

# Women, Business and the Law

Measuring Legal Gender Parity  
for Entrepreneurs and Workers  
in 128 Economies

2010







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## Foreword

For men and women throughout the developing world, the chance to start and run a business or to get a good job is the surest hope of a way out of poverty. Creating the kind of environment in which this hope can flourish requires effort in a broad range of areas, from security and infrastructure to education and health. It also requires good business regulation—regulation that is fit for the purpose and streamlined, but also accessible—so that the chance to build a business, or to have a good job, depends not on your connections or wealth or power, but on your initiative and ability.

In recent years, we have seen an increasing number of governments focusing their efforts on creating a sounder business environment. Our *Doing Business* publication, which tracks reforms in business regulations important for small and medium-size domestic firms, highlights the energy of these efforts in countries as varied as FYR Macedonia and Rwanda, Colombia and Liberia, China and Egypt. And we see increasing evidence of the impact of these reforms on registration of formal firms, access to finance and job creation.

But how to be sure that as governments improve business regulation, women entrepreneurs and workers benefit alongside men? Answering this question requires an understanding of many factors, from access to good basic infrastructure, education and healthcare, to social and cultural norms. But one piece of the puzzle are the laws, regulations and institutions that differentiate between women and men in ways that affect their incentives or capacity to work or to set up and run a business.

*Women, Business and the Law* focuses on this piece of the puzzle, setting out in an objective fashion legal differentiations on the basis of gender in 128 economies around the world, covering 6 areas—accessing institutions, using property, getting a job, dealing with taxes, building credit and going to court. Our hope is that these data will both enable research on linkages between legal differentiation and outcomes for women, and help inform policy dialogue on things governments can do to expand women's opportunities. And as this is the first of what we plan as an annual series of reports on this critically important topic, we especially welcome feedback.



Janamitra Devan  
Vice President, Financial and Private Sector Development  
World Bank Group





# Women, Business and the Law: An introduction

In 1804 the Napoleonic Code broke ground in establishing civil rights in France. For instance, it granted freedom of religion and forbade privileges based on birth. But the same code said that wives were under the supremacy of their husbands. In England during the same period the law gave inheritance rights only to male heirs, leaving women with less access to property. Until the 1840s wives in the United States were legally subordinated to their husbands and prevented from controlling their own property.

Things have changed. French husbands and wives now have equal standing in the eyes of the law. In the United Kingdom women can inherit property the same way as men. And in the United States women can control their property the same way as men.

In Latin America in 1888, Costa Rica—followed by El Salvador, Nicaragua and Honduras—expanded property rights for married women by allowing them to retain ownership and control over any property they acquired prior to or during marriage, as the default regime governing marriage in the reformed civil codes.<sup>1</sup> In Imperial China married women were under the authority of their husbands. Their role was summed up by the “three obediences,” with a young woman expected to obey her parents, a married woman her husband and a widow her sons. In contrast, China’s current marriage law grants men and women equal rights in family life.

*Though there has been much progress toward legal parity between women and men, important distinctions still exist that may constrain women’s capacity to improve their own and their families’ well-being by working or by running a business. Women, Business and the Law identifies gender-based distinctions in formal laws and institutions that may directly or indirectly affect female workers and entrepreneurs.*

Though some gender-based differentiations arose from traditions in which women were deliberately subjugated to men, others were introduced with the intention of protecting women. Documenting where laws stipulate different treatment of men and women—whatever the reason—can help improve understanding of how legal and regulatory environments shape opportunities for women and contribute to more informed policy discussions.

## What this report covers—and why

Like men, women consider entrepreneurship and employment an important way of escaping poverty.<sup>2</sup> Datasets such as the *Enterprise Surveys*<sup>3</sup> and *Doing Business*<sup>4</sup> delineate the challenges that all firms and entrepreneurs face in expanding their businesses and creating jobs. But female entrepreneurs and employees may face additional constraints in starting businesses and navigating the workforce. In 2009 the Global Gender Gap Index reported that 96% of the gender gap in health and 93% of the gap in education have been eliminated. But the gender gap for economic participation remains at 41%.<sup>5</sup>

*Women, Business and the Law* focuses on gender differentiations in legal treatment—one of many sets of factors that determine the course of women’s working lives. Covering 128 economies, it establishes 6 indicators of gender differences in formal laws and institutions:

- ▶ **Accessing institutions**—explores women’s legal ability to interact with public authorities and the private sector in the same ways as men.

Lack of autonomy to interact with government institutions or conduct official transactions may limit a woman’s access to resources and services and restrict her ability to be an entrepreneur or get a job.

- ▶ **Using property**—analyzes women’s ability to access and use property based on their capacity to own, manage, control and inherit it.

The ability to access, manage and control property can be especially important in developing economies, where

women are more likely to work in family enterprises and their income can hinge on their access to property.

- ▶ **Getting a job**—assesses restrictions on women’s work such as prohibitions on working at night or in certain industries. This indicator also covers laws on work-related maternity and paternity benefits and on retirement ages.

Some differentiations in labor law may increase opportunities for women, while others may limit them. Parental leave policies are generally expected to generate a more equitable division of childrearing responsibilities, giving women the same opportunities for career advancement. But restrictions on working hours or industries designed to protect women may end up limiting their ability to get the jobs they want. Similarly, gender-differentiated retirement ages have the potential to affect career prospects, lifetime earnings, pension benefits and retirement savings.

- ▶ **Dealing with taxes**—examines personal income tax liabilities, taking into account tax credits and deductions available to women relative to men.

Gender differences in tax treatment may affect women’s decision to work. Women may have stronger incentives to participate in the labor market if tax rules favor an equal distribution of income.

- ▶ **Building credit**—identifies minimum loan thresholds in private credit bureaus and public credit registries and tracks bureaus and registries that collect information from microfinance institutions.

Low minimum loan thresholds mean more coverage for small businesses—many of which are owned by women—because they tend to take out small loans. Such loans can help these businesses build credit histories if credit bureaus and registries set low thresholds for inclusion in their data. And because most microfinance users are women, they are more likely to benefit from credit bureaus and registries that collect

and distribute microfinance data. Having this record can allow women to graduate to larger loans.

- ▶ **Going to court**—considers the ease and affordability of accessing justice by examining small claims courts.

Small claims courts can make it easier for small business owners to access the legal system. That can help women-owned businesses—which tend to be smaller—by making it cheaper and faster to resolve disputes.

The first 3 indicators—accessing institutions, using property, and getting a job—capture laws that have direct gender dimensions and are based on a reading of such laws from the perspective of individual women. The 4<sup>th</sup> indicator—dealing with taxes—examines the direct and indirect gender implications of tax policy from the perspective of 4 standardized families with varying tax liabilities.

The last 2 indicators—building credit and going to court—examine the ease of access to credit bureaus and courts to examine the indirect effects that microfinance institutions and dispute resolution have on women, who are more likely to rely on nontraditional financial services.<sup>6</sup> The questions used to construct each indicator were chosen based on data availability, economic relevance and variation of regulation across economies.

The *Women, Business and the Law* indicators complement a number of existing sets of gender indicators. These include:

- ▶ The Global Gender Gap Index, published by the World Economic Forum, which examines global gender inequalities using criteria based on economics, politics, education and health. The index mainly uses quantitative outcome variables such as the ratio of female to male labor force participation.
- ▶ The Social Institutions and Gender Index, which provides a composite measure of gender equality based on the OECD’s Gender, Institutions and Development Database. The index includes 12 indicators on social institutions grouped into 5 categories: family code, physical integrity, son preference, civil liberties and ownership rights. These indicators are

based on expert assessments of what happens in practice beyond the basic legal framework. They focus on policy and input variables, such as inheritance regulation, and on outcome variables, such as access to credit.

- ▶ The United Nations Gender Info 2007, a database of gender statistics and indicators focused on policy areas such as population, families, health, education, employment and political participation. Using some of these indicators, the United Nations Development Programme produces the Gender-Related Development Index and Gender Empowerment Measure, which are part of the Human Development Index. All of these indicators are based on quantitative outcome variables.

*Women, Business and the Law* is the first attempt to measure the gender gap in policy variables using quantitative and objective data.

### What this report does not cover

Equal opportunities for women in business and the workplace hinge on the interplay of various economic, social and cultural factors. For example, unless women have opportunities to get an education or build their skills, equal rights to certain professions can mean little. Equalizing rights to work may not cause more women to enter the workforce if they are expected to be the primary care-givers for their children and access to child care is limited. Less direct factors such as infrastructure—for example, safe transportation and good street lighting—may also affect women’s ability and desire to work in certain locations or at night.

This report recognizes the many issues that affect women’s economic opportunities but focuses on one area: aspects of the formal legal and regulatory environment that enable women to open their own businesses or find jobs. The report represents a partial effort on several levels, both in the selection of broad topic areas and within the topic areas. For example, the indicator on getting a job does not cover equal pay for equal work laws even though the existence of such laws may affect women’s spending power and lifetime earnings as well as employers’ hiring decisions.

Similarly, the indicator on accessing institutions does not include laws covering affirmative action and voting rights.

Though the report focuses on laws that govern the formal economy, many women in developing economies work or start businesses in the informal economy. The report’s focus on the formal sector is driven by the difficulty of identifying the often unwritten rules of the informal economy and by the premise that moving to the formal economy provides women with more opportunities in higher-paying industries, greater social protections and formal mechanisms for recourse should their rights be denied. In practice, all the indicators other than getting a job and dealing with taxes cover regulations that affect women in both the formal and informal sectors.

Customary law—based on the accepted customs or practices of a particular group—can exist in parallel with common or civil law regimes. Where such legal systems exist together, customary law can determine a woman’s rights in marriage or to property and inheritance, often granting women different rights than they would receive under common or civil law. *Women, Business and the Law* does not cover customary law. Though customary law can significantly affect a woman’s ability to become an entrepreneur or participate in the job market, difficulties arise in defining its rules.

In focusing on written legislation, the report recognizes the often large gaps between laws on the books and actual practices: women do not always have access to the equality that formally should be theirs. But identifying legal differentiation is one step toward better understanding where and how women’s economic rights may be restricted in practice. Of all the countries covered by this report, only 3—the Islamic Republic of Iran, Sudan and the United States<sup>7</sup>—are not party to the United Nations Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). Thus it would seem that the vast majority of women in the countries that are party to the convention should have access to formal equality. But as the report shows, they do not. Moreover, the majority of countries covered in this study grant equal rights under their national constitutions, making many of the gender differentiated provisions highlighted throughout the report unconstitutional. The report’s focus on formal law is consistent with the

idea that improving the regulatory environment for women is one step toward encouraging them to join the labor force, stimulating business and job creation, and making businesses and the overall economy more competitive.

The report does not test or analyze outcome variables of gender inequality; it simply identifies whether the law is equal for women and men—which can be a potential source of inequitable gender outcomes. Assessing the potential benefits of equality—and when and how legal differentiation on the basis of gender helps or harms outcomes for women—requires additional analysis beyond the scope of this report. But it is hoped that these new data will inform such analysis, foster discussions on advancing women’s economic rights and provide policymakers with tools to identify potential ways to improve those rights. By focusing on the law, which is tangible and concrete, the report aims to provide policymakers with a starting point for dialogue and action.

## Data and methodology

The data in this report were collected over two years ending in October 2009. The data are current as of June 2009.

The report’s indicators were constructed using codified sources of national law—such as constitutions, marriage and family codes, labor codes, passport procedures, citizenship rules, inheritance statutes, tax regulations, land laws and social security codes—as well as responses from country practitioners. Wherever possible, data were gathered directly from the text of laws. The Gender Law Library and other online sources were used to access laws. In addition, responses from the *Doing Business 2010* surveys were used to develop the indicators for dealing with taxes, building credit and going to court.

This pilot report collected data on 128 economies. More detailed data on each economy, including links to the legal sources used, are available on the *Women, Business and the Law* website (<http://wbl.worldbank.org>).

In comparing this large sample of economies, several assumptions are made about the situation of the women in question. For example,

they are assumed to reside in each economy’s largest city for business. This assumption may make a significant difference in federal countries, where laws affecting women can vary by state. In addition, where several sets of personal law apply, setting out different rights and obligations for different groups of women, the data focus on the situation of the most restricted group of women. A detailed explanation of the report’s methodology—including all the questions used and assumptions made—is provided in the Data notes.

## What's next

Future editions of this report will seek to expand coverage to additional economies and expand or refine the current indicators. The indicator on accessing institutions will be disaggregated to provide more detailed understanding of the extent of inequality in this area and enable better comparisons of the differences in unequal treatment across regions and income groups. Future reports will also consider expanding the indicator on getting a job to cover equal pay for equal work and nondiscrimination in employment, as well as regulations on part-time employment. Further work is planned on options for addressing customary law.

As progress is monitored on the 6 indicators, it will become possible to identify which economies are more active in changing laws on women’s economic rights. Thus future editions will contain more detail on legal changes and the processes associated with those changes.

Feedback is welcomed on all aspects of the report and can be provided through our website.

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- 1 Deere and León (2001).
  - 2 Narayan and others (2000).
  - 3 See <http://www.enterprisesurveys.org/>.
  - 4 See <http://www.doingbusiness.org/>.
  - 5 World Economic Forum (2009).
  - 6 Coleman and Carsky (1996); Coleman (2000); Orser, Hogarth-Scott and Riding (2000).
  - 7 The United States signed the Convention, but has not ratified it.

## Overview

*Millennium Development Goal 3 calls for promoting gender equality and empowering women. There are many ways to pursue this objective. Improving girls' education, promoting women's political participation, establishing maternal health initiatives, improving basic infrastructure and combating violence against women are all critical ways of promoting gender equality and empowering women. Another way that women are empowered is by being able to work in a paid job or run their own business. Entering the formal economy as workers or businesswomen allows women to provide for themselves and their families, and to play their part in generating economic growth and job creation.*

But in many economies finding a job or starting a business can be difficult for women, and their chances of success somewhat constrained. There are fewer women than men in the global labor market, and women in every economy are paid less for their work than men—with the wage gap averaging 17% in 2008.<sup>1</sup> In Latin America and the Caribbean men's labor force participation is about 30 percentage points higher than women's at age 24, and in South Asia 82% of men are active in the labor market—compared with just 27% of women.<sup>2</sup> Women also own fewer businesses—only one-third of firms in 118 economies surveyed by the World Bank have female participation in ownership<sup>3</sup>—and businesses owned by women tend to have fewer employees and lower sales and invested capital.<sup>4</sup>

Improving the condition of women can have benefits for society that transcend the direct benefits to individual women. Women's independent earnings improve the well-being of families and communities, reduce poverty and stimulate economic growth.<sup>5</sup> Higher income for women and better access to and control over their resources also translate into better health and nutrition for children.<sup>6</sup> In Bangladesh access to microfinance increases household consumption when the borrower is a woman. Access to credit also improves children's health and nutrition.<sup>7</sup>

Expanding economic opportunities for women can benefit economies at all levels of development. For instance, in the United States in the second half of the 1990s, companies with more women in top management achieved better financial performance.<sup>8</sup>

### **It's an unequal world**

In recent years many economies have taken steps to improve regulatory aspects of their business environment, with the goal of improving entrepreneurship and employment opportunities for their citizens. But many also retain legislation that treats women and men differently in ways that may affect their opportunities as entrepreneurs and workers.

Only 20 of the 128 economies covered by *Women, Business and the Law* set equal rights for women and men in 9 key areas (excluding parental benefits).<sup>9</sup> None of the 20 is in South Asia, the Middle East and North Africa or Eastern Europe and Central Asia. Only 1—Botswana—is in Sub-Saharan Africa. Two are in East Asia and the Pacific—Hong Kong (China) and Taiwan (China)—and 4 are in Latin America and the Caribbean—the Dominican Republic, Peru, Puerto Rico and Uruguay. The remaining 13 are OECD high-income economies: Canada, Denmark, Finland, France, Iceland, Ireland, New Zealand, Norway, Portugal, Spain, Sweden, the United Kingdom and the United States.

Differentiations between men and women may have a variety of motivations and take a variety of forms. For example, married women may be prevented or limited—by family codes or personal status laws—from functioning independently of their husbands. In

the Democratic Republic of Congo a married woman must obtain authorization from her husband before signing a contract or starting a business.<sup>10</sup> In the Republic of Yemen a married woman cannot leave her home without her husband’s permission, though the law does say that a husband cannot bar his wife from leaving the house if she is going to attend to her financial affairs, perform her job or care for her parents.<sup>11</sup>

When it comes to labor market participation, laws may be created with the goal of protecting women, but may limit their opportunities in ways that not all women might choose. In the United Arab Emirates women cannot work at night except in limited circumstances.<sup>12</sup> In Nigeria it is illegal for women to work at night in agriculture or manufacturing.<sup>13</sup> And in the Russian Federation women are forbidden from working underground or in dangerous, unhealthy professions.<sup>14</sup> Such regulations may end up taking work away from willing employees and business opportunities away from entrepreneurs. Some governments set earlier mandatory

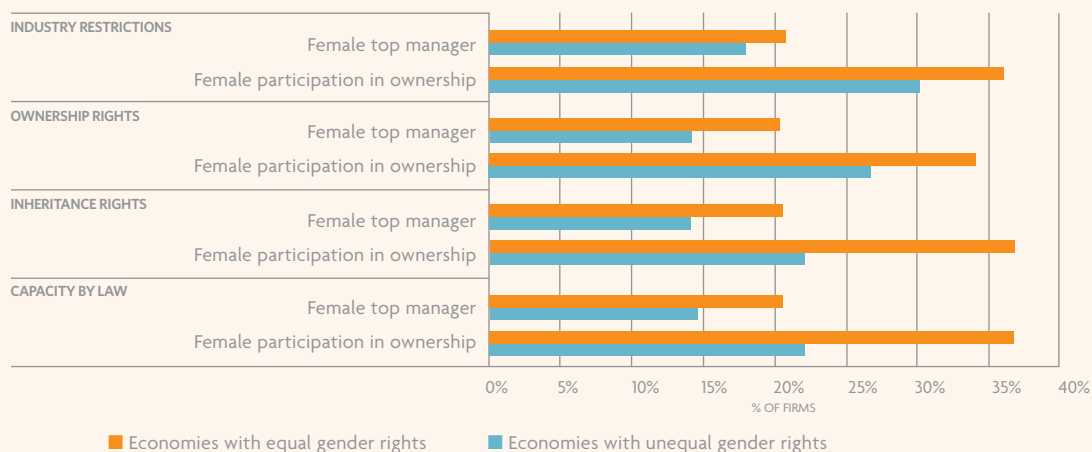
retirement ages for women—a protection that can have unintended negative consequences given their longer life expectancies.

### Equality and economic outcomes for women

Does equality in the areas measured by *Women, Business and the Law* actually relate to better outcomes for women? A key goal in compiling these data is to enable research that tests the relationship between legal equality or differentiation and outcomes for women as business owners or workers. A first glance at the data indicates that there is a broadly positive association between equality in the law and more equal outcomes for women. This is not in itself an indication of causality, but does suggest the value of further research.

Figure 1.1 shows the average percentage of female participation in ownership and management in economies where women and men have equal rights under the law in four areas covered by this report—and in those where they do not. Legal differentiations are

**Figure 1.1** Equal rights are associated with more businesses owned or managed by women



Source: *Women, Business and the Law* database; World Bank *Enterprise Surveys* database.

Note: The bars represent the average female participation in ownership or management in economies where women have the same rights as men and where they do not. Equal rights for men and women are measured across 4 dimensions in *Women, Business and the Law*: capacity by law, inheritance rights, ownership rights and industry restrictions. The *Enterprise Surveys* database includes 86 economies with data on the percentage of firms with female participation in ownership and 34 economies with data on the percentage of firms with a female top manager. The *Enterprise Surveys* data are for 2002–09.

measured in 4 areas, assessing whether men and women can work in the same industries, have the same rights over property ownership, have the same rights over property inheritance and have the same capacity by law. In all these areas equality by law is associated with a higher percentage of female participation in ownership and management.

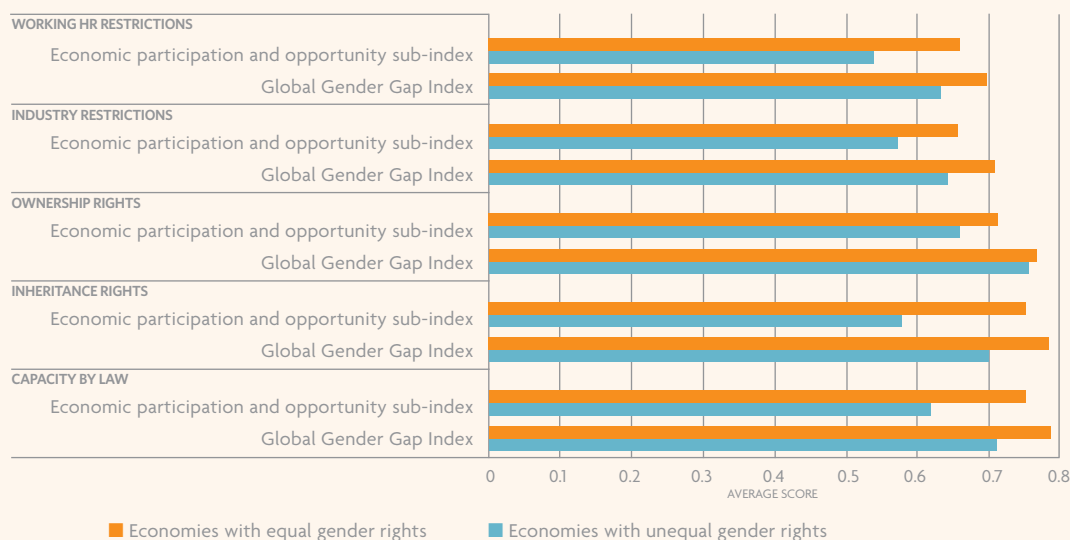
Comparing the Global Gender Gap Index,<sup>15</sup> which measures differences in outcomes for women, with the data from *Women, Business and the Law* shows that of the 20 “equal” economies listed above, 10 are in the top 20 of the Global Gender Gap Index. Overall, economies with unequal legislation as shown by *Women, Business and the Law* tend to score lower on the Global Gender Gap Index and on its economic participation and opportunity sub-index in particular—meaning a larger gap between women and men in outcomes such as labor force participation (figure 1.2).

