2026* updates its index of 10 topics structured around a working woman's life cycle: Safety, Mobility, Work, Pay, Marriage, Parenthood, Childcare, Entrepreneurship, Assets, and Pension. This edition also includes important methodological updates, including a new partial-credit scoring approach and revisions to several questions across topics.

By examining laws affecting the economic decisions that women make throughout their lives, the frameworks supporting the implementation of those laws, and the perceptions of experts on the extent to which those laws are enforced, *Women, Business and the Law* continues to gather new evidence of the critical relationship between legal gender equality and women's economic empowerment. Data in *Women, Business and the Law 2026* are current as of October 1, 2025.

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