







This booklet contains the front matter and executive summary from *Women, Business and the Law 2023,* doi: 10.1596/978-1-4648-1944-5. A PDF of the final book is available at https://openknowledge.worldbank.org/ and http://documents.worldbank.org/, and print copies can be ordered at www.amazon.com. Please use the final version of the book for citation, reproduction, and adaptation purposes.

 $\ensuremath{\mathbb{C}}$ 2023 International Bank for Reconstruction and Development / The World Bank

1818 H Street NW, Washington, DC 20433

Telephone: 202-473-1000; Internet: www.worldbank.org

Some rights reserved

This work is a product of the staff of The World Bank with external contributions. The findings, interpretations, and conclusions expressed in this work do not necessarily reflect the views of The World Bank, its Board of Executive Directors, or the governments they represent. The World Bank does not guarantee the accuracy, completeness, or currency of the data included in this work and does not assume responsibility for any errors, omissions, or discrepancies in the information, or liability with respect to the use of or failure to use the information, methods, processes, or conclusions set forth. The boundaries, colors, denominations, and other information shown on any map in this work do not imply any judgment on the part of The World Bank concerning the legal status of any territory or the endorsement or acceptance of such boundaries.

Nothing herein shall constitute or be construed or considered to be a limitation upon or waiver of the privileges and immunities of The World Bank, all of which are specifically reserved.

Rights and Permissions



This work is available under the Creative Commons Attribution 3.0 IGO license (CC BY 3.0 IGO) http://creativecommons.org /licenses/by/3.0/igo. Under the Creative Commons Attribution license, you are free to copy, distribute, transmit, and adapt this work, including for commercial purposes, under the following conditions:

Attribution—Please cite the work as follows: World Bank. 2023. "Women, Business and the Law 2023." Executive summary booklet. World Bank, Washington, DC. License: Creative Commons Attribution CC BY 3.0 IGO

Translations—If you create a translation of this work, please add the following disclaimer along with the attribution: *This translation was not created by The World Bank and should not be considered an official World Bank translation. The World Bank shall not be liable for any content or error in this translation.*

Adaptations—If you create an adaptation of this work, please add the following disclaimer along with the attribution: *This is an adaptation of an original work by The World Bank. Views and opinions expressed in the adaptation are the sole responsibility of the author or authors of the adaptation and are not endorsed by The World Bank.*

Third-party content—The World Bank does not necessarily own each component of the content contained within the work. The World Bank therefore does not warrant that the use of any third-party-owned individual component or part contained in the work will not infringe on the rights of those third parties. The risk of claims resulting from such infringement rests solely with you. If you wish to re-use a component of the work, it is your responsibility to determine whether permission is needed for that re-use and to obtain permission from the copyright owner. Examples of components can include, but are not limited to, tables, figures, or images.

All queries on rights and licenses should be addressed to World Bank Publications, The World Bank Group, 1818 H Street NW, Washington, DC 20433, USA; e-mail: pubrights@worldbank.org.

Cover design and illustration: Dania Kibbi, Base Three Studio



CONTENTS

vii Acknowledgments

ix Main Messages

xiii Abbreviations

1 Executive Summary

Women, Business and the Law 2023 is the ninth in a series of annual studies measuring the laws that affect women's economic opportunity in 190 economies. The project presents eight indicators structured around women's interactions with the law as they progress through their lives and careers: Mobility, Workplace, Pay, Marriage, Parenthood, Entrepreneurship, Assets, and Pension.

Women, Business and the Law 2023 identifies barriers to women's economic participation and encourages the reform of discriminatory laws. This year, the study also includes new research, a literature review, and analysis of 53 years of reforms for women's rights. The indicators build evidence of the critical relationship between legal gender equality and women's employment and entrepreneurship.

By examining the economic decisions that women make throughout their working lives, as well as the progress made toward gender equality over the last 53 years, *Women, Business and the Law* continues to make important contributions to research and policy discussions about the state of women's economic empowerment. Data in *Women, Business and the Law 2023* are current as of October 1, 2022.