In addition, there is a significant correlation between the data in *Women, Business and the Law* and the OECD’s Social Institutions and Gender Index, which covers both policy and outcome variables (figure 1.3).

### Gender inequality is a global phenomenon

Every region contains economies with unequal rules for men and women, with the extent of inequality varying by region (table 1.1). In Sub-Saharan Africa all economies except Botswana impose unequal rules for men and women in at least 1 of the following areas: accessing institutions, using property, getting a job or dealing with taxes. This is also the region where the smallest percentage of economies have small claims courts or credit bureaus that collect information from microfinance institutions.

**Figure 1.2** *Women, Business and the Law* and the Global Gender Gap Index



Source: *Women, Business and the Law* database; World Economic Forum 2009.

Note: The bars represent the average scores for the index and sub-index in economies where women have the same rights as men and where they do not. Equal rights for men and women are measured across 5 dimensions in *Women, Business and the Law*: capacity by law, inheritance rights, ownership rights, industry restrictions and working hour restrictions. The economic participation and opportunity sub-index is part of the Global Gender Gap Index. A high score on both indicators means that there is a low gender gap in outcomes. The differences in the figure are statistically significant at the 1% level even after controlling for income per capita, except for the differences in ownership rights. The figure uses data for 112 economies.

The picture is similar in the Middle East and North Africa, where all economies have some gender-differentiated rules in one or more of accessing institutions, using property, getting a job or dealing with taxes. Moreover, this region has one of the smallest shares of economies providing the services described in building credit and going to court.

In South Asia differentiation between men and women is common in accessing institutions, using property and getting a job. There is no direct gender differentiation in dealing with taxes, and small claim courts are common in the region. But in only 1 of the region's 5 economies covered by this report does the public credit bureau collect information from microfinance institutions.

In East Asia and the Pacific there are different rules for men and women in 10 of 13 economies in one or more of accessing institutions, using property, getting a job or dealing with taxes.<sup>16</sup>

In Latin America and the Caribbean legal differentiation between men and women exists in 16 of the 20 economies covered in one or more of accessing institutions, using property or getting a job. But none of the economies differentiates between men and women on inheritance rights or dealing with taxes. Moreover, this region has the highest percentage of economies where credit bureaus collect information from microfinance institutions.

None of the economies in Eastern Europe and Central Asia and in OECD high-income differentiates between men and women in accessing institutions, using property or dealing with taxes. The Republic of Korea is an exception in that its personal income tax laws imposes a lower tax liability on women through specific deductions that apply only to working women. Otherwise, all the legal differentiations between men and women in these 2 regions focus on labor regulations.

**Figure 1.3** Women, Business and the Law and the Social Institutions and Gender Index



Source: Women, Business and the Law database; Social Institutions and Gender Index (2009) by OECD

Note: The bars represent the average score in the Social Institutions and Gender Index in economies where women have the same rights as men and where they do not. Equal rights for men and women are measured across 5 dimensions in Women, Business and the Law: capacity by law, inheritance rights, ownership rights, industry restrictions and working hour restrictions. A lower score on the Social Institutions and Gender Index means that there is more gender equality in both outcomes and policies. The differences in the figure are statistically significant at the 1% level even after controlling for income per capita, except for the difference in ownership rights. The figure uses data for 78 economies.



**Table 1.1** Economies with gender differentiated laws across 9 questions

	East Asia & Pacific	Eastern Europe & Central Asia	OECD high-income	Latin America & Caribbean	Middle East & North Africa	South Asia	Sub-Saharan Africa
Where do men and women not have equal capacity by law?	Indonesia, Malaysia, Philippines	None	None	Chile, Jamaica	Algeria, Egypt, Arab Rep., Iran, Islamic Rep., Jordan, Kuwait, Lebanon, Morocco, Oman, Saudi Arabia, Syrian Arab Republic, United Arab Emirates, Yemen, Rep.	Bangladesh, Nepal, Pakistan, Sri Lanka	Benin, Burkina Faso, Cameroon, Congo, Dem. Rep., Côte d'Ivoire, Ghana, Guinea, Kenya, Lesotho, Madagascar, Malawi, Mali, Mauritania, Niger, Nigeria, Rwanda, Senegal, Sudan, Tanzania, Togo, Uganda
Where do married men and married women not have equal capacity by law?	Indonesia, Malaysia, Philippines	None	None	Chile, Jamaica	Algeria, Egypt, Arab Rep., Iran, Islamic Rep., Jordan, Kuwait, Lebanon, Morocco, Oman, Saudi Arabia, Syrian Arab Republic, United Arab Emirates, Yemen, Rep.	Bangladesh, Nepal, Pakistan, Sri Lanka	Benin, Burkina Faso, Cameroon, Congo, Dem. Rep., Côte d'Ivoire, Ghana, Guinea, Kenya, Lesotho, Madagascar, Malawi, Mali, Mauritania, Niger, Nigeria, Rwanda, Senegal, Sudan, Tanzania, Togo, Uganda
Where do men and women not have equal ownership rights over movable and immovable property?	Indonesia, Philippines	None	None	Chile, Jamaica	None	Nepal, Sri Lanka	Cameroon, Congo, Dem. Rep., Mauritania, Togo
Where do men and women not have equal inheritance rights over movable and immovable property?	Indonesia, Malaysia, Philippines, Singapore	None	None	None	Algeria, Egypt, Arab Rep., Iran, Islamic Rep., Jordan, Kuwait, Lebanon, Morocco, Oman, Saudi Arabia, Syrian Arab Republic, United Arab Emirates, Yemen, Rep.	Bangladesh, India, Nepal, Pakistan, Sri Lanka	Guinea, Kenya, Malawi, Mali, Mauritania, Nigeria, Senegal, Sudan, Tanzania, Togo, Zambia
Where can women not work the same night hours as men?	Papua New Guinea, Philippines	Montenegro, Slovenia, Turkey, Ukraine	None	Costa Rica, Jamaica	Algeria, Egypt, Arab Rep., Jordan, Kuwait, Oman, Saudi Arabia, Syrian Arab Republic, United Arab Emirates, Yemen, Rep.	Bangladesh, Nepal, Pakistan, Sri Lanka	Cameroon, Chad, Congo, Dem. Rep., Madagascar, Mali, Mauritania, Nigeria, Senegal, Sudan
Where can women not work in all industries?	China, Malaysia, Mongolia, Papua New Guinea, Thailand, Vietnam	Bosnia and Herzegovina, Montenegro, Russian Federation, Serbia, Slovenia, Turkey, Ukraine, Uzbekistan	Belgium	Bolivia, Colombia, Ecuador, Guatemala, Jamaica, Panama	Egypt, Arab Rep., Iran, Islamic Rep., Jordan, Kuwait, Lebanon, Morocco, Oman, Saudi Arabia, Syrian Arab Republic, United Arab Emirates, Yemen, Rep.	India, Pakistan	Benin, Cameroon, Chad, Congo, Dem. Rep., Côte d'Ivoire, Ethiopia, Guinea, Kenya, Lesotho, Mali, Mauritania, Niger, Nigeria, Senegal, Sudan
Where can pregnant and nursing mothers not work the same hours and in the same industries as men and other women?	China, Indonesia, Lao PDR, Mongolia, Thailand, Vietnam	Albania, Armenia, Azerbaijan, Belarus, Bulgaria, Estonia, Georgia, Kyrgyz Republic, Moldova, Montenegro, Russian Federation, Serbia, Slovenia, Turkey, Ukraine, Uzbekistan	Austria, Belgium, Czech Republic, Germany, Hungary, Italy, Japan, Korea, Rep., Netherlands	Chile, Colombia, El Salvador, Guatemala, Honduras, Mexico, Nicaragua, Panama, Paraguay, Venezuela, R. B.	Israel, Jordan	None	Angola, Benin, Cameroon, Chad, Congo, Dem. Rep., Côte d'Ivoire, Ethiopia, Ghana, Guinea, Madagascar, Mali, Mauritania, Namibia, Niger, Rwanda, Senegal, Tanzania, Togo
Where are women expected by law to retire at an earlier age than men in the private sector?	China, Malaysia, Mongolia, Vietnam	Albania, Armenia, Azerbaijan, Belarus, Bulgaria, Croatia, Estonia, Georgia, Kazakhstan, Kyrgyz Republic, Latvia, Lithuania, Moldova, Montenegro, Poland, Romania, Russian Federation, Serbia, Turkey, Ukraine, Uzbekistan	Australia, Austria, Czech Republic, Greece, Italy, Slovak Republic, Switzerland	Argentina, Brazil, Chile, Colombia, Costa Rica, El Salvador, Honduras, Jamaica, Panama, Venezuela, R. B.	Algeria, Iran, Islamic Rep., Jordan, Lebanon, Oman, Saudi Arabia, Syrian Arab Republic, Yemen, Rep.	Pakistan, Sri Lanka	Congo, Dem. Rep., Madagascar, Mauritania, Nigeria, South Africa
Where do women face higher personal income tax liability than men?	Indonesia	None	None	None	Lebanon	None	Burkina Faso, Côte d'Ivoire

Although income level is correlated with gender equality under the law (figure 1.4), unequal legal provisions exist in both developed and developing economies.

### Laws are changing to increase equality

In recent years a number of the 128 economies covered by *Women, Business and the Law* have adopted formal laws aimed at equalizing the status of women and men. Though this report does not provide a comprehensive list of these reforms, the following examples reflect the types of changes being made around the world.

In 1996 Botswana amended its Employment Act and Mines and Quarries Act to lift restrictions on the industries where women can work. In addition, retirement ages were set at 65 for both men and women.<sup>17</sup> Botswana also amended its Deeds Registry Act, enabling women to execute deeds and other legal documents

without their husbands' consent. In 2004 Botswana passed the Abolition of Marital Power Act, eliminating the husband's position as head of household and giving spouses equal rights in managing and administering joint property.

Finland (in 2002), the Kyrgyz Republic (2008) and Moldova (2003) are among the economies that have recently changed legislation to allow fathers to take extended parental leave.<sup>18</sup> A growing number of economies are also instituting paternity leave policies, allowing fathers to take time off at the birth of their children. Exemplifying this trend in Latin America is Ecuador, which instituted new paternity leave laws in 2009. Such laws may encourage more equitable division of childrearing responsibilities and enable women to pursue career opportunities that might not otherwise be open to them.



In 1995 Morocco revised its commercial and contract law to give women the right to start businesses and get jobs without their husbands' approval. In 2004 it changed the Family Code to equalize the status of women within the family. Before the code went into effect, Moroccan men were the heads of households and women were bound by their decisions. Now spouses jointly manage family responsibilities. And courts in Kuwait and Nigeria recently ruled as unconstitutional laws requiring married women to get spousal consent to obtain passports.

In 1996 Bolivia began a systematic land titling effort that recognized men's and women's equal rights to land. But the equalizing legislation did not significantly increase women's land titles, so the implementing agency amended its procedures to promote joint titling, as opposed to titling under the head of household. Bolivia has since seen a sustained increase in joint titles, while individual titling to women has tapered off.

In Vietnam there is recognition that earlier statutory retirement ages for women result in shorter working lives and thus lower pension accruals through pension contributions. To offset this difference, women in Vietnam—whose statutory retirement age is 5 years lower than men's—receive an additional transfer of resources to supplement their pensions at retirement relative to their contribution levels. In addition, the Vietnamese government is working to raise the female retirement age from 55 to 60.

In 2005 India amended the Hindu Succession Act to give daughters equal inheritance rights over joint family property. Previously, separate property could pass equally to male and female descendants, but joint family property or ancestral property could only pass through the male line. Agricultural land was also included in the amended act. Before, agricultural land had largely been exempt and was governed by a kaleidoscope of state laws, several

of which restricted women's ability to inherit such land. Other amendments to the act included allowing married daughters to live in their parental homes. Previously, married daughters could not legally reside in their parental homes unless they were separated, deserted or widowed. In addition, all daughters, regardless of their marital status, have been granted the ability to demand a partition of joint family property—a right that had formerly been granted only to the male line. Restrictions were also lifted on the ability of certain widows to inherit if they remarried.

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- 1 [http://www.unifem.org/gender\\_issues/women\\_poverty\\_economics](http://www.unifem.org/gender_issues/women_poverty_economics).
  - 2 <http://siteresources.worldbank.org/INTGENDER/Resources/4pagerEqualityforWomen.pdf>.
  - 3 Data from *Enterprise Surveys* on 118 countries (<http://www.enterprisesurveys.org>).
  - 4 Bruhn (2009).
  - 5 Morrison, Raju and Sinha (2007).
  - 6 Duflo (2003, 2005).
  - 7 Pitt and Khandker (1998).
  - 8 Catalyst (2004).
  - 9 These are economies where the law provides an affirmative answer to the following questions: Do men and women have equal capacity by law? Do married men and married women have equal capacity by law? Do men and women have equal ownership rights over movable and immovable property? Do men and women have equal inheritance rights over movable and immovable property? Can women work the same night hours as men? Can women work in all industries? Can pregnant and nursing mothers work the same hours and in the same industries as men and other women? Is the statutory retirement age in the private sector equal for men and women? Do men and women face the same personal income tax liability?
  - 10 Democratic Republic of Congo Family Code, Article 448.
  - 11 Yemen Personal Status Law No. 20, Article 40.
  - 12 United Arab Emirates Federal Law No. 8 of 1980, Articles 27-28.
  - 13 Labour Act of Nigeria, Article 55(1).
  - 14 Labor Code of the Russian Federation, Article 253.
  - 15 World Economic Forum (2009).
  - 16 We do not have full data for one of the economies covered in East Asia and Pacific.
  - 17 Universal pension 1996, administered by the Social Benefits Division, Department of Social Services, Ministry of Local Government.
  - 18 Finland: Employment Contracts Act, Kyrgyz Republic: Labor Code of the Kyrgyz Republic, Moldova: Labour Code of the Republic of Moldova.

## Accessing institutions

*Liza lives in Cameroon and wants to sell handbags. She has come up with an innovative design, women in her community have agreed to help her assemble the bags and a local microfinance institution is willing to loan her money to buy cloth and thread. The only remaining obstacle is her husband, who does not want her to work. Instead he wants her to stay at home and take care of their family. So he has forbidden her to start a business.*

Unfortunately for Liza, the law supports her husband and she must abandon her dreams of becoming an entrepreneur. Her economic opportunities are limited. In Cameroon married men can prevent their wives from running businesses if they feel it is against the interests of their marriage or children—married women, however, cannot prevent their husbands from doing so.<sup>1</sup> Married men are also legally designated as heads of households<sup>2</sup> and have the sole ability to control family assets.<sup>3</sup> Cameroon is 1 of 42 economies covered by this report where women do not have the same rights, or capacity, as men to act on their own and access institutions.

Around the world, men and women have different legal rights and obligations based on their gender, affecting their access to government institutions, public services and even the private sector. In many economies a woman's ability to function in society is contingent on her relationship to a man—usually her husband or father. Sometimes wives and daughters cannot independently access institutions and services, yet their husbands and sons generally face no such constraints. Lack of autonomy to interact with basic government institutions or conduct official transactions can undermine a woman's economic potential by limiting her access to resources such as land or finance and services such

as education or training. In such cases, women may have fewer opportunities or be less competitive in business.<sup>4</sup>

### Why this matters

To determine whether women and men have the same capacity to act and access the business environment, *Women, Business and the Law* examines the following areas of government regulation: passport rules, travel restrictions, citizenship laws, employment consent regulations, contractual abilities, property rights, evidentiary weights, business registration procedures, tax policies, head of household designations and obedience requirements. For the purposes of this indicator, women are considered to have less capacity to act if they have fewer rights than men in the areas examined.

These areas were chosen because they affect some of the most basic interactions between women and their governments. Can a woman get a passport by herself? Can she travel outside her home without an escort? Can she confer citizenship on her husband or children? Can she make the decision to work of her own volition? Can she sign a contract by herself? Can she manage her own property or bear witness in court in the same way as a man? If the answer to any of these questions is no, women are not considered to have the same capacity by law as men for the purposes of this study. Limiting a woman's capacity by law in these areas particularly constrains her economic options because the government is the sole provider of several of these services.

These specific areas are not the only factors that determine women's access to economic opportunities. For example, in many economies banking laws guarantee equal access to basic banking services, but the hours that such services are available may not take into account competing demands on women's time or their ability to travel without permission. In such circumstances equal access to banking can mean little. However, legal access issues are one important piece in understanding how the law affects women's business opportunities. If services and resources exist but women face impediments to using them, they do little to enhance women's economic participation. Accordingly, this

indicator focuses on both direct and indirect legal impediments to women’s access to institutions.

Direct impediments include gender differentiations in contractual abilities, property rights, evidentiary weights, business registration procedures, and employment consent requirements. The relationship between gender differentiation and women’s business activities in these areas is relatively clear. Where such laws apply only to women, they make it harder for them to do business and gain employment by adding extra procedures or layers of approval, such as requiring a husband’s consent to get a job or sign a contract (figure 2.1).

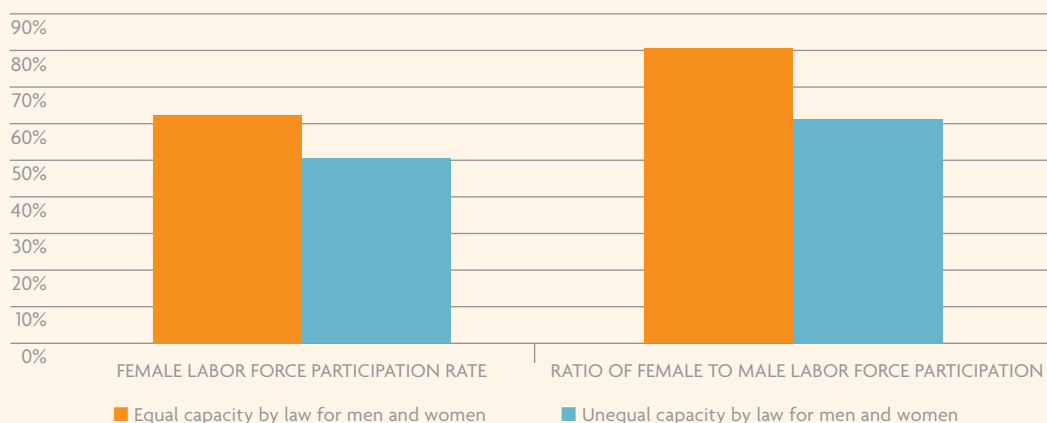
Indirect impediments include gender differentiations in the ability to travel, head of household designations, tax policies, citizenship rights and obedience requirements. Here the relationship between women’s business activities and gender differentiations is more opaque but may be just as relevant. Travel restrictions—both domestic and international—constrain women’s freedom of movement and may impede their ability to get to work. Head of household designations, where the husband is legally deemed

to be the household head, create asymmetric rights. Access to entitlements such as social security and medical benefits can be tied to this designation, as can the ability to convey them. Where women are legally prohibited from becoming household heads, they automatically lose out on rights associated with this status. If women cannot pass on such benefits to their families, it can lower their total compensation and discourage employment.

Gender-differentiated tax deductions and credits also create a disincentive to work if women face a higher tax burden than similarly situated men. Where women have more limited citizenship rights than men and cannot, for example, convey nationality to their husbands and children, entire families can be economically penalized. In many economies nationality is a prerequisite for obtaining basic services. School enrollment, work permits, driver’s licenses and pensions can all be tied to nationality.

In Jordan, for example, all nationals are constitutionally guaranteed free primary education. Non-nationals, however, must pay to attend government schools. As Jordanian nationality derives from the father, Jordanian women married to foreign husbands

**Figure 2.1** Equal capacity by law is associated with more women working



Source: *Women, Business and the Law* database; World Bank 2009b.

Note: The female labor force participation rate is the percentage of the female population age 15–64 that is part of the workforce and refers to 2007. The differences in the figure are statistically significant at the 1% level even after controlling for income per capita. Both variables contain observations for 122 economies, with 42 where women do not have the same legal capacity by law as men.

must pay to send their children to government schools—schools they themselves were able to attend for free. A woman’s ability to gain employment is limited if she must stay home to watch her children because she cannot afford to send them to school.

Obedience requirements—which legally require wives to obey their husbands—can also limit women’s economic opportunities, especially if husbands use them to stop their wives from starting businesses or getting jobs.

For the purposes of this study, if an economy grants men and women equal capacity by law in all these areas, women are considered to have the same ability as men to act and access institutions. But if women have more limited capacity by law in any one area, they are considered to have more limited ability to access institutions. Some economies prevent women from acting on their own in many of these areas; others in 1 or 2. But for the purposes of this report, a single “no” is enough to limit a woman’s ability to access institutions.

Two areas covered by this indicator—property ownership and tax differentiation—are also covered by other areas of this report. But both areas are also examined here because of their links to institutional access.

Customary law can also determine what women’s legal rights are, and thereby influence their ability to access institutions. Customary law is particularly important in the 28 economies covered in Sub-Saharan Africa (box 2.1). It is not, however, included in this report.

### **Data by region**

In Sub-Saharan Africa 21 of the 28 economies covered by this report do not grant equal capacity under the law to women and men (table 2.1). Many of these limitations go into effect when women get married. In some economies married women relinquish legal rights because the law grants husbands a greater role in decisionmaking within the family unit. For example, husbands are the heads of households in Cameroon, the Democratic Republic of Congo, Guinea, Madagascar, Mali, Mauritania, Niger, Nigeria,

### **Box 2.1. What about customary law?**

*In many Sub-Saharan African economies the statutory legal regime—whether based on common law, civil law or religious law—is not the only one in existence. Instead, the statutory regime exists in parallel with legal rules derived from accepted practice, generally known as customary law.*

*Customary law commonly covers areas such as family law and inheritance, property rights and local dispute resolution. Where parallel systems of customary and statutory law exist, women may have the same rights as men under statutory legal regimes and more limited rights under customary ones—though the converse can also be true.*

*Of the 28 economies in Sub-Saharan Africa examined in this report, 19 officially recognize customary law in their constitutions, either for certain areas of legislation or particular segments of their population. These 19 economies are Benin, Botswana, Chad, the Democratic Republic of Congo, Côte d’Ivoire, Ethiopia, Ghana, Kenya, Lesotho, Malawi, Namibia, Niger, Nigeria, Rwanda, South Africa, Sudan, Togo, Uganda and Zambia. While the 9 remaining economies do not explicitly recognize customary law in their constitutions, it still plays a part within their legal framework. Accordingly, examining only statutory law can lead to overestimates of equality in areas such as capacity or property rights. But given the complexities in ascertaining widely varying oral rules of accepted practice, for the purposes of this pilot study, gender differentiation in customary law is not examined.*

*Recognizing the vital role that customary law plays in Sub-Saharan African women’s property rights and legal ability to do business, measuring gender differentiation in statutory law is only a first step in measuring gender parity.*

Senegal and Togo. As the head of a household, a husband can gain tax advantages or have easier access to government resources such as land. Land titling and housing allocation programs often are tied to head of household status.

Access to government services can also be a problem for women who cannot confer citizenship on their children. Women in Cameroon, Ghana, Kenya, Lesotho, Madagascar, Malawi, Mali, Niger, Nigeria, Tanzania and Togo do not have the same ability as men to grant citizenship to their children, so their families may lose out on government benefits. In Benin, Burkina Faso and Côte d'Ivoire tax law differentiations between men and women can oblige women to pay higher taxes.

In Cameroon, Rwanda, Sudan and Togo husbands can prevent their wives from working and in some cases even get them fired. In the Democratic Republic of Congo wives are legally mandated to obey their husbands in general, and must get their authorization before entering into specific activities such as signing contracts, purchasing property, incorporating businesses or filing lawsuits. In Kenya and Uganda women have to take extra steps to get passports or register their children on their passports.

In Namibia women have the same rights as men in all the areas of regulation listed above, so they are considered for the purposes of this report to have the same capacity to act as Namibian men. This was not always the case. In 1996 Namibia passed the Married Persons Equality Act, equalizing the rights of spouses married under the default marital property regime. The husband's right to be head of the household was eliminated, and both spouses were granted equal rights to movable property.

In the Middle East and North Africa 12 of the 13 economies studied do not grant equal capacity under the law to men and women in the areas covered. Citizenship issues are particularly common in the region, with all 12 of these economies denying women the ability to either grant citizenship to their children or to their non-national husbands. Such restrictions can result in the denial of government services such as housing and education for families of mixed nationality. Non-national husbands and children

<b>Table 2.1</b>	
<b>Where do men and women not have equal capacity under the law ?</b>	
<b>Region</b>	<b>Economy</b>
<b>Sub-Saharan Africa</b>	Benin, Burkina Faso, Cameroon, Congo, Dem. Rep., Côte d'Ivoire, Ghana, Guinea, Kenya, Lesotho, Madagascar, Malawi, Mali, Mauritania, Niger, Nigeria, Rwanda, Senegal, Sudan, Tanzania, Togo, Uganda
<b>Middle East &amp; North Africa</b>	Algeria, Egypt, Arab Rep., Iran, Islamic Rep., Jordan, Kuwait, Lebanon, Morocco, Oman, Saudi Arabia, Syrian Arab Republic, United Arab Emirates, Yemen, Rep.
<b>East Asia &amp; Pacific</b>	Indonesia, Malaysia, Philippines
<b>South Asia</b>	Bangladesh, Nepal, Pakistan, Sri Lanka
<b>Latin America &amp; Caribbean</b>	Chile, Jamaica

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

can face discrimination in job and housing markets and at best must obtain and constantly renew residency permits. At worst they face the prospect of statelessness.<sup>5</sup>

Guardianship and consent issues in the region limit women's autonomy and access to government services and the private sector. In the Islamic Republic of Iran men are the heads of households and can prevent their wives from holding jobs they consider incompatible with family interests or dignity.<sup>6</sup> Kuwaiti men can also stop their wives from working if they believe the work negatively affects the family.<sup>7</sup> In Saudi Arabia women need the approval of a guardian to travel and the presence of a guardian to obtain passports.<sup>8</sup> Married women in Oman require their husbands' consent to get passports—a requirement only recently ruled unconstitutional in Kuwait.<sup>9</sup>

Yemeni women cannot legally leave their homes without permission and are required by law to obey their husbands.<sup>10</sup> They also cannot convey their citizenship to their children and non-national husbands,<sup>11</sup> who face additional constraints in getting residency permits.<sup>12</sup> Such gender-differentiated laws are likely one factor contributing to the limited economic access of Yemeni women—less than a quarter hold jobs. But they also face other barriers, including in basic infrastructure, education and healthcare.



Though Morocco does not allow women to convey citizenship to their non-national husbands, recent reforms have eliminated several gender-differentiated laws. In 1995 Morocco revised its commercial and contract law to give women the right to start businesses and get jobs without their husbands' approval. In 2004 a new Family Code equalized women's status within the family, allowing spouses to jointly manage responsibilities. And in 2007 Morocco's nationality law was amended to allow Moroccan women to convey nationality to their children.

In East Asia and the Pacific the capacity of men and women varies across economies. In China husbands and wives have joint decisionmaking capacity. Chinese law guarantees women equal rights in all aspects of family life, and both spouses manage marital property.

But in 3 of the 13 East Asian and Pacific economies covered by this report—Indonesia, Malaysia and the Philippines—women do not have capacity by law equal to men. In Indonesia husbands are the heads of households. In this capacity they can, for example, appear in court on their wives' behalf. Married men in Indonesia also have the right to manage their wives' property, yet married women cannot buy, sell, give away or mortgage property without the written consent of their husbands. They are also legally required to obey their husbands and live wherever their husbands choose.<sup>13</sup>

Malaysia has different rules for how men and women convey citizenship to their children. And in the Philippines the general population of women has the same rights as men, but a subset cannot work outside the home without spousal consent.<sup>14</sup>

Of the 5 South Asian economies in the sample, only India grants women and men the same capacity. Women in Bangladesh, Nepal, Pakistan and Sri Lanka have more limited capacity. Bangladeshi law allows women to pass their citizenship on to their children but not their non-national husbands. Similarly, despite recent revisions, citizenship law in Nepal differentiates based on gender. Foreign men marrying Nepali women cannot obtain citizenship, but foreign women marrying Nepali men can easily do so. Further, children of Nepali fathers are automatically granted citizenship, while children

of Nepali mothers and non-national fathers must be born in Nepal and fulfill additional requirements to become naturalized citizens. India, by contrast, amended a similar provision in 1992 to grant citizenship to children born of Indian mothers anywhere in the world. In Pakistan women cannot testify in the same way as men.<sup>15</sup> In Sri Lanka a subset of married women are considered to be under the guardianship of their husbands and cannot make certain legal decisions without their consent.<sup>16</sup>

Of the 20 Latin American and Caribbean economies covered, only Chile and Jamaica do not grant women and men the same capacity. Under Jamaica's Married Women's Property Act, a court can order the returns on an investment made by a married woman to be paid to her husband if the investment was made with his money without his consent. The converse does not apply to investments made by a husband with his wife's money without her consent. Married women in Chile also have more restricted ability to control their property than do married men. In contrast, Uruguay has a law guaranteeing women the same legal rights as men.

All the Eastern European and Central Asian and the OECD high-income economies studied provide the same capacity to women and men.

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- 1 Cameroon Civil Status Registration Ordinance No. 81-02 of June 1981, Article 74, Subsection 2.
  - 2 Cameroon Civil Code, Article 213.
  - 3 Cameroon Civil Code, Articles 1421 and 1428.
  - 4 Swamy (2004).
  - 5 Palo (2009).
  - 6 For the Islamic Republic of Iran, Articles 1105 and 1117.
  - 7 Kuwait Personal Status Law, Article 89.
  - 8 <http://www.moi.gov.sa/wps/portal/passports>.
  - 9 Oman Law No. 69 of 1997, Chapter 2, Article 2; Kuwait Law No. 11 of 1962.
  - 10 Yemen Personal Status Law No. 20, Article 40.
  - 11 Yemen Law No. 6 of 1990 (as amended by Law No. 24 of 2003).
  - 12 Yemen Executive Charter No. 47 of 1991, Article 14.
  - 13 Indonesia Civil Code, Articles 105-13.
  - 14 Philippines Presidential Decree No. 1083, Article 36.
  - 15 Pakistan Law of Evidence Order of 1984.
  - 16 Thesawalamai personal law.



## Using property

*Isabel is a newlywed in Chile who designs jewelry and would like to open a jewelry store. To get start-up capital for the business, she wants to mortgage a house she inherited from her parents several years before her marriage. But her husband does not want her to start a new business and refuses to mortgage the house for her.*

Even though the house is Isabel's, Chile's default marital property regime allows husbands to administer their wives' property in addition to joint marital property. As far as the bank is concerned, it is dealing with her husband's property—not Isabel's—and without her husband's permission the house cannot be mortgaged or sold. The only legal way for Isabel to get around her husband's objections is to take him to court—a protracted process with no guarantee of success. Rather than subjecting her marriage to the strain of litigation, Isabel has decided not to start her own business.

Research has found strong links between property rights, access to finance and business productivity.<sup>1</sup> In particular, women's access to land has been linked to gains in family welfare and children's health.<sup>2</sup> Property rights are even more essential in low-income economies, where women are more likely to work in family businesses and their income is more likely to be determined by how much property they own.<sup>3</sup> Though it is difficult to measure the global gender asset gap, several studies document significant regional and local gender asset gaps in property ownership.<sup>4</sup>

While outright legal restrictions on women's ability to own property are increasingly rare under formal legal systems, constraints on their ability to acquire, control and effectively use property remain common. Such restrictions are often tied to marital property regimes, as with Isabel's case in Chile. Thus, although none of the economies in the sample used in this report have laws

explicitly prohibiting women from owning property, several have laws restricting their ability to acquire, access, use or control it.

The situation is complicated by the fact that property rights have a degree of fluidity and dynamism not generally seen in other areas of the law. Laws affecting women's property rights can run the gamut of the legal spectrum. From family codes to land titling regulations, constitutions to personal status codes, and civil codes to gender equality laws, women's property rights are affected by a multiplicity of overlapping laws—some of them contradictory. Thus women's ability to acquire, possess, manage and transfer property can be protected or undermined by any number of legal provisions.

Women's property rights are also affected by the intersection of statutory and customary law, which can create confusion about what property rights women possess. The disharmony in the formal legal system, coupled with the mix of legal frameworks, can lead to inequitable outcomes for women.

Marital status and marital property regimes can also determine a woman's property rights, both during her marriage and at its dissolution.<sup>5</sup> In some economies married women have fewer property rights than single women, while in others the determinative factor is the type of marital property regime a woman is married under. For the purposes of this report, a woman's property rights in marriage are based on the default marital property regime. The implications of the division of property upon divorce are beyond the scope of this report.

Women can acquire property in a variety of ways, including through purchase, inheritance, marriage and government policy—both through land reform and joint titling efforts. In Vietnam, where most land is registered to men, women's lack of collateral can limit their ability to secure credit. But a movement toward joint land titling is helping bring about legally enforceable property rights for women. Vietnam is an outlier in this respect; its 2003 Land Law established that land use rights certificates issued to married couples include the names of both spouses. Previously such certificates generally used only the husband's name. In 2009

the Vietnamese government passed a decree on the issuance of certificates for land use rights, housing and other immovable assets. The original circular for this decree called for one name to be registered as the household representative on these certificates,<sup>6</sup> but was amended to include the names of both spouses.

Inheritance is also an important avenue through which women gain access to property. When someone dies without leaving a will, intestacy law stipulates that their property passes to certain heirs, including surviving spouses and children. The amounts and recipients of such property are predetermined by statute. *Women, Business and the Law* examines intestacy issues from the perspective of the recipient of inheritance.

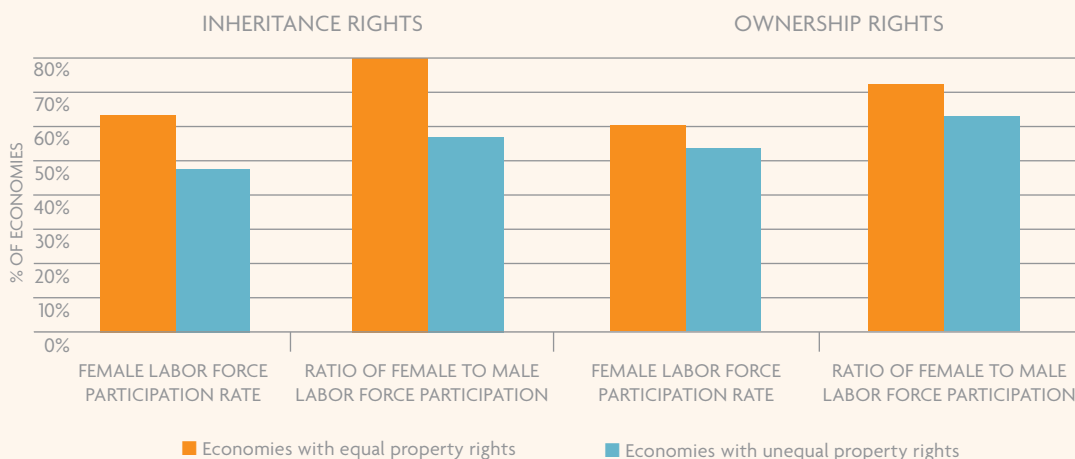
Laws protecting a woman's intestate inheritance and ownership rights improve her ability to look after herself, earn income (figure 3.1) and provide a safety net in case of widowhood or divorce. This chapter examines whether women and men have the same legal ownership and inheritance rights over property.

### Owning property

Among the 28 Sub-Saharan economies in the sample, Cameroon, the Democratic Republic of Congo, Mauritania and Togo have laws that explicitly differentiate between the property rights of men and women (table 3.1). In Cameroon and the Democratic Republic of Congo husbands have administrative rights over property and wives cannot conduct legal transactions related to property without their husbands' approval.<sup>7</sup> Under Mauritania's Personal Status Code, married women cannot give away more than one-third of their personal property without their husbands' consent.<sup>8</sup> Togo's Family Code gives husbands administrative rights over community property.<sup>9</sup>

Among the 13 economies studied in East Asia and the Pacific, Indonesia and the Philippines have laws restricting women's rights to own property. Indonesia's Civil Code stipulates that husbands manage their wives' personal assets.<sup>10</sup> In the Philippines a subset

**Figure 3.1** Equal rights in property use are associated with a higher percentage of women in the workforce



Source: *Women, Business and the Law* database; World Bank 2009b.

Note: The female labor force participation rate is the percentage of the female population age 15–64 that is part of the workforce and refers to 2007. The differences in the figure on inheritance rights are statistically significant at the 1% level even after controlling for income per capita. Both variables contain observations for 117 economies, with 32 where women do not have the same inheritance rights as men and 10 where women have different property rights.

<b>Table 3.1</b>	
<b>Where do women not have the same property ownership rights?</b>	
<b>Region</b>	<b>Economy</b>
<b>Sub-Saharan Africa</b>	Cameroon, Congo, Dem. Rep., Mauritania, Togo
<b>East Asia &amp; Pacific</b>	Indonesia, Philippines
<b>Latin America &amp; Caribbean</b>	Chile, Jamaica
<b>South Asia</b>	Nepal, Sri Lanka

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

of women cannot acquire certain types of property without the consent of their husbands.<sup>11</sup>

Of the 20 Latin American and Caribbean economies in the sample, only Chile and Jamaica have laws that explicitly differentiate property rights based on gender. Chile's default marital property regime of conjugal partnership gives husbands administrative rights over joint marital property as well as their wives' separate property. But in recent years Chile has reformed its property laws, allowing married couples to choose their marital property regime. A regime of separate property ownership keeps all property and earnings separate, allowing each spouse to keep and control what is theirs. And in 1994 a regime of shared earnings was established, giving each spouse control over assets they bring into the marriage and treating all property acquired during the marriage as community property. Still, the conjugal partnership regime is the default governing all couples unless they opt for 1 of the alternatives at the time of marriage. At the same time, working Chilean women have long had sole control over their earnings. As discussed in the previous chapter, married women in Jamaica have a restricted ability to control investment profits.

Of the 5 South Asian economies in the sample, Nepal and Sri Lanka have laws limiting the property rights of women. In Nepal land tenancy rights are more limited for women, while in Sri Lanka a subset of married women cannot sell, transfer or give away their property without the written consent of their husbands.

Most economies in the Middle East and North Africa have personal status codes delineating separate rights and responsibilities for spouses. Married women, for example, control their own property independently.<sup>12</sup> A standard provision to this effect comes from the Civil Code of the Islamic Republic of Iran, which states that, "The wife can independently do what she likes with her own property."<sup>13</sup> Married men, however, are required to pay the cost of maintaining their wives.<sup>14</sup> The reasoning behind such provisions is that property rights are viewed as a whole. Thus, while men inherit larger shares of property than do women, women have greater control over what they do have.

In Eastern Europe and Central Asia and the OECD high-income group none of the economies in the sample have legislation differentiating the property rights of men and women.

### **Inheriting property**

In the Middle East and North Africa 12 of the 13 economies studied have gender-differentiated inheritance rights, with male descendants receiving larger shares than similarly situated female descendants (table 3.2).

Of the 28 Sub-Saharan economies in the sample, 11 differentiate between women and men in their inheritance laws. In Togo women can only use statutory inheritance law if their husbands renounce customary inheritance law in their lifetimes. In Guinea, Malawi, Nigeria and Zambia the inheritance rights of widows differ from those of widowers, with widows generally only entitled to usufruct rights. But in Malawi, Nigeria and Zambia widows also lose these usage rights if they remarry, while widowers do not. Inheritance law is also differentiated by gender in Kenya, Mauritania, Mali, Senegal, Sudan and Tanzania.

Of the 5 economies studied in South Asia, all have some form of gender differentiation in their inheritance laws. In Bangladesh, India, Pakistan and Sri Lanka inheritance law is differentiated for certain subsets of women. In Nepal recent reforms have given women greater equality in inheritance, but gender-based differences remain. For example, the inheritance rights of married

<b>Table 3.2</b>		<b>Where do women not have the same inheritance rights?</b>
<b>Region</b>	<b>Economy</b>	
<b>Middle East &amp; North Africa</b>	Algeria, Egypt, Arab Rep., Iran, Islamic Rep., Jordan, Kuwait, Lebanon, Morocco, Oman, Saudi Arabia, Syrian Arab Republic, United Arab Emirates, Yemen, Rep.	
<b>Sub-Saharan Africa</b>	Guinea, Kenya, Malawi, Mali, Mauritania, Nigeria, Senegal, Sudan, Tanzania, Togo, Zambia	
<b>South Asia</b>	Bangladesh, India, Nepal, Pakistan, Sri Lanka	
<b>East Asia &amp; Pacific</b>	Indonesia, Malaysia, Philippines, Singapore	

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

daughters differ from those of single daughters, while no distinctions are made between married and unmarried sons.

Among the 13 economies covered in East Asia and the Pacific, Indonesia, Malaysia, the Philippines and Singapore have some form of gender-differentiated inheritance law for certain subsets of women.

No gender-differentiated inheritance laws were found in Eastern Europe and Central Asia, Latin America and the Caribbean or OECD high-income economies.

- 1 Sabarwal and Terrell (2008); Cull and Xu (2005); Johnson, McMillan and Woodruff (2002).
- 2 Allendorf (2007).
- 3 Mammen and Paxson (2000).
- 4 Deere and León (2003); Agarwal (1994).
- 5 Deere and León (2001).
- 6 World Bank (2010).
- 7 Cameroon Civil Code; Democratic Republic of Congo Family Code.
- 8 Mauritania Personal Status Code, Article 58.
- 9 Togo Code of Persons and Family, Title VIII.
- 10 Indonesia Civil Code, Article 105.
- 11 Philippines Presidential Decree No. 1083, Article 36.
- 12 In many countries in the Middle East and North Africa, the concept of *mahr* works as a safeguard for married women's property rights. *Mahr* is an obligatory gift of money or property given by the groom to the bride as part of the marriage contract. It becomes the exclusive property of the bride, and no other person has any legal right to it. The *mahr* is either given to the bride at the time the marriage or after a specified duration of time (the amount of which is stipulated in the marriage contract). If the *mahr* has not been paid at the time of divorce or widowhood, it becomes due immediately and receives precedence over other financial obligations
- 13 The Civil Code of the Islamic Republic of Iran, Article 1118.
- 14 For the Islamic Republic of Iran, Civil Code Articles 1106–07.