Figures

- ES.1: Eight Women, Business and the Law indicators measure legal differences between men and women at different stages of their working life
- ES.2: The largest gaps are in the Middle East and North Africa and in Sub-Saharan Africa
- ES.3: In 2021-22, 18 economies enacted reforms across all Women, Business and the Law indicators
- ES.4: Progress toward gender-equal laws has been uneven across time and regions
- **ES.5:** Historically more unequal areas have reformed faster over time
- ES.6: Expanding the scope of the Women, **Business and the Law index**

Map

1: The global average Women, Business and the Law score is 77.1

Table

ES.1: Eighteen economies improved their Women, Business and the Law 2023 score



FOREWORD

An economy is more dynamic, strong, and resilient when *all* citizens—women and men alike—can contribute equally. When laws restrict women's voice and agency, fail to protect them from violence, or discriminate them at the workplace and in retirement, women are less likely to participate fully in the economy and to contribute with their talent, knowledge, and skills. Economies that limit women's contributions cannot reach their full potential.

The World Bank's Women, Business and the Law project shows how equal legal rights and freedoms for women can be achieved around the world. It tracks how the law affects women's decisions and opportunities at various stages in their lives—from the essentials of freedom of movement and safety to the reconciliation of work and parenting, from the ability to own assets and access credit to the ability to inherit their fair share of property. It works under the premise—well supported by economic evidence—that a legal environment in which women have the same rights and opportunities as men leads to economic prosperity for everyone.

This year's *Women, Business and the Law* report brings some promising news. Last year, despite multiple overlapping global crises, most parts of the world strengthened legal gender equality across all areas measured. Economies in Sub-Saharan Africa led the way in 2022, enacting more than half of the reforms recorded. Many of these reforms addressed laws affecting women's pay and careers after having children—the areas with the most room to improve.

This year's report goes far beyond recent developments. It also provides the first comprehensive assessment of annual data gathered over more than five decades—from 1970 through 2022. Progress in this period has been remarkable: overall, economies have adopted more than 2,000 laws enhancing legal gender parity. The average *Women*, *Business and the Law* score has improved by about two-thirds as a result. Some of the strongest performers are economies that began with large gender-related legal gaps in the 1970s. The evidence is unmistakable: progress is possible when the right forces are at play.

Yet this good news is not nearly enough. The rate of progress has been uneven across economies, regions, and areas of reform. Only 14 economies have reached legal gender parity. The rate of catch-up has been slow. At today's pace, it will take several decades to close the legal gender gap across the world. This means that millions of young women entering the workforce today will have to wait until retirement—many even longer—before they get equal rights.

Today, nearly 2.4 billion working-age women live in economies that do not grant them the same rights as men. The year 2022 marks a low point in one respect: economies adopted the fewest gender-related reforms in more than two decades. In some economies, moreover, a troubling trend is under way: previously granted rights are being reversed. Women, Business and the Law 2023 finds that some economies have made legal changes to strip women of existing rights, including the freedom of movement and the ability to get a job. Some have imposed additional burdens, like the duty of obedience to the husband. There is a lot to be done.

Empowering women is not just a matter of social justice. It is a prerequisite for economic development, especially at a time when global growth is slowing and economies will need to summon all of their productive energies to generate a lasting recovery from the crises of recent years. The World Bank Group is committed to help in instituting policies to ensure that women become full and equal participants in that recovery.

Indermit Gill Chief Economist and Senior Vice President for Development Economics World Bank Group



ACKNOWLEDGMENTS

Data collection and analysis for *Women, Business and the Law 2023* were conducted by a World Bank Group team led by Tea Trumbic (manager, *Women, Business and the Law*), under the general direction of Norman V. Loayza (director, Global Indicators Group, Development Economics). Overall guidance for preparation of the report was provided by Indermit Gill (chief economist and senior vice president Development Economics) and Aart Kraay (deputy chief economist and director of development policy, Development Economics).