## Getting a job

*Hania is from Jordan and cannot find a job. She wants to work at a shopping mall to pay for her university education, but women are prohibited from working at night. Hania is not alone: only 16% of women age 15–64 participate in the Jordanian labor force, compared with nearly 75% of Jordanian men in the same age group. This is the lowest percentage of female labor force participation among all the economies covered by Women, Business and the Law.*

These data may be partly explained by Jordan's legal restrictions on women's employment. In addition to restrictions on night work, women are prohibited from working in certain industries. Women are also required to retire 5 years earlier than men, which can hurt their career prospects and retirement income. Pregnant women are entitled to 10 weeks of paid maternity leave, but all cash benefits come from women's employers. Men are not entitled to paternity leave, paid or unpaid—so employers may be more likely to hire men.

It is probably easier for Katrín, who is from Iceland, to find a job to pay for her university education. In choosing a job, she will not be limited by restrictions on working hours or industries. In addition, Icelandic women are entitled to 90 days of maternity leave paid for by the government. Icelandic parents can also split up to 180 days of additional government-paid parental leave.<sup>1</sup> Furthermore, both men and women are expected to retire at 67. Thus, for employers the cost of hiring women and men is roughly equivalent. About 83% of Icelandic women between 15 and 64 are in the labor force, compared with 89% of men in the same age group. Egalitarian treatment in labor regulation is likely one factor contributing to this outcome.

Every economy has labor regulations that apply only to women. The most common are laws pertaining to maternity. All the economies covered by this report have maternity leave regulations. Other areas of gender-specific labor regulation include working hour and industry restrictions and retirement ages. Gender-specific provisions can vary in their impact on opportunities and outcomes for women. In Taiwan (China), for example, working hour restrictions were found to decrease the number of hours women work, but maternity benefits increased women's labor force participation.<sup>2</sup> Research covering 40 countries suggests that women may pursue entrepreneurship not because of innovative business ideas but for lack of job opportunities due to restrictive regulations.<sup>3</sup>

### Working hour and industry restrictions

Restrictions on women's working hours or industries have often been introduced as protective measures, designed to take into account the health of pregnant women, nursing mothers or women engaged in potentially hazardous jobs. For example, working at night can jeopardize the safety of female workers who must commute to and from work at times deemed unsafe for women.

On the other hand, measures limiting women's work to daytime hours, or to a subset of industries, may also limit their employment options—driving employers to hire only men for jobs that women might otherwise choose (figure 4.1). This report does not pass judgment on the desire to protect women; it simply documents restrictions that may limit women's employment options and opportunities. It is hoped that this effort will inform further research on the types of protections that actually protect women, rather than inadvertently harm them, in different circumstances.

Industry restrictions may have more or less of an impact on women's employment once women's work preferences are taken into account. Even without industry restrictions, it may be that few women would choose to work in mines or engage in underground labor. Coverage of the share of the labor force that women account for in such restricted industries is beyond the scope of this report. Any industry restrictions are noted as such

because these still limit the range of employment options open to women—regardless of whether and how often these options would be exercised.

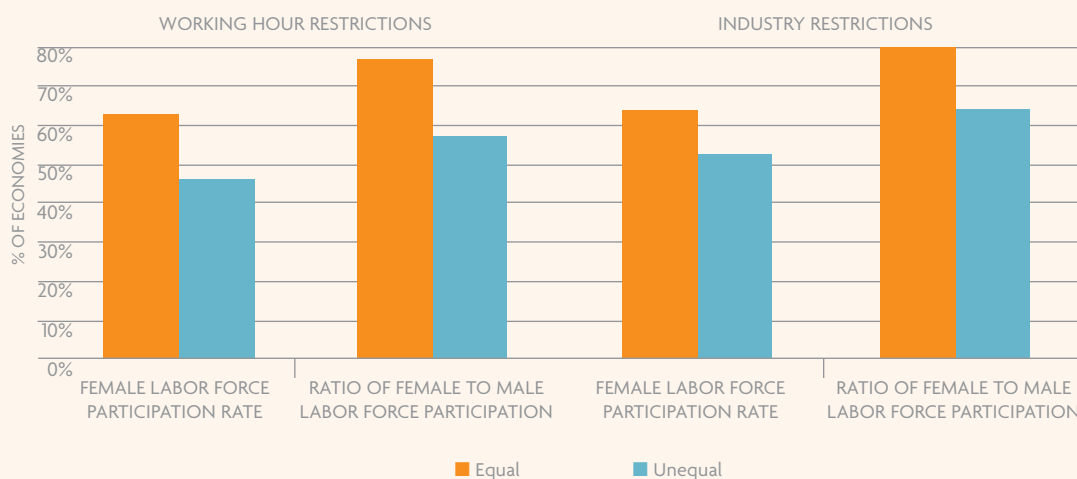
Among the 13 Middle Eastern and North African economies covered, only Israel imposes no working time or industry restrictions on women. In Lebanon women cannot work in 19 industries, including meat processing. In Oman women are not allowed to work between 7:00 pm and 6:00 am. Such restrictions effectively limit women’s options for working in stores with night hours or in bakeries or security firms.

Sub-Saharan economies often impose restrictions on women’s working hours and industries, with 9 of the 28 economies in the sample imposing working hour restrictions on women and 15 limiting the industries where women can work (table 4.1). In addition, 18 economies place restrictions on pregnant or nursing

workers. In Mali women face multiple restrictions when seeking employment. They are forbidden, for example, from working in certain printing jobs and for delivery services that use tricycles.<sup>4</sup> But 12 Sub-Saharan economies, including Botswana and South Africa, impose no working time or industry restrictions on women.

Gender-based restriction on working hours and industries are also common in Eastern Europe and Central Asia. Of the 23 economies covered, 8 have such restrictions. The most common industry-related restriction in the region limits women from working underground or underwater. But few other industries are restricted to women, and even underground or underwater work is permitted if the woman is a manager or performing activities related to healthcare or social protection in most of those economies. Only 4 of the economies covered in the region impose working hour restrictions on women.

**Figure 4.1** Equal rules on working hours and industries are associated with more women in the workforce



Source: *Women, Business and the Law* database; World Bank 2009b.

Note: The female labor force participation rate is the percentage of the female population age 15–64 that is part of the workforce and refers to 2007. The differences in the figure are statistically significant at the 1% level even after controlling for income per capita. Unequal means that men and women have different restrictions on working hours and industries. Equal means that restrictions are the same for men and women.

**Table 4.1** Where are women restricted in working hours and industries?

Region	Economies where women cannot work the same night hours as men	Economies where women cannot work in all industries
Middle East & North Africa	Algeria, Egypt, Arab Rep., Jordan, Kuwait, Oman, Saudi Arabia, Syrian Arab Republic, United Arab Emirates, Yemen, Rep.	Egypt, Arab Rep., Iran, Islamic Rep., Jordan, Kuwait, Lebanon, Morocco, Oman, Saudi Arabia, Syrian Arab Republic, United Arab Emirates, Yemen, Rep.
Sub-Saharan Africa	Cameroon, Chad, Congo, Dem Rep., Madagascar, Mali, Mauritania, Nigeria, Senegal, Sudan	Benin, Cameroon, Chad, Congo, Dem. Rep., Côte d'Ivoire, Ethiopia, Guinea, Kenya, Lesotho, Mali, Mauritania, Niger, Nigeria, Senegal, Sudan
Eastern Europe & Central Asia	Montenegro, Slovenia, Turkey, Ukraine	Bosnia and Herzegovina, Montenegro, Russian Federation, Serbia, Slovenia, Turkey, Ukraine, Uzbekistan
East Asia & Pacific	Papua New Guinea, Philippines	China, Malaysia, Mongolia, Papua New Guinea, Thailand, Vietnam
South Asia	Bangladesh, Nepal, Pakistan, Sri Lanka	India, Pakistan
Latin America & Caribbean	Costa Rica, Jamaica	Bolivia, Colombia, Ecuador, Guatemala, Jamaica, Panama
High income OECD	None	Belgium

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

None of the 5 South Asian economies covered has working hour restrictions for pregnant or nursing women. But 4 have other working hour restrictions for women. Only India and Pakistan restricts work in certain industries. Women in Bangladesh cannot work in manufacturing between 8:00 pm and 7:00 am, and in Pakistan between 7:00 pm and 6:00 am. In Sri Lanka women cannot work at night after 11:00 pm.

Working hour restrictions are less common in East Asia and the Pacific and Latin America and the Caribbean. Costa Rica restricts women from working between 7:00 pm and 6:00 am, and Jamaica from between 10:00 pm and 5:00 am. In both East Asia and the Pacific and Latin America and the Caribbean, industry restrictions are fairly common. Women in Vietnam are restricted from working underground or underwater, while women in Jamaica and Ecuador are prohibited from engaging in dangerous or unhealthy work in industries defined by the governments.

None of the OECD high-income economies imposes working hour restrictions and only Belgium restricts the industries where women can work—Belgian law prohibits women from working in mines and underground unless they work as mining engineers.

## Parental benefits

All 128 economies covered by *Women, Business and the Law* provide maternity leave. But parental benefits vary considerably—in number of leave days, the percentage of leave that is paid and who pays for it. Legally mandated paid maternity leave ranges from 0 days in the United States to 365 days in Slovenia (along with 6 other economies), with the government paying 100% of wages during the leave. Slovenia has no unpaid maternity leave, while U.S. mothers can take up to 84 days of unpaid leave.

Sixty-three economies provide paternity leave, ranging from 1 day in Saudi Arabia to up to 3 years of optional paternity or parental leave in Croatia, the Czech Republic, Estonia, Finland, Germany, the Kyrgyz Republic, Moldova, Montenegro, the Slovak Republic, Spain and Ukraine. Forty-four provide monetary compensation to fathers opting to take paternity or parental leave.

Parental leave is available to 1 or both parents, and they can often split the number of days. For example, in Croatia, after maternity leave expires, 1 parent has the right not to work until the child is 3. During this time the employment rights and obligations of the nonworking parent are suspended, but his or her rights

to healthcare, health insurance, pension benefits and disability insurance are maintained.

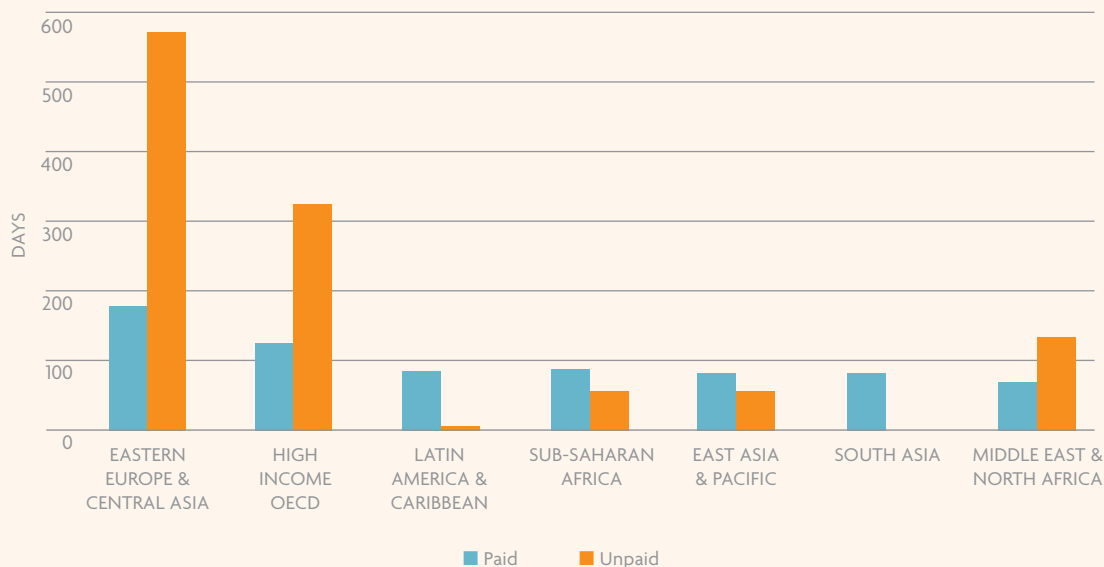
Parental and paternity leave can increase parity between the sexes by enabling more equitable division of childrearing responsibilities and ensuring that women have the same opportunities for career advancement. In Germany, after reform increased parental leave by 2 additional months if both parents take it, women’s employment increased.<sup>5</sup> Other economies that encourage fathers to take parental leave include Finland (which provides 2 additional weeks of leave if a father takes at least 2 weeks), Sweden (which in 2008 instituted financial benefits for spouses who share parental leave), and Portugal, which pays full salaries during the first 2 weeks of parental leave—but only if they are taken by the father.<sup>6</sup>

Among regions, Eastern Europe and Central Asia has the most comprehensive parental benefits (figure 4.2). Of the 23 economies studied, 17 provide paternity benefits, and average paid and unpaid maternity leave are among the highest in all the economies

covered. Furthermore, more than two-thirds of maternity benefits are on average paid by government. In Albania, Bosnia and Herzegovina, Croatia, Montenegro, Serbia and Slovenia women are entitled to 1 year of paid maternity leave. Except in Albania, 100% of salary is paid during that year, with government covering the cost in most cases. Latvia, Poland and Turkey offer the shortest paid maternity leave in the region, at 112 days and covered at least partially by government.

OECD high-income economies offer the second longest parental leave benefits by region. Paid maternity leave ranges from 0 days in Australia and the United States to 39 paid weeks and 13 unpaid weeks in the United Kingdom. Only 2 OECD economies—Switzerland and the United States—do not mandate paternity leave. In Japan 1 parent must take all of the family’s parental leave, which in practice reduces fathers’ incentive to take leave.<sup>7</sup> In 23 of the 26 economies studied in the region, government pays at least part of the benefits. A few have extensive parental and unpaid leave.

**Figure 4.2** Average maternity leave by region



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



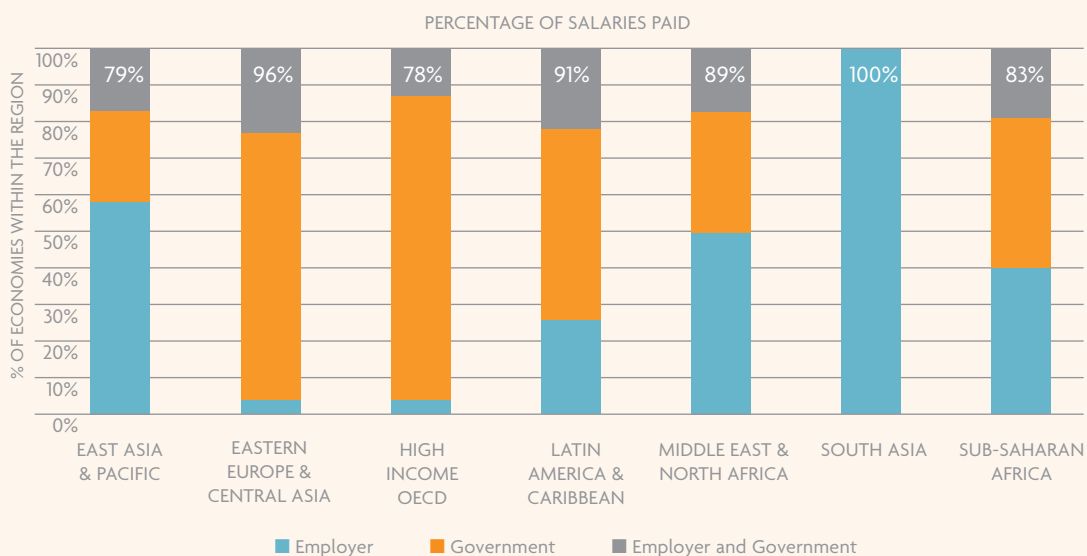
In Finland, after 105 days of paid maternity leave, the mother—or, with her consent, the father—is entitled to 158 days of paid parental leave. This leave can be split into 2 parts, each of which must be at least 12 days. After paid parental leave is exhausted, parents can take additional leave, with full employment security, to care for a child under 3. The only limitation is that both parents cannot take parental leave at the same time. Employers in other regions are generally not required to provide employees with parental leave; this only occurs in some Eastern European, Central Asian and OECD high-income economies.

In South Asia employers pay for all maternity leave (figure 4.3). There is no option for unpaid maternity leave or for paternity leave. In Bangladesh maternity leave is 112 days, in India, Pakistan and Sri Lanka it is 84 days and in Nepal it is 52 days.

In Sub-Saharan Africa paid maternity leave ranges from 56 days in Angola, Malawi and Sudan to 112 days in South Africa. Unpaid maternity leave is rare in the region, available only in Ethiopia, Guinea, Lesotho and Uganda. In about 40% of the region’s economies, maternity benefits are paid solely by employers. In another 40% of governments are responsible for maternity benefits. In Cameroon, for instance, during the 14 weeks of maternity leave the employment contract is suspended and the mother’s salary is paid by the government. Kenya, Mali, South Africa, Tanzania and Uganda are the only Sub-Saharan economies that mandate paternity leave, which ranges from 3-14 days.

In Latin America and the Caribbean, Jamaica offers the least paid maternity leave (56 days) while Chile and Venezuela, RB offer the most (126 days). In more than two-thirds of the economies covered, women receive their full salaries while on maternity leave.

**Figure 4.3** Source of maternity leave payments by region



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

Note: All the cases where the employer and the government share the cost are classified as “Employer and Government” regardless of who pays more. The numbers on top of the bars are the average percentage of salary paid during maternity leave. These averages do not include cases where a fixed allowance is paid.

Only Jamaica and Puerto Rico offer unpaid maternity leave. Almost half of the economies in the region mandate paternity leave.

In East Asia and the Pacific government funding of maternity leave is the exception, not the rule. Only Mongolia, the Philippines and Vietnam have government-paid maternity leave. Paid maternity leave ranges from 45 days in Thailand to 120 days in Mongolia and Vietnam. Only Cambodia, Indonesia, Philippines and Taiwan (China) require paternity leave.

In the Middle East and North Africa paid maternity leave ranges from 42 days in Oman to 98 days in Algeria and Morocco. Government-funded maternity leave and mandated paternity leave are also less common in the region.

### Retirement ages

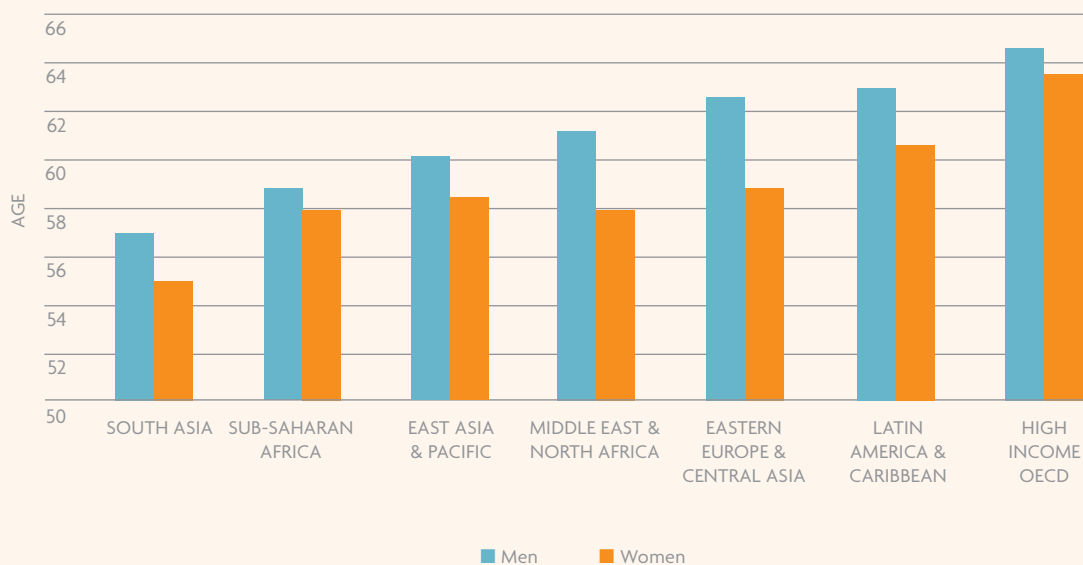
While differential retirement ages may in some cases have been motivated by protective instincts, having different retirement ages for men and women can create disparities in lifetime earnings,

pension benefits and retirement savings.<sup>8</sup> This issue is especially salient to the employment of women because of their longer life expectancies. Further, early retirement for women may result in women not being promoted to senior management positions—providing men with better career promotion opportunities.<sup>9</sup>

Every region has some economies where women are expected to retire earlier than men (figure 4.4). In many economies women can choose to continue working after the statutory retirement age. But in 57 of the 128 economies covered by *Women, Business and the Law*, women are legally expected to retire earlier than men. The Islamic Republic of Iran has the biggest gap in retirement ages: 65 for men and 55 for women. Nowhere are men required to retire earlier than women. Of the 23 economies covered in Eastern Europe and Central Asia, only Bosnia and Herzegovina and Slovenia have the same retirement ages for women and men.

In the Middle East and North Africa around one-third of the economies have the same retirement ages. In Latin America and

**Figure 4.4** Average statutory retirement age in the private sector by region



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

the Caribbean, half. In South Asia, three-fifths. And in East Asia and the Pacific and the OECD high-income economies, two-thirds. Sub-Saharan Africa, with the same retirement ages for three-quarters of the economies in its sample, has the highest share.

Some emerging economies recognize that earlier statutory retirement ages for women result in shorter working lives and thus lower pension accruals through pension contributions. To offset this difference, in Vietnam—where the statutory retirement age is 5 years older for men—women receive additional resources to supplement their pensions at retirement. The Vietnamese government is working to raise the female retirement age from 55 to 60, enabling women to retire at the same age as men.

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1 Iceland Act No. 95/2000 on Maternity/Paternity Leave and Parental Leave.

2 Zveglic and Rodgers (2003).

3 Ardagna and Lusardi (2008, 2009).

4 Mali Labor Code, Article D-189.

5 Kluge and Tamm (2009).

6 Ray, Gomick and Schmitt (2009).

7 Ray, Gomick and Schmitt (2009).

8 Levine, Mitchell and Phillips (1999).

9 Scott (2002).

## Dealing with taxes

*Cecile is a lawyer in Côte d'Ivoire. She recently reentered the labor market. Her family—consisting of her husband and their 2 children—depends entirely on her income because her husband lost his job last year. Cecile earned the same amount this year that her husband earned last year. Cecile was shocked when she filed her tax returns for the year. She expected to pay the same amount that her husband paid last year, yet her taxes are more than 5 times what he paid even though their family conditions have not changed.*

Last year her husband received 2.5 times the deduction for dependents that Cecile is entitled to this year simply because of his gender. Côte d'Ivoire's personal income tax system is progressive. As a result the higher deduction pushed Cecile's husband into a lower tax bracket. Due to the progressivity of the tax system, the ratio of Cecile's tax liability to her husband's tax liability will vary depending on their incomes. This ratio may not always be as high as 5; but Cecile's tax burden will always be higher than her husband's for the same income.

Personal income tax liability can affect workers' decisions about how much or whether to work. Women, particularly married women, are more affected by income tax rules.<sup>1</sup> For instance, the earned income tax credit in the United States, which provides extra income to low-income families with children, has been found to reduce married women's participation in the job market.<sup>2</sup> If married women work, their families are more likely to earn an income above the threshold—making them ineligible for the credit. At the same time, the system has improved the welfare

of single mothers.<sup>3</sup> A similar tax credit in France also lowered married women's participation in the workforce.<sup>4</sup>

But tax rules can also encourage women to participate in the labor force. For instance, in Canada a 1988 federal tax reform lowered the marginal tax rate for secondary earners (that is, the spouse earning less). This reduction in marginal tax rates was more pronounced in high-income families due to the progressivity of the tax system. Thus the reform significantly increased labor force participation among married women whose husbands earn high incomes.<sup>5</sup>

### Direct tax differentiation

In the vast majority of economies in the sample, men and women earning the same income face the same liabilities when filing personal income tax returns. Thus, when women earn the same income and have the same family characteristics as men, their tax liability is usually the same. But in 7 of the 128 economies covered by *Women, Business and the Law*, tax law differentiates between women and men. In these cases, despite identical family circumstances, men or women benefit more from differential tax credits or deductions.

In addition to Côte d'Ivoire, 3 other economies impose higher tax burdens on working women. In Lebanon and Burkina Faso men whose wives are not employed receive an extra deduction, while women whose husbands are not employed do not. In Indonesia a married woman can only claim a tax relief for herself and her husband and dependants if she can prove that her husband has no income—a difficult evidentiary standard to meet. Yet men are automatically entitled to claim the tax relief without having to prove that their wives do not work.

On the other hand, in some economies women receive additional tax credits that reduce their taxable income. In Israel female taxpayers are granted 2.75 tax credit points a month to offset their tax base, while male taxpayers are granted only 2.25. As a result women pay lower taxes on the same amount of income. In the Republic of Korea and Singapore women are entitled to additional standard deductions that are unavailable to men.

## Indirect tax differentiation

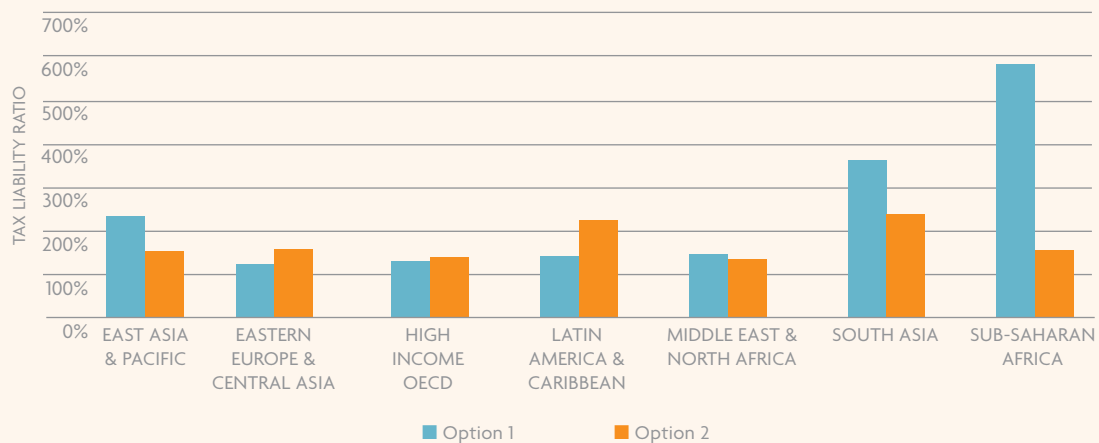
Although the tax law is the same for men and women in most economies, labor force participation by women—particularly married women—is more likely to change in response to changes in tax rules than is labor force participation by men.<sup>6</sup> Therefore in many economies the tax law differentiates between men and women indirectly because female labor force participation is more sensitive to tax rates.

*Women, Business and the Law* measures indirect tax differentiation by comparing 2 families with the same total income. In 1 family the income is earned entirely by 1 spouse, while in the other the income is earned equally by both spouses. A tax regime that favors equal distribution of income across spouses is more likely to favor women because women are less likely to have a job. On average, only 75 women have a job for every 100 men that have one in the 128 economies covered by *Women, Business and the Law*.

Tax regimes are complex because it is impossible to implement the optimal personal income tax system—one that follows both the principle of progressivity and the principle of equal taxation for equal income. Progressivity implies that higher-income families pay a higher percentage of their income in taxes. Equal taxation for equal income implies that families with the same total income pay the same tax regardless of family composition. This is compatible with a flat tax system, where there is only 1 tax rate no matter the income. But it is incompatible with a progressive tax system, where tax rates differ for different income levels.

The incompatibility of these 2 principles is at the heart of the dealing with taxes indicator. In many economies with progressive tax systems, families whose income is earned entirely by 1 spouse face higher tax burdens than families whose income is earned equally by both spouses even though the total income is the same. For that reason *Women, Business and the Law* calculates

**Figure 5.1** Who pays more taxes—families with 1 wage earner or 2?



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

Note: The bars represent the regional averages for the tax liability of a single wage earner family as a percentage of the tax liability of a double wage earner family where both adults contribute equally to the income. Under option 1 the income level for both families is 6 times income per capita. Under option 2 the income level is set at twice 110% of the lower limit of the 2nd highest tax bracket, plus tax relief.

the ratio of tax liabilities for these 2 types of families for 2 income levels. In option 1 family income is 6 times income per capita, while in option 2 family income is twice 110% of the lower limit of the 2<sup>nd</sup> highest tax bracket, plus tax relief to ensure the income is high enough to be taxable. Joint filing of taxes—allowed in 32 of the 115 economies for which information is available—can also affect the tax liability ratio.

The data in figure 5.1 should be interpreted as follows. A ratio above 100% implies that tax law favors a more equal income distribution within households, because the tax liability of a family with 1 wage earner is higher than that of a family with 2. This is the most common case due to the progressivity of tax rates in most economies. A ratio of exactly 100% implies that tax law is neutral in terms of income distribution within households. This case applies mainly to flat tax regimes.

Many Eastern European economies have flat tax systems that tax everyone at the same rate regardless of income. Such systems can be found in Albania, Azerbaijan, Bulgaria and Georgia, among others. This system partly explains the low average ratios in Eastern Europe and Central Asia (figure 5.1).

Of the 23 economies studied in Sub-Saharan Africa, only Togo imposes the same tax liabilities on families with 1 wage earner or 2. Indeed, among regions Sub-Saharan Africa has the largest differences between the tax liabilities of families in which husbands earn all income and families in which income is earned by both spouses (when calculated using family income as 6 times income per capita). This difference is due to the large variations in tax rates for different income tax brackets in Sub-Saharan Africa. In most cases the taxpayer in a single wage earner family is in a higher income bracket than the taxpayers in a double wage earner family, resulting in a much higher tax liability for the former.

In Uganda there is a 7,507% difference between the tax liabilities of the 2 types of families under option 1. In this case the standard reliefs that practically offset the tax base (and so the income subject to the tax rate) for other types of families are not large enough to have the same effect on single wage earner families, so

their tax liability is much higher. But when the income based on tax brackets is used (option 2), the ratio drops to 125%. Option 2 also brings the Sub-Saharan average more in line with other regions.

None of the 12 economies studied in East Asia and the Pacific imposes the same tax liability on families with 1 wage earner or 2. Ratios between the tax liabilities of single and double wage earner families are high in China (421%) and Singapore (478%). In both cases tax brackets encompass narrow income ranges, causing single wage earner families to pay more than 4 times the taxes paid by double wage earner families.

In South Asia 4 of the 5 economies studied (Bangladesh, India, Nepal and Pakistan) have no personal tax liability for income under option 1. When income is increased, families with 1 wage earner face higher taxes than families with 2 in all 5 economies.

In Latin America and the Caribbean half the economies in the sample impose no tax liability on the sample families under option 1 because income is below the taxable threshold. Elsewhere in the region, the difference in tax liabilities is small except in Peru and Uruguay, where the tax liability of the single wage earner family is twice that of the double wage earner family. But when the higher income defined in option 2 is used, differences in tax liabilities increase significantly.

Among the 26 high-income OECD economies in the sample, the difference in tax liabilities for the 2 types of families is generally small. Among the 12 economies from the Middle East and North Africa, Kuwait, Oman, Saudi Arabia and the United Arab Emirates do not tax personal income. Algeria is the only economy in the region where income taxes are the same for single and double wage earner families.

- 
- 1 Eissa (1995).
  - 2 Eissa and Hoynes (2004).
  - 3 Eissa, Kleven and Kreiner (2008).
  - 4 Stancanelli (2008).
  - 5 Crossley and Jeon (2007).
  - 6 Jaumotte (2003) and LaLumia (2008).

## Building credit

*Maria, who is from Guatemala, took a small loan from a local microfinance institution to start a business. She repaid the original loan and took out another. As her business grew, Maria returned to the microfinance institution for additional financing. She was a model borrower, always repaying her loans on time. Eventually Maria was able to graduate to conventional financing.*

Maria benefits from the fact that credit bureaus in Guatemala collect and distribute information from microfinance institutions. Her history of repaying loans on time will help her get a loan from a conventional bank. Because Guatemala does not have a minimum loan size for inclusion in its credit bureaus, Maria will not be excluded from the database.

Access to finance is an important constraint for women-owned businesses, which for a variety of reasons have less access to traditional financial services and as a result are less likely to

grow. In a 2004 survey of female Bosnian entrepreneurs, 54% reported that obstacles prevented them from accessing formal credit.<sup>1</sup> These obstacles included lack of property registered in their names, traditional views about a woman's role in the home and women's tendency to be in lower-profit industries considered higher risks by banks. Another study in Eastern Europe and Central Asia found that businesses run by women are less likely to obtain bank loans than businesses managed by men.<sup>2</sup> In Italy women pay more for overdraft facilities than do men, yet there is no evidence that women are a greater risk.<sup>3</sup> Indeed, women around the world usually start their businesses with lower levels of financial capital than men do.<sup>4</sup>

With the advent of microfinance institutions in the 1970s, poor women in some parts of the world were able to access credit for the first time. By 2006 more than 3,330 microfinance institutions reached 133 million clients—93 million of them among the poorest groups when they took their first loans, and 85% of the poorest were women.<sup>5</sup>

Table 6.1 shows data from a sample of microfinance institutions that voluntarily report to 2 major sources of information: Microfinance Information Exchange and Microcredit Summit Campaign, complemented by an inventory of microfinance institutions in Latin America and the Caribbean. Global numbers

**Table 6.1** Microfinance borrowers by region

Region	Number of Active Borrowers	Number of Women Borrowers	Percent Women Borrowers
East Asia & Pacific	10,164,881	5,157,965	51%
Eastern Europe & Central Asia	1,809,281	811,421	45%
Latin America & Caribbean	10,287,074	6,519,107	63%
Middle East & North Africa	2,252,225	1,302,458	58%
South Asia	35,749,873	33,395,771	93%
Sub-Saharan Africa	6,439,231	3,648,692	57%
<b>Total</b>	<b>66,702,565</b>	<b>50,835,414</b>	<b>76%</b>

Source: Mix Market database.

Note: The data presented in the table above is available at <http://www.mixmarket.org/mfi/indicators>. The number of active borrowers includes men, women and institutional borrowers. Only microfinance institutions that provide sex disaggregated data are included in these calculations. Those microfinance institutions represent 89% of the total number of active borrowers within the Mix Market database.

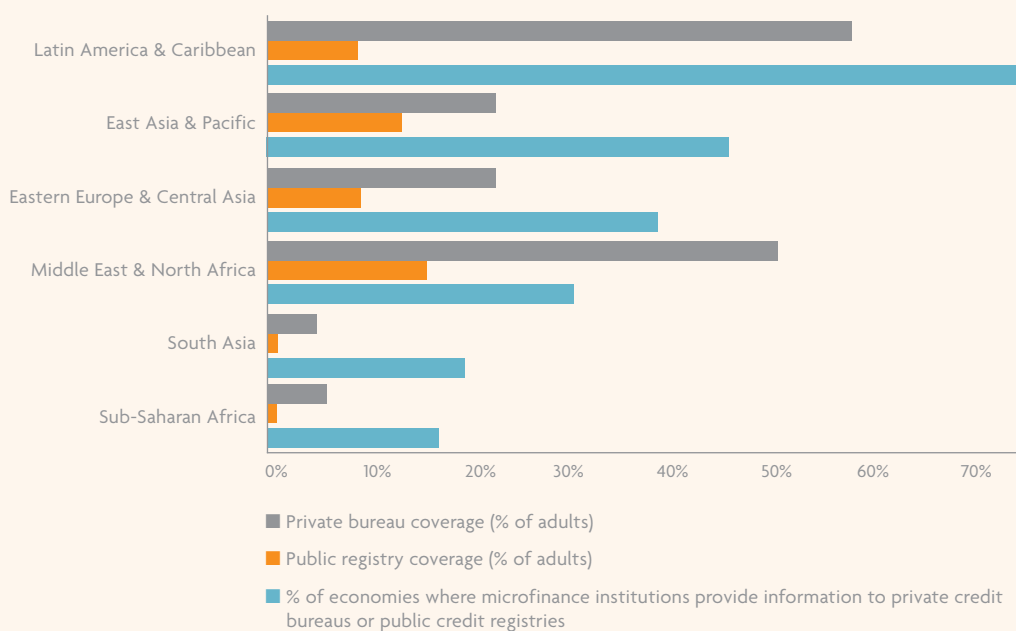
of microfinance borrowers are probably much higher than the data shown in the table. In 2007 microloans benefited about 500 million of the world's poorest people when all family members (not just borrowers) are taken into account.<sup>6</sup>

This report focuses on 2 practices related to accessing credit that may benefit women more than men: the minimum loan threshold required by private credit bureaus and public credit registries, and credit bureaus and registries that collect information from microfinance institutions. Low minimum loan thresholds are more favorable to small businesses, which are more likely to be owned by women.<sup>7</sup> Smaller businesses typically have greater difficulty securing bank loans and pay higher interest rates than larger businesses.<sup>8</sup> When these businesses take out loans, they tend to be small ones. But even with low thresholds, these small businesses can build credit histories. And because women make up the majority of microfinance users, they are more likely to benefit

from credit bureaus and registries that collect and distribute microfinance data. Having a record of their loans and repayments allows women to graduate to larger loans from banks and other financial institutions.

There are many facets to the challenge of accessing finance. This chapter does not identify laws that create differences between men's and women's ability to access credit. Nor is it a comprehensive study of the constraints that prevent women from accessing credit through formal institutions. Women's ability to provide collateral, access a personal identification number for use in credit bureaus and claim full possession over the assets and profits of their businesses are important factors in getting loans from commercial banks. For instance, if women cannot freely use their property as collateral, their ability to secure bank loans will likely be limited. Some of these other constraints may be explored in future editions of *Women, Business and the Law*. This

**Figure 6.1** Economies where microfinance institutions provide information to credit bureaus and registries, by region



Source: *Women, Business and the Law* database; *Doing Business* database.



pilot report focuses on 1 important element of women's ability to access finance—the ability to leverage their reputations through repayment history.

In 10 of the 128 economies studied for this report, minimum loan thresholds in private credit bureaus and public registries are more than 10 times income per capita. Except for Jordan and Nepal, all these economies are in Sub-Saharan Africa. In Benin, Burkina Faso, Côte d'Ivoire, Madagascar, Mali, Niger, Senegal and Togo minimum loan thresholds range from 10 times income per capita to 30 times (in Niger). In Nepal the minimum loan threshold is 86 times income per capita; in Jordan it is 12 times. But in 91 economies the minimum loan threshold is less than 1% of income per capita.

Among the economies studied, 42 have credit bureaus or registries that collect information from microfinance institutions. The percentage of economies where microfinance institutions provide credit information to credit bureaus or registries is highest in Latin America and the Caribbean and lowest in Sub-Saharan

Africa (figure 6.1). The information provided by credit bureaus and registries may not be used very often by lenders in Sub-Saharan Africa due to the low coverage of credit bureaus. But this low coverage could be the result of credit bureaus not collecting information from microfinance institutions. OECD high-income economies were omitted from the sample because microfinance institutions are far more common in developing economies. And for the most part, traditional bank financing is widely available to women in OECD economies, making microfinance providers less critical to women's quest for capital.

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- 1 World Learning Star Network (2004).
  - 2 Muravyev, Talavera and Schäfer (2009).
  - 3 Alesina, Lotti and Mistrulli (2008).
  - 4 Robb and Coleman (2008).
  - 5 [http://pslforum.worldbankgroup.org/docs/WBFinancialCrisis\\_0903.ppt](http://pslforum.worldbankgroup.org/docs/WBFinancialCrisis_0903.ppt).
  - 6 [http://www.microcreditsummit.org/uploads/socrs/SOCR2009\\_English.pdf](http://www.microcreditsummit.org/uploads/socrs/SOCR2009_English.pdf).
  - 7 Coleman and Carsky (1996); Coleman (2000); Orser, Hogarth-Scott and Riding (2000); Robb and Wolken (2002).
  - 8 Fabowale, Orser and Riding (1995); Storey (2004); Brau (2002).

## Going to court

*Paru owns a small pottery business in India, making traditional pots and selling them to retail shops. Recently she was awarded a \$200 contract to provide clay planters. She went out on a financial limb to fulfill the contract, borrowing money to buy supplies. But she never received payment after she delivered the planters, and her repeated attempts to get paid were rebuffed. Now the borrowed money must be repaid. Paru cannot afford a lawyer and does not have time to wait for her case to work its way through the courts. But her neighbor recently told her about the Indian Court of Small Causes.*

The Court of Small Causes is a small claims court. Small claims courts have jurisdiction over simple commercial and civil disputes for claims below a set amount. The Court of Small Causes, for example, cannot hear claims above \$225.

Dispute resolution can be expensive for small businesses. Seeing a commercial case through completion—even a relatively simple one—can be costly and time consuming. In India a standard contract enforcement case involves 46 procedures, takes 1,420 days and costs about 40% of the value of the claim.<sup>1</sup> For a small business owner like Paru, such expensive, complex and protracted processes make the regular court system an impractical recourse.

### Why this matters

The United Nations Development Programme cites long delays, prohibitive costs and formal legal procedures as barriers to access to justice.<sup>2</sup> Research has shown that legal formalities and the costs of litigation, both direct and incidental, discourage poor people from accessing courts.<sup>3</sup> Even for relatively simple disputes, legal formalities are associated with lower contract enforceability, longer duration of cases and a perception among participants of lower-quality justice.<sup>4</sup>

Small claims courts expedite dispute resolution and improve access to justice for minor disputes of relatively low value. They do so by setting aside legal formalities and using simplified procedures. Simpler processes and more relaxed rules lower costs for claimants, who can file and present their own cases. In addition, filing fees are lower and judges issue decisions rapidly.<sup>5</sup> For small business owners, small claims courts can provide a preferable forum for resolving simple disputes.

Small claims courts can make access to justice more accessible to low income people by providing lower costs and less formalistic proceedings. In a 1999 survey in Singapore, 98% of respondents agreed that small claims tribunals provided a low-cost forum for resolving simple disputes. In addition, the informality of small claims tribunals likely makes them more attractive to low-income litigants.<sup>6</sup>

The inclusion of this indicator is based on the importance of accessible justice and effective dispute resolution mechanisms for small businesses, regardless of the owner's sex. But studies have shown that businesses owned by women tend to be smaller than those owned by men.<sup>7</sup> They also tend to have lower profits, lower growth rates and less capital, and are 3 times more likely to be run out of entrepreneurs' homes than businesses owned by men.<sup>8</sup> Thus the existence of small claims courts—with their lower costs, speedier services, and simpler processes—may disproportionately benefit businesses owned by women (figure 7.1).

## Data by region

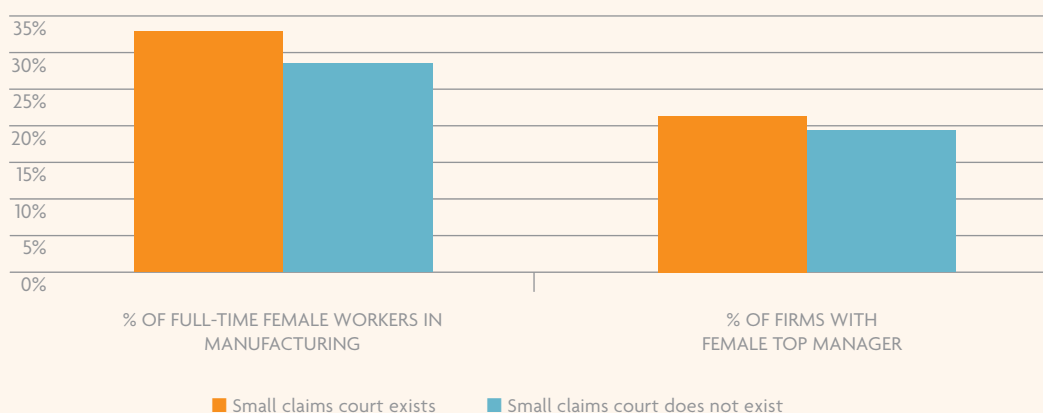
Of the 128 economies studied in this report, 41 have small claims courts or simplified procedures for low-value claims. They deal with claims as small as Paru's, discussed above, and up to \$21,000 in the Republic of Korea. More than half of the economies that have small claims courts set the maximum claim value at up to 25% of income per capita.

Small claims courts are most prevalent in OECD high-income economies, existing in 16 of the 26 economies covered in this report (table 7.1). Nearly a third of the economies studied in Eastern Europe and Central Asia also have small claims courts, all of them in Eastern Europe. One reason for the high number of small claims courts in these regions is that the European Union—to reduce costs, simplify claims and improve access to justice—issued a new regulation creating a small claims procedure for civil and commercial cross-border cases worth less than 2,000 euros.<sup>9</sup> The new regulation is likely to aid in combating late payments in commercial transactions, an issue the European

Table 7.1 Where are small claims courts available?	
Region	Economy
Middle East & North Africa	Saudi Arabia, Syrian Arab Republic
South Asia	Bangladesh, India
Sub-Saharan Africa	Ethiopia, South Africa, Zambia
Latin America & Caribbean	Brazil, Colombia, El Salvador, Puerto Rico
East Asia & Pacific	Hong Kong (China), Malaysia, Papua New Guinea, Philippines, Singapore, Taiwan (China)
Eastern Europe & Central Asia	Bosnia and Herzegovina, Croatia, Estonia, Montenegro, Poland, Serbia, Slovenia, Turkey
High income OECD	Australia, Canada, Denmark, Germany, Greece, Ireland, Japan, Korea, Rep., Netherlands, New Zealand, Norway, Portugal, Slovak Republic, Sweden, United Kingdom, United States

Source: Women, Business and the Law database; Doing Business database.

**Figure 7.1** Where small claims courts exist, women are slightly more likely to run businesses and have jobs



Source: Women, Business and the Law database; World Bank Enterprise Surveys database.

Note: The Enterprise Surveys database includes 89 economies with data on the percentage of full-time female workers in manufacturing. Twenty of those economies have a small claims court. The database includes 34 economies with data on the percentage of firms with a female top manager, 9 of which have a small claims court. The World Bank Enterprise Survey data are for 2002 to 2009.

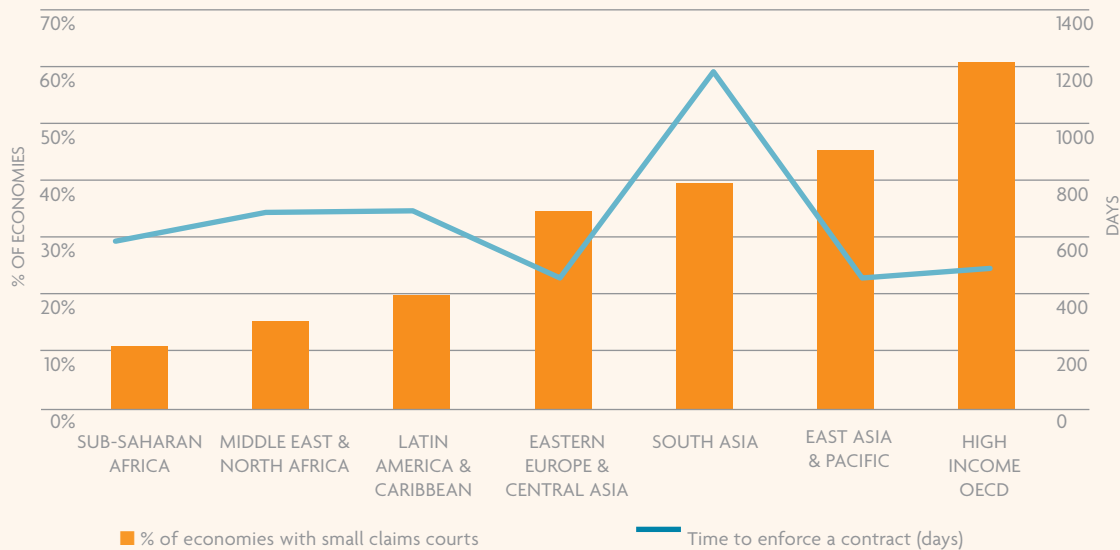
Union recognizes as being particularly problematic for the survival of small businesses.<sup>10</sup>

Less than half of the economies covered in East Asia and the Pacific and South Asia have small claims courts. In Latin America and the Caribbean, only a fifth of the economies in the sample have these courts.

Small claims courts are least common in the Middle East and North Africa (operating in 2 of 13 economies studied) and Sub-Saharan Africa (3 of 28). These regions are where small claims courts are likely to be beneficial, as processes in a regular court are lengthy (figure 7.2).

- 1 World Bank (2009a).
- 2 Access to Justice Practice Note 9/3/2004 [http://www.undp.org/governance/docs/Justice\\_PN\\_English.pdf](http://www.undp.org/governance/docs/Justice_PN_English.pdf)
- 3 Gloppen and Kanyongolo (2007).
- 4 Djankov, La Porta, Lopez-de-Silanes, and Shleifer (2003).
- 5 Zucker and Herr (2003).
- 6 Yew (2008).
- 7 Orser, Hogarth-Scott and Riding (2000).
- 8 Catley and Hamilton (1998).
- 9 Regulation (EC) No 861/2007 of the European Parliament and of the Council of 11 July 2007 establishing a European small claims procedure.
- 10 Directive 2000/35/EC of the European Parliament and of the Council of 29 June 2000 on combating late payment in commercial transactions.

**Figure 7.2** Prevalence of small claims courts and length of commercial disputes



Source: Women, Business and the Law database; Doing Business database.

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*Women, Business and the Law* examines laws and regulations that affect women's ability to earn an income, either by starting and running their own businesses or by getting jobs. When it comes to women's rights, different economies have different cultural norms and values that are reflected in their legislation. This report does not seek to judge or rank countries, but to provide information to inform dialogue and research about women's economic rights. Covering 128 economies, *Women, Business and the Law* provides data covering 6 areas—accessing institutions, using property, getting a job, dealing with taxes, building credit and going to court—in a way that is easy to comprehend and compare:

- ▶ **Accessing institutions**—explores women's legal ability to interact with public authorities and the private sector in the same ways as men.
- ▶ **Using property**—analyzes women's ability to access and use property based on their ability to own, manage, control and inherit it.
- ▶ **Getting a job**—assesses restrictions on women's work such as prohibitions on working at night or in certain industries. This indicator also covers laws on work-related maternity and paternity benefits and on retirement ages.
- ▶ **Dealing with taxes**—examines personal income tax liabilities, taking into account tax credits and deductions available to women relative to men.
- ▶ **Building credit**—identifies minimum loan thresholds in private credit bureaus and public credit registries and tracks bureaus and registries that collect information from microfinance institutions.
- ▶ **Going to court**—considers the ease and affordability of accessing justice by examining small claims courts.

The report builds on the experience of the *Doing Business* project to develop objective indicators of impediments to entrepreneurship and employment for women. *Doing Business* analyzes regulations that apply to a business throughout its life cycle—including start-up and operations, trading across borders, paying taxes and closing a business—across 183 economies. As in the *Doing Business* project, *Women, Business and the Law* places a strong emphasis on written law.

At the inception of the *Women, Business and the Law* project, the Gender Law Library was created to provide a public repository of laws and regulations affecting women's economic opportunities. The 6 sets of indicators were created by examining the information in the library to see what laws most affect women's business rights. Legislation from across the legal spectrum was found to affect women's economic potential, sometimes directly and sometimes indirectly. The indicators capture laws that directly differentiate between men and women as well as laws that indirectly have more impact on women given their likelihood of being secondary income earners, microfinance clients and small business owners.

To condense such a large volume of disparate information, broadly based legal questions were posed to determine where women and men have the same rights and where they have different rights. Constitutions, gender equality laws, marriage and family codes, labor laws, passport procedures, citizenship rules, inheritance statutes, tax regulations, land laws and social security codes were consulted to determine the sources of gender differentiation in the law. Responses from *Doing Business 2010* surveys on paying taxes, getting credit and enforcing contracts were also used. The data from the surveys were checked for accuracy by referencing the law, which led to revisions or expansions of the information collected.

The *Women, Business and the Law* methodology offers several advantages. It is transparent and uses factual information derived directly from laws and regulations. Because standard assumptions are used when collecting data for the 6 areas covered, comparisons are valid across economies. Finally, the data identify both potential obstacles to women in business and legislative sources that can be changed as a result of this new information.

The report's focus on written legislation does not disregard the often large gap between laws on the books and actual practices: it recognizes that women do not always have access to the equality that they are entitled to by law. But data on formal legal differentiation provides a first step to identifying potential challenges for women in the 6 areas studied.



The report team welcomes feedback on the methodology and construction of this pilot set of indicators and looks forward to improving both its coverage and scope. Feedback and contributions to the Gender Law Library are also appreciated. All the data and their sources are publicly available at <http://wbl.worldbank.org>.

The following questions were asked to construct the 6 topics. Each question is followed by information on how the answers were standardized and made comparable across all 128 economies. Assumptions, where used, are also listed.

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## Accessing institutions

Assumptions about women:

- ▶ They have reached the legal age of majority.
  - ▶ They are sane, competent, in good health and have no criminal records.
  - ▶ Where married, marriages are monogamous.
1. Do men and women have equal capacity by law?
    - ▶ For women to have the same capacity as men, they must legally be able to do all of the following in the same way as men: get jobs, enter into contracts, use and own property, register businesses, testify in court, get passports, travel, pass on citizenship to their children and husbands, become heads of households and file taxes. Additionally, they should not be legally mandated to obey their husbands unless there is reciprocity in such requirements.
    - ▶ For the purposes of this question, responses for both single and married women are taken into account. Thus any law limiting the capacity of married or single women means that women do not have the same capacity as men.
    - ▶ Customary law is not taken into account.
  2. Do married men and married women have equal capacity by law?
    - ▶ Many laws limiting the capacity of women involve the legal rights of married women relative to those of married men. For example, married women can be required to get their

husbands' permission before conducting certain activities or a variety of transactions. At times they are simply required to obey their husbands. Where there is no reciprocity in such provisions, married women are not considered to have the same capacity as married men.

- ▶ Customary law is not taken into account.

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## Using property

Assumptions about women:

- ▶ They have reached the legal age of majority.
- ▶ They are sane, competent, in good health and have no criminal records.
- ▶ Where married, marriages are monogamous.

## Owning property

3. Do men and women have equal ownership rights over movable and immovable property?
  - ▶ This question examines whether there are gender-based differences in property rights. The term "ownership", as used here, encompasses the ability to manage, control, administer, access, encumber, receive, dispose of and transfer property.
  - ▶ The main areas of differentiation between women and men in exercising property rights lie in the rights granted to spouses under various marital property regimes. Some marital property regimes grant spouses equal treatment for property ownership. Others grant husbands administrative control over jointly owned marital property. Still others grant husbands administrative control over their wives' property. For the purposes of this question, an economy's default marital property regime is examined.
  - ▶ Customary law is not taken into account.
  - ▶ If legislation differentiates among subsets of women, the situation of the most restricted subset is used unless women are offered a choice.

## Inheriting property

4. Do men and women have equal inheritance rights over movable and immovable property?
  - ▶ This question examines whether there are gender-based differences in the rules of intestate succession.
  - ▶ Inheritance is examined from the perspective of the recipient.
  - ▶ The inheritance rights of surviving spouses and descendants are examined to determine the order and amount of shares and whether the division of property differs for women and men.
  - ▶ Customary law is not taken into account.
  - ▶ If legislation differentiates among subsets of women, the situation of the most restricted subset is used unless women are offered a choice.

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## Getting a job

Assumptions about women:

- ▶ They have reached the legal age of majority.
- ▶ They are sane, competent, in good health and have no criminal records.
- ▶ If a question assumes that a woman is pregnant, it is her first pregnancy and she is carrying only 1 child.
- ▶ They have been working long enough to accrue all benefits, including any maternity or retirement benefits.

Assumptions about men:

- ▶ They have reached the legal age of majority.
- ▶ They are sane, competent, in good health and have no criminal records.
- ▶ If a question assumes that a man's wife is pregnant, it is his first child and a single birth is expected.
- ▶ They have been working long enough to accrue all benefits, including any paternity or retirement benefits.

## Working hour and industry restrictions

5. Can women work the same night hours as men?
  - ▶ This question does not factor in night work restrictions on pregnant women or nursing mothers.
6. Can women work in all industries?
  - ▶ This question is designed to determine if there are specific industries where women explicitly or implicitly cannot work except in limited circumstances. Explicit restrictions are examined on women working in, for example, the mining industry, as are implicit restrictions stating that women cannot work in "dangerous" or "arduous" situations. Restrictions on pregnant or nursing mothers are not included in this question.
7. Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?
  - ▶ This question is designed to determine if working hour and industry restrictions apply to all women or just to pregnant women and nursing mothers.

## Parental benefits—maternity

8. Does the government mandate paid or unpaid maternity leave for women employees?
  - ▶ Here maternity leave can be paid or unpaid, as long as the government explicitly mandates some form of maternity leave.
9. What is the mandatory minimum length of paid maternity leave (in calendar days)?
  - ▶ This is the number of days of maternity leave paid by the government, the employer or both.
10. Who pays maternity leave benefits?
  - ▶ This question covers whether maternity leave benefits are paid by the government, the employer or both. If only the employer pays maternity leave benefits, the employer bears the entire cost of the benefits and is paying the employee directly.
  - ▶ If the answer is N/A, no paid maternity leave is available.

11. What percentage of wages is paid during maternity leave?
  - ▶ This is the total percentage of wages covered by all sources during paid maternity leave. When different percentages for wages are covered at different stages of maternity leave, a weighted average of this percentage is calculated; weights are proportional to the duration of those stages.
  - ▶ If the answer is N/A, no paid maternity leave is available.
12. What is the mandatory minimum length of unpaid maternity leave (in calendar days)?
  - ▶ This is the number of days of optional unpaid maternity leave that an employer must provide in addition to paid maternity leave. Parental leave that is optional for both parents is documented here.

### Parental benefits—paternity

13. Does the government mandate paid or unpaid paternity leave?
  - ▶ Paternity leave is mandated if the law explicitly states that fathers can take paternity leave, paid or unpaid. If a father is entitled to optional parental leave or can take the remainder of the mother's unused maternity leave, this counts as paternity leave.
14. What is the mandatory minimum length of paternity leave (in calendar days)?
  - ▶ This is the number of days of paternity leave, paid or unpaid. It also includes parental leave that can be used by either mothers or fathers and any leftover maternity leave that the father is entitled to take.
15. If paternity leave is paid, who pays the benefits?
  - ▶ This question covers whether paternity leave benefits are paid by the government, the employer or both. If only the employer pays paternity leave benefits, the employer bears the entire cost of the benefits and is paying the employee directly.
  - ▶ If the answer is N/A, no paternity leave is available.
  - ▶ If the answer is No, paternity is available but not paid.

### Retirement ages

Unless otherwise specified, the retirement data cited in this report are drawn from Social Security Administration, 2008, "Social Security Programs throughout the World," <http://www.socialsecurity.gov/policy/docs/progdesc/ssptw/index.html>.

16. What is the statutory retirement age for men in the private sector?
  - ▶ This is the age at which men working in the private sector can retire and receive full benefits.
17. What is the statutory retirement age for women in the private sector?
  - ▶ This is the age at which women working in the private sector can retire and receive full benefits.
18. What is the minimum pensionable age for men?
  - ▶ This is the age at which men can retire and receive pension benefits, even if the benefits are smaller than they would have been at the statutory retirement age. Minimum pensionable age is also called early pensionable age.
19. What is the minimum pensionable age for women?
  - ▶ This is the age at which women can retire and receive pension benefits, even if the benefits are smaller than they would have been at the statutory retirement age. Minimum pensionable age is also called early pensionable age.
20. In the private sector, is it mandatory to retire at the statutory retirement age?
  - ▶ If there is an age after which a person is no longer allowed to work, and that age is the same as the statutory retirement age, then it is mandatory to retire at the statutory retirement age. But if there is an age after which a person is no longer allowed to work, and that age is different from the statutory retirement age, then it is not mandatory to retire at the statutory retirement age.

## Dealing with taxes

The background information here comes from the paying taxes survey conducted for *Doing Business 2010*. That information was used to calculate tax liabilities for 4 standardized families, and those data were used to answer questions about whether tax law is gender neutral, if taxpayers filing jointly face the same tax liability as taxpayers filing individually and whether tax law promotes an equal income distribution within households.

The calculations assume that only standard deductions (such as personal income tax relief) apply, along with deductions based on the number of dependents (child tax credits). The 4 families were assumed to contain:

- ▶ Family A: a male wage earner, his nonworking wife and 2 children, with income equal to 3 times income per capita.
- ▶ Family B: a female wage earner, her nonworking husband and 2 children, with income equal to 3 times income per capita.
- ▶ Family C: married male and female wage earners, earning equal incomes, and 2 children, with total income equal to 6 times income per capita. In this case personal income taxes were also calculated for income equal to 110% of the lower limit of the 2<sup>nd</sup> highest tax bracket, plus tax relief. These calculations were made to account for the fact that in several economies an income equal to 3 times income per capita does not result in any tax liability.
- ▶ Family D: a male wage earner, his nonworking wife and 2 children, with income equal to 6 times income per capita. As above, personal income taxes were also calculated for an income equal to twice 110% of the lower limit of the 2<sup>nd</sup> highest tax bracket, plus tax relief.

Table 8.1 provides an illustrative example.

<b>Table 8.1 Tax calculations for 4 standardized families in Lebanon (Lebanese pounds)</b>					
Type of family	Male income	Female income	Male deduction	Female deduction	Tax due
One male wage earner (A)	26,548,432		11,000,000		518,390
One female wage earner (B)		26,548,432		7,500,000	763,390
One female and one male wage earner (C)	26,548,432	26,548,432	8,500,000	7,500,000	1,456,780
One male wage earner, double income (D)	53,096,864		11,000,000		4,905,655

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

21. Is joint filing allowed?

- ▶ This question asks if 2 taxpayers can file taxes together under a single account or if they must file separately even if they are part of the same household.

22. Do men and women face the same personal income tax liability?

- ▶ This question is designed to determine whether women and men earning the same income under the same family circumstances face different tax liabilities as a result of the deductions available to them. If the answer is yes, tax liabilities are the same for families A and B.

23. What is a woman's tax liability as a percentage of a man's?

- ▶ To answer this question, the tax liability of family B is divided by that of family A.
- ▶ If the answer is "no tax liability," families A and B have no tax liability. Their income is likely not subject to taxes because it is below the minimum threshold.
- ▶ If the answer is N/A, there is no personal income tax.

24. Does a single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?

- ▶ Here family D's tax liability is compared with family C's. If family D's tax liability is higher, then splitting income between a married couple is more beneficial for tax purposes than having a sole wage earner. Progressive personal income tax systems generally impose higher taxes on a single wage earner family (family D) than a double wage

earner family (family C). Under flat rate tax systems the two families should have the same tax liabilities (as long as their deductions are the same).

25. What is the tax liability of a single wage earner family as a percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?
- ▶ Under option 1 the income used for families C and D is 6 times income per capita. If the answer is “no tax liability,” families C and D have no tax liability. Their income is likely not subject to taxes because it is below the minimum threshold.
  - ▶ If the answer is N/A, there is no personal income tax.
26. What is the tax liability of a single wage earner family as a percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?
- ▶ Under option 2 the same calculations were made as above, but the income level was set at twice 110% of the lower limit of the 2<sup>nd</sup> highest tax bracket, plus tax relief.
  - ▶ If the answer is N/A, there is no personal income tax.

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## Building credit

The background information for this indicator comes from the depth of credit information index that forms part of the *Doing Business 2010* getting credit indicator. That index measures rules affecting the scope, accessibility and quality of credit information available through private credit bureaus and public credit registries. It examines 6 features of private bureaus, public registries or both.

OECD economies are not included in the sample here because microfinance institutions are far more prevalent in developing economies. In addition, traditional bank financing is—for the most part—widely available to women in OECD economies, making microfinance providers less critical to women’s quest for capital.

Two questions that could potentially have a large impact on women’s ability to build credit were examined in detail.

27. What is the minimum loan amount covered in the private credit bureau or public credit registry (as a percentage of income per capita)?
- ▶ This number reflects the lowest minimum loan amount of any credit bureau or registry in the economy in question.
  - ▶ If a credit bureau or registry collects data on loans worth less than 1% of income per capita, it is treated as if it collects data on loans of any value. Thus an answer of 0 here means either that there is no minimum loan amount in at least 1 credit bureau or registry or that at least 1 credit bureau or registry collects data on loans worth less than 1% of income per capita.
28. Are microfinance institutions providers of information to private credit bureaus or public credit registries?
- ▶ For the purposes of this question it is sufficient that any 1 private credit bureau or public credit registry in the economy in question collects information from microfinance institutions.
  - ▶ If the answer is N/A, the economy in question is high-income.
  - ▶ If the economy in question has no operational credit bureau or registry, or if these entities collect information for less than 0.1% of the adult population, the entities are treated as not collecting information from microfinance institutions.

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## Going to court

The background information for this indicator comes from the *Doing Business 2010* enforcing contracts indicator. That indicator measures the efficiency of the judicial system in resolving a standardized commercial dispute. The data are built by following the steps involved in resolving a commercial sales dispute before local courts. The data are collected by studying civil procedure codes and other court regulations as well as surveying local litigation lawyers (and, in a quarter of the economies, judges as well).

Two questions that could potentially have a large impact on a woman's ability to go to court were examined in detail.

29. Is there a small claims court or a fast-track procedure for small claims?

- ▶ Small claims courts have limited jurisdiction and hear civil cases between private litigants involving relatively small amounts of money. Though the names of such courts vary by jurisdiction, they share features that generally include relaxed rules of civil procedure, the appearance of adversaries without legal representation, the use of plain language and relaxed evidentiary rules. Fast-track procedures for small claims or simplified procedural rules for small claims operate in a similar way but function under the auspices of another court.
- ▶ If the answer is yes, there is either a small claims court or a fast-track procedure for claims of small value.

30. If so, what is the maximum amount for a small claim (as a percentage of income per capita)?

- ▶ This is the highest amount for claims that can be heard in a small claims court.
- ▶ If the answer is N/A, the economy in question has no small claims courts or fast-track procedures for claims of a small value.

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## Economy characteristics

### Gross national income (GNI) per capita

*Women, Business and the Law* uses 2008 income per capita as published in the World Bank's *World Development Indicators 2009*. Income is calculated using the Atlas method (current U.S. dollars). For cost indicators expressed as a percentage of income per capita, 2008 GNI in local currency units is used as the denominator. GNI data were not available from the World Bank for Guinea, Mauritania, Oman, Puerto Rico, Saudi Arabia, Taiwan (China) and the United Arab Emirates.

### Regional and income groups

*Women, Business and the Law* uses the World Bank's regional and income group classifications, available at <http://www.worldbank.org/data/countryclass>. Economies covered in this report are listed in table 8.2.

### Population and female labor force participation rate

*Women, Business and the Law* uses midyear 2008 population data as published in the World Bank's *World Development Indicators 2009*. That publication was also used to obtain data on the female labor force participation rate (as percentage of female population age 15-64).

<b>Table 8.2 Coverage by region</b>		
<b>Region</b>	<b>Number of economies</b>	<b>Name of economies</b>
East Asia & Pacific	13	Cambodia; China; Hong Kong, China; Indonesia; Lao PDR; Malaysia; Mongolia; Papua New Guinea; Philippines; Singapore; Taiwan, China; Thailand; Vietnam
Eastern Europe & Central Asia	23	Albania; Armenia; Azerbaijan; Belarus; Bosnia and Herzegovina; Bulgaria; Croatia; Estonia; Georgia; Kazakhstan; Kyrgyz Republic; Latvia; Lithuania; Moldova; Montenegro; Poland; Romania; Russian Federation; Serbia; Slovenia; Turkey; Ukraine; Uzbekistan
Latin America & Caribbean	20	Argentina; Bolivia; Brazil; Chile; Colombia; Costa Rica; Dominican Republic; Ecuador; El Salvador; Guatemala; Honduras; Jamaica; Mexico; Nicaragua; Panama; Paraguay; Peru; Puerto Rico; Uruguay; Venezuela, R. B.
Middle East & North Africa	13	Algeria; Egypt, Arab Rep.; Iran, Islamic Rep.; Israel; Jordan; Kuwait; Lebanon; Morocco; Oman; Saudi Arabia; Syrian Arab Republic; United Arab Emirates; Yemen, Rep.
OECD high income	26	Australia; Austria; Belgium; Canada; Czech Republic; Denmark; Finland; France; Germany; Greece; Hungary; Iceland; Ireland; Italy; Japan; Korea, Rep.; Netherlands; New Zealand; Norway; Portugal; Slovak Republic; Spain; Sweden; Switzerland; United Kingdom; United States
South Asia	5	Bangladesh; India; Nepal; Pakistan; Sri Lanka
Sub-Saharan Africa	28	Angola; Benin; Botswana; Burkina Faso; Cameroon; Chad; Congo, Dem. Rep.; Côte d'Ivoire; Ethiopia; Ghana; Guinea; Kenya; Lesotho; Madagascar; Malawi; Mali; Mauritania; Namibia; Niger; Nigeria; Rwanda; Senegal; South Africa; Sudan; Tanzania; Togo; Uganda; Zambia

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## Economy tables



# ALBANIA

Female population: 1,590,857  
Female labor force participation: 56%

Eastern Europe & Central Asia  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	365
What percentage of wages is paid during maternity leave?	62%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# ALGERIA

Female population: 17,015,744  
Female labor force participation: 38%

Middle East & North Africa  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	3
If paternity leave is paid, who pays the benefits?	Yes, employer

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# ANGOLA

Female population: 9,137,357  
Female labor force participation: 76%

Sub-Saharan Africa  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	56
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

### Retirement age

What is the statutory retirement age for men in the private sector?	-
What is the statutory retirement age for women in the private sector?	-
What is the minimum pensionable age for men?	-
What is the minimum pensionable age for women?	-
In the private sector, is it mandatory to retire at the statutory retirement age?	-

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	208%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	172%

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

### Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# ARGENTINA

Female population: 20,318,993  
Female labor force participation: 57%

Latin America & Caribbean  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	90
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	2
If paternity leave is paid, who pays the benefits?	Yes, employer

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	158%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	1%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# ARMENIA

Female population: 1,642,567  
Female labor force participation: 65%

Eastern Europe & Central Asia  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	140
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	1095

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	63
What is the statutory retirement age for women in the private sector?	60.5
What is the minimum pensionable age for men?	63
What is the minimum pensionable age for women?	60.5
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	127%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	241%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# AUSTRALIA

Female population: 10,750,155  
Female labor force participation: 69%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	0
What percentage of wages is paid during maternity leave?	0%
Who pays maternity leave benefits?	N/A
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	365

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	7
If paternity leave is paid, who pays the benefits?	No

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	63
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	63
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	122%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	133%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	20%

# AUSTRIA

Female population: 4,278,508  
Female labor force participation: 67%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	112
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	730

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	90
If paternity leave is paid, who pays the benefits?	No

### Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	112%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	144%

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	1%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

### Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A



# AZERBAIJAN

Female population: 4,441,270  
Female labor force participation: 67%

Eastern Europe & Central Asia  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	126
What percentage of wages is paid during maternity leave?	Fixed allowance
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	14

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	14
If paternity leave is paid, who pays the benefits?	No

## Retirement age

What is the statutory retirement age for men in the private sector?	62
What is the statutory retirement age for women in the private sector?	57
What is the minimum pensionable age for men?	57
What is the minimum pensionable age for women?	52
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	124%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	160%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# BANGLADESH

Female population: 79,076,881  
Female labor force participation: 60%

South Asia  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	112
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	62
What is the statutory retirement age for women in the private sector?	62
What is the minimum pensionable age for men?	57
What is the minimum pensionable age for women?	57
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	159%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	137%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	82%

# BELARUS

Female population: 5,176,724  
Female labor force participation: 67%

Eastern Europe & Central Asia  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	126
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	730

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	147%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	149%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# BELGIUM

Female population: 5,462,813  
Female labor force participation: 60%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	105
What percentage of wages is paid during maternity leave?	73%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	10
If paternity leave is paid, who pays the benefits?	-

### Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	65
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	110%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	124%

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	1%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

### Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# BENIN

Female population: 4,293,648  
Female labor force participation: 60%

Sub-Saharan Africa  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	55
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	55
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	107%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	142%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	1454%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# BOLIVIA

Female population: 4,856,087  
Female labor force participation: 68%

Latin America & Caribbean  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	60
What percentage of wages is paid during maternity leave?	Minimum wage + 70% of her wage above minimum wage
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	65
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# BOSNIA & HERZEGOVINA

Female population: 1,957,715  
Female labor force participation: 64%

Eastern Europe & Central Asia  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	365
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	365

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	7
If paternity leave is paid, who pays the benefits?	Yes, employer

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	50
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	182%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	160%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	45%

# BOTSWANA

Female population: 954,248  
Female labor force participation: 51%

Sub-Saharan Africa  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	25%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	65
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	164%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	312%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A



# BRAZIL

Female population: 97,395,477  
Female labor force participation: 64%

Latin America & Caribbean  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	120
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	5
If paternity leave is paid, who pays the benefits?	Yes, source of cash benefits unavailable

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	105%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	141%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	63%

# BULGARIA

Female population: 3,934,435  
Female labor force participation: 58%

Eastern Europe & Central Asia  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	135
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	730

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	730
If paternity leave is paid, who pays the benefits?	Yes, source of cash benefits unavailable

## Retirement age

What is the statutory retirement age for men in the private sector?	63
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	60.5
What is the minimum pensionable age for women?	55.5
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# BURKINA FASO

Female population: 7,615,057  
Female labor force participation: 80%

Sub-Saharan Africa  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	56
What is the statutory retirement age for women in the private sector?	56
What is the minimum pensionable age for men?	50
What is the minimum pensionable age for women?	50
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	No
What is a woman's tax liability as percentage of a man's?	116%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	232%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	125%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	2141%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# CAMBODIA

Female population: 7,514,883  
Female labor force participation: 77%

East Asia & Pacific  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	90
What percentage of wages is paid during maternity leave?	50%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	10
If paternity leave is paid, who pays the benefits?	-

### Retirement age

What is the statutory retirement age for men in the private sector?	-
What is the statutory retirement age for women in the private sector?	-
What is the minimum pensionable age for men?	-
What is the minimum pensionable age for women?	-
In the private sector, is it mandatory to retire at the statutory retirement age?	-

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	112%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	135%

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

### Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# CAMEROON

Female population: 9,454,617  
Female labor force participation: 53%

Sub-Saharan Africa  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	No
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	50
What is the minimum pensionable age for women?	50
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	179%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	142%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# CANADA

Female population: 16,818,235  
Female labor force participation: 75%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	119
What percentage of wages is paid during maternity leave?	55%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	5
If paternity leave is paid, who pays the benefits?	Yes, employer

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	112%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	113%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	112%

**Accessing institutions**

Do men and women have equal capacity by law?	-
Do married men and married women have equal capacity by law?	-

**Using property**

Do men and women have equal ownership rights over movable and immovable property?	-
Do men and women have equal inheritance rights over movable and immovable property?	-

**Getting a job****Working hours and industry restrictions**

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

**Parental benefits—maternity**

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	50%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

**Parental benefits—paternity**

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

**Retirement age**

What is the statutory retirement age for men in the private sector?	55
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	50
What is the minimum pensionable age for women?	50
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

**Dealing with taxes****Direct differentiation**

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

**Indirect differentiation**

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	180%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	118%

**Building credit**

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

**Going to court**

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# CHILE

Female population: 8,469,463  
Female labor force participation: 44%

Latin America & Caribbean  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	No
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	126
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	5
If paternity leave is paid, who pays the benefits?	-

### Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	-

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	-
Do men and women face the same personal income tax liability?	-
What is a woman's tax liability as percentage of a man's?	-

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	-

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A



# CHINA

Female population: 637,762,097  
Female labor force participation: 77%

East Asia & Pacific  
Low middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	90
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	50
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	421%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	174%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# COLOMBIA

Female population: 22,606,934  
Female labor force participation: 69%

Latin America & Caribbean  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	7
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	128%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	73%

**Accessing institutions**

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

**Using property**

Do men and women have equal ownership rights over movable and immovable property?	No
Do men and women have equal inheritance rights over movable and immovable property?	Yes

**Getting a job**

**Working hours and industry restrictions**

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

**Parental benefits—maternity**

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	105
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

**Parental benefits—paternity**

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

**Retirement age**

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	55
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

**Dealing with taxes**

**Direct differentiation**

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

**Indirect differentiation**

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	198%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	140%

**Building credit**

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

**Going to court**

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# COSTA RICA

Female population: 2,227,049  
Female labor force participation: 47%

Latin America & Caribbean  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	120
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	62
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	62
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	893%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# CÔTE D'IVOIRE

Female population: 10,094,118  
Female labor force participation: 40%

Sub-Saharan Africa  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	100% + fixed allowance
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	55
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	50
What is the minimum pensionable age for women?	50
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	No
What is a woman's tax liability as percentage of a man's?	556%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	163%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	130%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	1024%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# CROATIA

Female population: 2,298,441  
Female labor force participation: 57%

Eastern Europe & Central Asia  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	365
What percentage of wages is paid during maternity leave?	100% + fixed allowance
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	1095

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	1032
If paternity leave is paid, who pays the benefits?	No

### Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	108%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	198%

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

### Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	67%

# CZECH REPUBLIC

Female population: 5,318,793  
Female labor force participation: 63%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	196
What percentage of wages is paid during maternity leave?	69%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	1095

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	1095
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	62
What is the statutory retirement age for women in the private sector?	61
What is the minimum pensionable age for men?	59
What is the minimum pensionable age for women?	58
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# DENMARK

Female population: 2,773,953  
Female labor force participation: 76%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	126
What percentage of wages is paid during maternity leave?	50%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	224

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	14
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	65
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	15%



# DOMINICAN REPUBLIC

Female population: 4,894,123  
Female labor force participation: 60%

Latin America & Caribbean  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	2
If paternity leave is paid, who pays the benefits?	Yes, employer

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	156%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# ECUADOR

Female population: 6,725,279  
Female labor force participation: 54%

Latin America & Caribbean  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	10
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	381%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# EGYPT, ARAB REP.

Female population: 40,519,544  
Female labor force participation: 26%

Middle East & North Africa  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	90
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	730

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	..
What is the minimum pensionable age for women?	..
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	136%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	161%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# EL SALVADOR

Female population: 3,235,111  
Female labor force participation: 50%

Latin America & Caribbean  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	75%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	115%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	179%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	32%

# ESTONIA

Female population: 722,618  
Female labor force participation: 67%

Eastern Europe & Central Asia  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	140
What percentage of wages is paid during maternity leave?	Fixed allowance
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	1095

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	1019
If paternity leave is paid, who pays the benefits?	Yes, employer

## Retirement age

What is the statutory retirement age for men in the private sector?	63
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	63
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	105%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	103%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	18%

# ETHIOPIA

Female population: 40,566,741  
Female labor force participation: 82%

Sub-Saharan Africa  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	90
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	1095

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	-
Do men and women face the same personal income tax liability?	-
What is a woman's tax liability as percentage of a man's?	-

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	-

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	164%

# FINLAND

Female population: 2,709,575  
Female labor force participation: 73%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	263
What percentage of wages is paid during maternity leave?	80%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	1095

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	1095
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	63
What is the minimum pensionable age for women?	63
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	192%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# FRANCE

Female population: 31,884,995  
Female labor force participation: 64%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	112
What percentage of wages is paid during maternity leave?	Fixed allowance
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	11
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	204%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	228%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A



# GEORGIA

Female population: 2,309,620  
Female labor force participation: 59%

Eastern Europe & Central Asia  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	126
What percentage of wages is paid during maternity leave?	Fixed allowance
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	14
If paternity leave is paid, who pays the benefits?	No

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# GERMANY

Female population: 41,894,203  
Female labor force participation: 69%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	1095

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	1095
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	65
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	109%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	126%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	7%

# GHANA

Female population: 11,517,612  
Female labor force participation: 74%

Sub-Saharan Africa  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	103%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	177%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# GREECE

Female population: 5,668,655  
Female labor force participation: 56%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	119
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	91

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	3
If paternity leave is paid, who pays the benefits?	Yes, source of cash benefits unavailable

### Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	136%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	162%

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

### Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	7%

# GUATEMALA

Female population: 7,010,734  
Female labor force participation: 47%

Latin America & Caribbean  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	2
If paternity leave is paid, who pays the benefits?	Yes, employer

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	113%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# GUINEA

Female population: 4,867,572  
Female labor force participation: 83%

Sub-Saharan Africa  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	270

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	55
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	55
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	-
Do men and women face the same personal income tax liability?	-
What is a woman's tax liability as percentage of a man's?	-

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	-

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# HONDURAS

Female population: 3,625,754  
Female labor force participation: 38%

Latin America & Caribbean  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	70
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	196%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# HONG KONG, CHINA

Female population: 3,661,101  
Female labor force participation: 62%

East Asia & Pacific  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	70
What percentage of wages is paid during maternity leave?	80%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	120%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	215%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	21%



# HUNGARY

Female population: 5,272,663  
Female labor force participation: 56%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	168
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	5
If paternity leave is paid, who pays the benefits?	No

## Retirement age

What is the statutory retirement age for men in the private sector?	62
What is the statutory retirement age for women in the private sector?	62
What is the minimum pensionable age for men?	62
What is the minimum pensionable age for women?	62
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	108%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	142%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# ICELAND

Female population: 155,487  
Female labor force participation: 83%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	180
What percentage of wages is paid during maternity leave?	Fixed allowance
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	180
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	67
What is the statutory retirement age for women in the private sector?	67
What is the minimum pensionable age for men?	67
What is the minimum pensionable age for women?	67
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	107%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	107%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	1%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# INDIA

Female population: 550,768,360  
Female labor force participation: 36%

South Asia  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	58
What is the statutory retirement age for women in the private sector?	58
What is the minimum pensionable age for men?	58
What is the minimum pensionable age for women?	58
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	567%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	21%

# INDONESIA

Female population: 114,279,835  
Female labor force participation: 52%

East Asia & Pacific  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	No
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	90
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	2
If paternity leave is paid, who pays the benefits?	Yes, employer

### Retirement age

What is the statutory retirement age for men in the private sector?	55
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	55
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	No
What is a woman's tax liability as percentage of a man's?	120%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	220%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	144%

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

### Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# IRAN, ISLAMIC REP.

Female population: 35,343,388  
Female labor force participation: 33%

Middle East & North Africa  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	90
What percentage of wages is paid during maternity leave?	67%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	341%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	162%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# IRELAND

Female population: 2,226,981  
Female labor force participation: 62%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	182
What percentage of wages is paid during maternity leave?	80%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	98

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	98
If paternity leave is paid, who pays the benefits?	No

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	65
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	119%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	209%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	5%

# ISRAEL

Female population: 3,685,780  
Female labor force participation: 59%

Middle East & North Africa  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	112

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	42
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	67
What is the statutory retirement age for women in the private sector?	67
What is the minimum pensionable age for men?	67
What is the minimum pensionable age for women?	67
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	No
What is a woman's tax liability as percentage of a man's?	78%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	111%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	130%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

**Accessing institutions**

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

**Using property**

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

**Getting a job****Working hours and industry restrictions**

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

**Parental benefits—maternity**

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	150
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	180

**Parental benefits—paternity**

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	180
If paternity leave is paid, who pays the benefits?	Yes, government

**Retirement age**

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

**Dealing with taxes****Direct differentiation**

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

**Indirect differentiation**

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	158%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	124%

**Building credit**

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

**Going to court**

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A



## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	No
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	56
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	28

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	66
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	66
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	-
Do men and women face the same personal income tax liability?	-
What is a woman's tax liability as percentage of a man's?	-

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	-

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# JAPAN

Female population: 65,469,819  
Female labor force participation: 61%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	60% + fixed allowance
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	365

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	365
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	65
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	154%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	130%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	15%

# JORDAN

Female population: 2,875,263  
Female labor force participation: 16%

Middle East & North Africa  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	70
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	365

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	154%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	204%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	1192%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# KAZAKHSTAN

Female population: 8,203,258  
Female labor force participation: 73%

Eastern Europe & Central Asia  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	126
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	63
What is the statutory retirement age for women in the private sector?	58
What is the minimum pensionable age for men?	63
What is the minimum pensionable age for women?	58
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	113%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	109%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

**Accessing institutions**

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

**Using property**

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

**Getting a job****Working hours and industry restrictions**

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

**Parental benefits—maternity**

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	90
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

**Parental benefits—paternity**

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	14
If paternity leave is paid, who pays the benefits?	Yes, employer

**Retirement age**

What is the statutory retirement age for men in the private sector?	55
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	55
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

**Dealing with taxes****Direct differentiation**

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

**Indirect differentiation**

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	149%

**Building credit**

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

**Going to court**

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# KOREA, REP.

Female population: 24,541,905  
Female labor force participation: 54%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	60
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	30

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	365
If paternity leave is paid, who pays the benefits?	Yes, government

### Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	55
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	No
What is a woman's tax liability as percentage of a man's?	98%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

### Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	94%

**Accessing institutions**

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

**Using property**

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

**Getting a job****Working hours and industry restrictions**

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

**Parental benefits—maternity**

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	70
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	180

**Parental benefits—paternity**

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	180
If paternity leave is paid, who pays the benefits?	No

**Retirement age**

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

**Dealing with taxes****Direct differentiation**

Is joint filing allowed?	N/A
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

**Indirect differentiation**

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

**Building credit**

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

**Going to court**

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# KYRGYZ REPUBLIC

Female population: 2,674,129  
Female labor force participation: 58%

Eastern Europe & Central Asia  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	126
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	1095

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	1095
If paternity leave is paid, who pays the benefits?	No

## Retirement age

What is the statutory retirement age for men in the private sector?	63
What is the statutory retirement age for women in the private sector?	58
What is the minimum pensionable age for men?	63
What is the minimum pensionable age for women?	58
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	108%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	106%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A



**Accessing institutions**

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

**Using property**

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

**Getting a job**

**Working hours and industry restrictions**

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

**Parental benefits—maternity**

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	90
What percentage of wages is paid during maternity leave?	70%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

**Parental benefits—paternity**

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

**Retirement age**

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	55
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

**Dealing with taxes**

**Direct differentiation**

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

**Indirect differentiation**

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	202%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	179%

**Building credit**

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

**Going to court**

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# LATVIA

Female population: 1,222,168  
Female labor force participation: 67%

Eastern Europe & Central Asia  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	112
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	547.5

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	10
If paternity leave is paid, who pays the benefits?	Yes, government

### Retirement age

What is the statutory retirement age for men in the private sector?	62
What is the statutory retirement age for women in the private sector?	61.5
What is the minimum pensionable age for men?	62
What is the minimum pensionable age for women?	61.5
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	115%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	107%

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

### Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# LEBANON

Female population: 2,112,130  
Female labor force participation: 27%

Middle East & North Africa  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	49
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	64
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	64
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	No
What is a woman's tax liability as percentage of a man's?	147%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	184%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	151%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	82%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# LESOTHO

Female population: 1,066,197  
Female labor force participation: 69%

Sub-Saharan Africa  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	0%
Who pays maternity leave benefits?	N/A
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	84

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

### Retirement age

What is the statutory retirement age for men in the private sector?	-
What is the statutory retirement age for women in the private sector?	-
What is the minimum pensionable age for men?	70
What is the minimum pensionable age for women?	70
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	184%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	134%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# LITHUANIA

Female population: 1,788,582  
Female labor force participation: 65%

Eastern Europe & Central Asia  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	126
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	1095

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	30
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	62.5
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	57.5
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	103%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	102%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# MADAGASCAR

Female population: 9,595,242  
Female labor force participation: 84%

Sub-Saharan Africa  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

### Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	458%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	167%

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	1195%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

### Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

**Accessing institutions**

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

**Using property**

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

**Getting a job****Working hours and industry restrictions**

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

**Parental benefits—maternity**

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	56
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

**Parental benefits—paternity**

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

**Retirement age**

What is the statutory retirement age for men in the private sector?	..
What is the statutory retirement age for women in the private sector?	..
What is the minimum pensionable age for men?	..
What is the minimum pensionable age for women?	..
In the private sector, is it mandatory to retire at the statutory retirement age?	No

**Dealing with taxes****Direct differentiation**

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

**Indirect differentiation**

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	300%

**Building credit**

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

**Going to court**

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# MALAYSIA

Female population: 13,284,173  
Female labor force participation: 47%

East Asia & Pacific  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	60
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	55
What is the statutory retirement age for women in the private sector?	50
What is the minimum pensionable age for men?	55
What is the minimum pensionable age for women?	50
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	255%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	122%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	19%



**Accessing institutions**

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

**Using property**

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

**Getting a job****Working hours and industry restrictions**

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

**Parental benefits—maternity**

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

**Parental benefits—paternity**

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	3
If paternity leave is paid, who pays the benefits?	Yes, employer

**Retirement age**

What is the statutory retirement age for men in the private sector?	58
What is the statutory retirement age for women in the private sector?	58
What is the minimum pensionable age for men?	53
What is the minimum pensionable age for women?	53
In the private sector, is it mandatory to retire at the statutory retirement age?	No

**Dealing with taxes****Direct differentiation**

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

**Indirect differentiation**

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	600%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	154%

**Building credit**

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	1673%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

**Going to court**

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# MAURITANIA

Female population: 1,577,989  
Female labor force participation: 63%

Sub-Saharan Africa  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	No
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	200%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	451%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# MEXICO

Female population: 53,959,411  
Female labor force participation: 44%

Latin America & Caribbean  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	112%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	112%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# MOLDOVA

Female population: 1,907,119  
Female labor force participation: 51%

Eastern Europe & Central Asia  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	126
What percentage of wages is paid during maternity leave?	60%-100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	1095

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	1095
If paternity leave is paid, who pays the benefits?	Yes, employer and government

## Retirement age

What is the statutory retirement age for men in the private sector?	62
What is the statutory retirement age for women in the private sector?	57
What is the minimum pensionable age for men?	62
What is the minimum pensionable age for women?	57
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	226%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	201%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# MONGOLIA

Female population: 1,330,073  
Female labor force participation: 60%

East Asia & Pacific  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	120
What percentage of wages is paid during maternity leave?	70% + fixed allowance
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	-
Do men and women face the same personal income tax liability?	-
What is a woman's tax liability as percentage of a man's?	-

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	-

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	44%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# MONTENEGRO

Female population: 316,825  
Female labor force participation: ..

Eastern Europe & Central Asia  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	365
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	1095

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	1095
If paternity leave is paid, who pays the benefits?	No

### Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	-

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	105%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	104%

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

### Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	9%

# MOROCCO

Female population: 15,885,711  
Female labor force participation: 27%

Middle East & North Africa  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	365

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	244%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	159%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# NAMIBIA

Female population: 1,072,659  
Female labor force participation: 50%

Sub-Saharan Africa  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	90
What percentage of wages is paid during maternity leave?	80%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	206%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	149%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A



**Accessing institutions**

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

**Using property**

Do men and women have equal ownership rights over movable and immovable property?	No
Do men and women have equal inheritance rights over movable and immovable property?	No

**Getting a job****Working hours and industry restrictions**

Can women work the same night hours as men?	No
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

**Parental benefits—maternity**

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	52
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

**Parental benefits—paternity**

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

**Retirement age**

What is the statutory retirement age for men in the private sector?	55
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	55
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

**Dealing with taxes****Direct differentiation**

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

**Indirect differentiation**

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	122%

**Building credit**

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	8647%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

**Going to court**

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# NETHERLANDS

Female population: 8,297,976  
Female labor force participation: 70%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	112
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	180

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	30
If paternity leave is paid, who pays the benefits?	Yes, employer

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	65
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	153%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	156%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	1%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	5%

# NEW ZEALAND

Female population: 2,161,046  
Female labor force participation: 71%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	100% or fixed allowance
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	364

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	7
If paternity leave is paid, who pays the benefits?	No

### Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	65
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	112%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	123%

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

### Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	19%

# NICARAGUA

Female population: 2,864,644  
Female labor force participation: 40%

Latin America & Caribbean  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

### Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	156%

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

### Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

**Accessing institutions**

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

**Using property**

Do men and women have equal ownership rights over movable and immovable property?	-
Do men and women have equal inheritance rights over movable and immovable property?	-

**Getting a job****Working hours and industry restrictions**

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

**Parental benefits—maternity**

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	50%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

**Parental benefits—paternity**

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

**Retirement age**

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	55
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

**Dealing with taxes****Direct differentiation**

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

**Indirect differentiation**

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	132%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	107%

**Building credit**

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	3069%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

**Going to court**

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# NIGERIA

Female population: 75,507,473  
Female labor force participation: 39%

Sub-Saharan Africa  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	50%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	No
What is a woman's tax liability as percentage of a man's?	101%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	134%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	137%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# NORWAY

Female population: 2,399,868  
Female labor force participation: 75%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	126
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	360

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	14
If paternity leave is paid, who pays the benefits?	-

## Retirement age

What is the statutory retirement age for men in the private sector?	67
What is the statutory retirement age for women in the private sector?	67
What is the minimum pensionable age for men?	62
What is the minimum pensionable age for women?	62
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	109%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	131%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	23%

**Accessing institutions**

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

**Using property**

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

**Getting a job****Working hours and industry restrictions**

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

**Parental benefits—maternity**

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	42
What percentage of wages is paid during maternity leave?	0%
Who pays maternity leave benefits?	N/A
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

**Parental benefits—paternity**

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

**Retirement age**

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	45
What is the minimum pensionable age for women?	45
In the private sector, is it mandatory to retire at the statutory retirement age?	No

**Dealing with taxes****Direct differentiation**

Is joint filing allowed?	N/A
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

**Indirect differentiation**

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

**Building credit**

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

**Going to court**

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A



# PAKISTAN

Female population: 80,521,231  
Female labor force participation: 22%

South Asia  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	55
What is the statutory retirement age for women in the private sector?	50
What is the minimum pensionable age for men?	55
What is the minimum pensionable age for women?	50
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	120%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# PANAMA

Female population: 1,682,965  
Female labor force participation: 52%

Latin America & Caribbean  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	62
What is the statutory retirement age for women in the private sector?	57
What is the minimum pensionable age for men?	62
What is the minimum pensionable age for women?	57
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	103%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	155%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# PAPUA NEW GUINEA

Female population: 3,170,931  
Female labor force participation: 72%

East Asia & Pacific  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	-
Do married men and married women have equal capacity by law?	-

## Using property

Do men and women have equal ownership rights over movable and immovable property?	-
Do men and women have equal inheritance rights over movable and immovable property?	-

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	108
What percentage of wages is paid during maternity leave?	0%
Who pays maternity leave benefits?	N/A
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	55
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	55
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	129%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	331%

# PARAGUAY

Female population: 3,081,881  
Female labor force participation: 74%

Latin America & Caribbean  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	50%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	5
If paternity leave is paid, who pays the benefits?	Yes, employer

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	600%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

**Accessing institutions**

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

**Using property**

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

**Getting a job****Working hours and industry restrictions**

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

**Parental benefits—maternity**

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	90
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

**Parental benefits—paternity**

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

**Retirement age**

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	65
In the private sector, is it mandatory to retire at the statutory retirement age?	No

**Dealing with taxes****Direct differentiation**

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

**Indirect differentiation**

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	200%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	202%

**Building credit**

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

**Going to court**

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# PHILIPPINES

Female population: 44,840,043  
Female labor force participation: 51%

East Asia & Pacific  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	No
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	60
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	7
If paternity leave is paid, who pays the benefits?	Yes, employer

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	154%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	123%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	110%

# POLAND

Female population: 19,724,573  
Female labor force participation: 57%

Eastern Europe & Central Asia  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	112
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	14
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	103%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	127%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	31%

# PORTUGAL

Female population: 5,480,449  
Female labor force participation: 68%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	120
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	92
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	65
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	127%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	122%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	34%



# PUERTO RICO

Female population: 2,057,368  
Female labor force participation: 46%

Latin America & Caribbean  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	..
What percentage of wages is paid during maternity leave?	0%
Who pays maternity leave benefits?	N/A
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	84

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	62
What is the minimum pensionable age for women?	62
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	157%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	129%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	1%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	32%

# ROMANIA

Female population: 11,049,347  
Female labor force participation: 55%

Eastern Europe & Central Asia  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	126
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	730

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	730
If paternity leave is paid, who pays the benefits?	Yes, source of cash benefits unavailable

## Retirement age

What is the statutory retirement age for men in the private sector?	62
What is the statutory retirement age for women in the private sector?	58
What is the minimum pensionable age for men?	62
What is the minimum pensionable age for women?	58
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	200%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# RUSSIAN FEDERATION

Female population: 76,230,043  
Female labor force participation: 69%

Eastern Europe & Central Asia  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	140
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	540

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	540
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# RWANDA

Female population: 5,015,979  
Female labor force participation: 82%

Sub-Saharan Africa  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	66%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

### Retirement age

What is the statutory retirement age for men in the private sector?	57.5
What is the statutory retirement age for women in the private sector?	57.5
What is the minimum pensionable age for men?	57.5
What is the minimum pensionable age for women?	57.5
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	-
Do men and women face the same personal income tax liability?	-
What is a woman's tax liability as percentage of a man's?	-

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	-

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	201%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

### Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# SAUDI ARABIA

Female population: 11,106,275  
Female labor force participation: 20%

Middle East & North Africa  
High income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	70
What percentage of wages is paid during maternity leave?	50%-100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	1
If paternity leave is paid, who pays the benefits?	Yes, employer

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	N/A
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	28%

# SENEGAL

Female population: 6,155,326  
Female labor force participation: 63%

Sub-Saharan Africa  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	-
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	55
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	53
What is the minimum pensionable age for women?	53
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	-
Do men and women face the same personal income tax liability?	-
What is a woman's tax liability as percentage of a man's?	-

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	-

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	1034%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# SERBIA

Female population: 3,714,497  
Female labor force participation: ..

Eastern Europe & Central Asia  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	365
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	-
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	247
If paternity leave is paid, who pays the benefits?	Yes, source of cash benefits unavailable

## Retirement age

What is the statutory retirement age for men in the private sector?	63
What is the statutory retirement age for women in the private sector?	58
What is the minimum pensionable age for men?	63
What is the minimum pensionable age for women?	58
In the private sector, is it mandatory to retire at the statutory retirement age?	-

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	600%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	81%

# SINGAPORE

Female population: 2,406,725  
Female labor force participation: 60%

East Asia & Pacific  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	67%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	67
What is the statutory retirement age for women in the private sector?	67
What is the minimum pensionable age for men?	62
What is the minimum pensionable age for women?	62
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	No
What is a woman's tax liability as percentage of a man's?	76%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	478%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	160%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	19%



# SLOVAK REPUBLIC

Female population: 2,783,230  
Female labor force participation: 62%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	196
What percentage of wages is paid during maternity leave?	55%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	1095

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	1095
If paternity leave is paid, who pays the benefits?	No

## Retirement age

What is the statutory retirement age for men in the private sector?	62
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	62
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	103%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	102%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	5%

# SLOVENIA

Female population: 1,043,606  
Female labor force participation: 66%

Eastern Europe & Central Asia  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	365
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	62
What is the statutory retirement age for women in the private sector?	62
What is the minimum pensionable age for men?	62
What is the minimum pensionable age for women?	58
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	117%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	251%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	3%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	23%

# SOUTH AFRICA

Female population: 24,693,026  
Female labor force participation: 50%

Sub-Saharan Africa  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	112
What percentage of wages is paid during maternity leave?	45%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	3
If paternity leave is paid, who pays the benefits?	Yes, employer

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	206%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	133%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	15%

# SPAIN

Female population: 23,112,586  
Female labor force participation: 60%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	112
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	1095

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	1095
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	65
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	143%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	153%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	26%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# SRI LANKA

Female population: 10,222,644  
Female labor force participation: 46%

South Asia  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	No
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	55
What is the statutory retirement age for women in the private sector?	50
What is the minimum pensionable age for men?	55
What is the minimum pensionable age for women?	50
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	365%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	229%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# SUDAN

Female population: 20,529,748  
Female labor force participation: 33%

Sub-Saharan Africa  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	56
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	-
Do men and women face the same personal income tax liability?	-
What is a woman's tax liability as percentage of a man's?	-

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	-

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# SWEDEN

Female population: 4,646,832  
Female labor force participation: 77%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	80%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	240
If paternity leave is paid, who pays the benefits?	Yes, government

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	61
What is the minimum pensionable age for women?	61
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	169%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	112%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	6%

# SWITZERLAND

Female population: 3,901,338  
Female labor force participation: 75%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	112
What percentage of wages is paid during maternity leave?	80%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	64
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	64
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	1%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A



# SYRIAN ARAB REPUBLIC

Female population: 10,514,498  
Female labor force participation: 22%

Middle East & North Africa  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	60
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	-
Do men and women face the same personal income tax liability?	-
What is a woman's tax liability as percentage of a man's?	-

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	-

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	8%

# TAIWAN, CHINA

Female population: ..  
Female labor force participation: ..

East Asia & Pacific  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	56
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	730

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	2
If paternity leave is paid, who pays the benefits?	Yes, employer

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	65
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	171%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	130%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	18%

# TANZANIA

Female population: 21,313,615  
Female labor force participation: 89%

Sub-Saharan Africa  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	3
If paternity leave is paid, who pays the benefits?	Yes, employer

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	55
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	128%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# THAILAND

Female population: 34,231,739  
Female labor force participation: 70%

East Asia & Pacific  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	45
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	45

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	55
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	55
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	249%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	164%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

**Accessing institutions**

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

**Using property**

Do men and women have equal ownership rights over movable and immovable property?	No
Do men and women have equal inheritance rights over movable and immovable property?	No

**Getting a job****Working hours and industry restrictions**

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

**Parental benefits—maternity**

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	98
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

**Parental benefits—paternity**

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

**Retirement age**

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

**Dealing with taxes****Direct differentiation**

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

**Indirect differentiation**

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

**Building credit**

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	2570%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

**Going to court**

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# TURKEY

Female population: 36,777,724  
Female labor force participation: 26%

Eastern Europe & Central Asia  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	112
What percentage of wages is paid during maternity leave?	67%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	180

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	58
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	58
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	154%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	136%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	7%

# UGANDA

Female population: 15,807,008  
Female labor force participation: 84%

Sub-Saharan Africa  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	60
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	180

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	4
If paternity leave is paid, who pays the benefits?	Yes, employer

## Retirement age

What is the statutory retirement age for men in the private sector?	55
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	50
What is the minimum pensionable age for women?	50
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	7507%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	125%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# UKRAINE

Female population: 24,921,809  
Female labor force participation: 64%

Eastern Europe & Central Asia  
Lower middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	126
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	1095

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	1095
If paternity leave is paid, who pays the benefits?	No

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	58.5
What is the minimum pensionable age for women?	53.5
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A



# UNITED ARAB EMIRATES

Female population: 1,457,658  
Female labor force participation: 41%

Middle East & North Africa  
High income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	45
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	N/A
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	100%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# UNITED KINGDOM

Female population: 31,298,587  
Female labor force participation: 70%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	365
What percentage of wages is paid during maternity leave?	90%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	14
If paternity leave is paid, who pays the benefits?	-

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	65
What is the minimum pensionable age for women?	65
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	131%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	154%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	21%

# UNITED STATES

Female population: 154,108,820  
Female labor force participation: 69%

OECD High income  
High income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	0
What percentage of wages is paid during maternity leave?	0%
Who pays maternity leave benefits?	N/A
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	84

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	65
What is the statutory retirement age for women in the private sector?	65
What is the minimum pensionable age for men?	62
What is the minimum pensionable age for women?	62
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	266%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	130%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	N/A

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	11%

# URUGUAY

Female population: 1,725,378  
Female labor force participation: 64%

Latin America & Caribbean  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	3
If paternity leave is paid, who pays the benefits?	Yes, source of cash benefits unavailable

### Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	60
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	60
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	206%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	117%

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

### Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# UZBEKISTAN

Female population: 13,735,230  
Female labor force participation: 62%

Eastern Europe & Central Asia  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	126
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	730

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	Yes
What is the mandatory minimum length of paternity leave (in calendar days)?	730
If paternity leave is paid, who pays the benefits?	No

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	129%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	129%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# VENEZUELA, R.B.

Female population: 13,911,475  
Female labor force participation: 55%

Latin America & Caribbean  
Upper middle income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	126
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer and government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	Yes
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	100%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	154%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	N/A
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# VIETNAM

Female population: 43,674,335  
Female labor force participation: 75%

East Asia & Pacific  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	Yes
Do married men and married women have equal capacity by law?	Yes

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	Yes

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	No

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	120
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Government
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	60
What is the minimum pensionable age for women?	55
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	No tax liability
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	180%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

## Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A

# YEMEN, REP.

Female population: 11,394,438  
Female labor force participation: 23%

Middle East & North Africa  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	No
Do married men and married women have equal capacity by law?	No

## Using property

Do men and women have equal ownership rights over movable and immovable property?	Yes
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	No
Can women work in all industries?	No
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	60
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

### Retirement age

What is the statutory retirement age for men in the private sector?	60
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	50
What is the minimum pensionable age for women?	46
In the private sector, is it mandatory to retire at the statutory retirement age?	No

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	Yes
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	-
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	-

### Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	236%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	No

### Going to court

Is there a small claims court or fast track procedure for small claims?	No
If so, what is the maximum amount for a small claim (as % of income per capita)?	N/A



# ZAMBIA

Female population: 6,327,412  
Female labor force participation: 60%

Sub-Saharan Africa  
Low income

## Accessing institutions

Do men and women have equal capacity by law?	-
Do married men and married women have equal capacity by law?	-

## Using property

Do men and women have equal ownership rights over movable and immovable property?	-
Do men and women have equal inheritance rights over movable and immovable property?	No

## Getting a job

### Working hours and industry restrictions

Can women work the same night hours as men?	Yes
Can women work in all industries?	Yes
Can pregnant and nursing mothers work the same hours and in the same industries as men and other women?	Yes

### Parental benefits—maternity

Does the government mandate paid or unpaid maternity leave for women employees?	Yes
What is the mandatory minimum length of paid maternity leave (in calendar days)?	84
What percentage of wages is paid during maternity leave?	100%
Who pays maternity leave benefits?	Employer
What is the mandatory minimum length of unpaid maternity leave (in calendar days)?	0

### Parental benefits—paternity

Does the government mandate paid or unpaid paternity leave?	No
What is the mandatory minimum length of paternity leave (in calendar days)?	0
If paternity leave is paid, who pays the benefits?	N/A

## Retirement age

What is the statutory retirement age for men in the private sector?	55
What is the statutory retirement age for women in the private sector?	55
What is the minimum pensionable age for men?	50
What is the minimum pensionable age for women?	50
In the private sector, is it mandatory to retire at the statutory retirement age?	Yes

## Dealing with taxes

### Direct differentiation

Is joint filing allowed?	No
Do men and women face the same personal income tax liability?	Yes
What is a woman's tax liability as percentage of a man's?	100%

### Indirect differentiation

Does single wage earner family face the same tax liability as a double wage earner family where both spouses contribute equally to the income?	No
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 1)?	394%
What is the tax liability of a single wage earner family as percentage of the tax liability of a double wage earner family where both adults contribute equally to the income (option 2)?	157%

## Building credit

What is the minimum loan amount covered in the private credit bureau or public credit registry (as % of income per capita)?	0%
Are Microfinance Institutions providers of information to private credit bureaus or public credit registries?	Yes

## Going to court

Is there a small claims court or fast track procedure for small claims?	Yes
If so, what is the maximum amount for a small claim (as % of income per capita)?	104%

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**Women, Business and the Law 2010** is a pilot report examining laws and regulations affecting women's prospects as entrepreneurs and employees. The report's quantitative indicators are intended to inform research and policy discussions on how to improve women's economic opportunities and outcomes.

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