Members of the core research team were Nelsy Affoum, Nisha Arekapudi, Carolina Azcuña, Daniela Behr, Julia Constanze Braunmiller, Eduardo Calderón Pontaza, Mila Cantar, Alexis Koumjian Cheney, Claudia Lenny Corminales, Marie Dry, Rebecca Michelle Ego, Marina Elefante, Mahmoud Elsaman, Emilia Galiano, Bill Garthwaite, Mariam Anais Gnakra, Héloïse Groussard, Marie Caitriona Hyland, Viktoria Khaitina, Jungwon Kim, Shantel Marekera, Natália Mazoni Silva Martins, Olena Mykhalchenko, Hannelore Niesten, Caroline Perrin, Alena Sakhonchik, Isabel Santagostino Recavarren, Camelia Saranciuc, Liang Shen, Nayantara Vohra, Siyi Wang, Lara Wanna, and Yasmin Zand. The team was assisted by Consuelo Jurado Tan, Fahima Abdi Ali, Sakshi Chandra, Luiza Ferraz Di Ricco, Yoonhye Kim, Beryl Nana Ama Akuffo-Kwapong, Marla Munkh-Achit, Rosie Shrestha, Alisa Vithoontien, Yue (Sophie) Xi, and Yingxin Zhang.

Support for *Women, Business and the Law* is provided by the Bill & Melinda Gates Foundation, the United States Agency for International Development, and the William and Flora Hewlett Foundation.

The report was edited by Elizabeth Forsyth and Sabra Ledent and proofread by Catherine Farley. Dania Kibbi, Base Three Studio, was the principal graphic designer. Special thanks go to Stephen Pazdan, who coordinated and oversaw formal production of the report by the World Bank's publishing program. The team would also like to thank Jewel McFadden, who managed the overall publication process. The Women, Business and the Law 2023 outreach strategy is managed by Joseph Rebello and supported by Shane Romig, Kristen Milhollin, Karolina Ordon, Mariana Lozzi Teixeira, and World Bank Group communications colleagues at headquarters and around the world. Development and management of the Women, Business and the Law website and other technical services are supported by Manasi Amalraj, Rajesh Ammassamveettil, Ying Chi, Varun Doiphode, Suman Gupta, Fengsheng Huang, Anna Maria Kojzar, Debora Manandhar, Akash Pradhan, Balasubramanian Ramakrishnan, Shrikant Bhaskar Shinde, and Geoffrey Shott. Shuting Sun and Divyanshi Wadhwa supported with data visualization. Monique Pelloux Patron and Van Thi Hong Do provided the team with resource management support. The team would also like to thank Irina Koval, Rose Gachina, and Tersit Berhane Ghiday for their help with coordination.

The team is grateful for valuable comments provided by Taylor Boyce, Nan Jiang, and other colleagues, both within and outside the World Bank Group, and for guidance provided by the World Bank Group's executive directors. The team would especially like to acknowledge the guidance of Brian Stacy, Divyanshi Wadhwa, Gero Carletto, Heather Moylan, Kathleen G. Beegle, and Umar Serajuddin. The team would also like to thank the many World Bank Group colleagues who provided written comments during the formal Bank-wide review process.

This report was made possible by the generous contributions of more than 2,400 lawyers, judges, academics, civil society representatives, and public officials from 190 economies. Contact details for local experts wishing to be acknowledged are available on the Women, Business and the Law website at https://wbl.worldbank.org. Firms that have completed multiple questionnaires from their various offices around the world are listed as global and regional contributors.



MAIN MESSAGES

Overview

Women, Business and the Law 2023 assesses laws and regulations on women's economic participation in 190 economies, from 1970 to 2022. The report covers eight related areas: Mobility, Workplace, Pay, Marriage, Parenthood, Entrepreneurship, Assets, and Pension. The data offer objective and measurable benchmarks for evaluating global progress toward legal gender equality.

Women, Business and the Law's analysis starts from the premise that gender equality is essential for ending extreme poverty and boosting shared prosperity. Equal treatment of women under the law is associated with larger numbers of women entering and remaining in the labor force and rising to managerial positions. It generates higher wages for women and facilitates more women owning a business.

Globally, on average, women enjoy only 77 percent of the legal rights that men do; and nearly 2.4 billion women of working age around the world live in economies that do not grant them the same rights as men. Although great achievements have been made in recent decades, much remains to be done (map 1).

Moreover, in 2022, the global pace of reforms toward equal treatment of women under the law has slumped to a 20-year low. This "reform fatigue" is a potential impediment to economic growth and resilience at a critical time for the global economy. As global economic growth is slowing, all countries need to mobilize their full productive capacity to confront the confluence of crises besetting them. Reforming in ways that encourage women to contribute to the economy as employees and entrepreneurs will both level the playing field and make the economy more dynamic and resilient in the face of shocks.

At the current pace of reform, it would take at least 50 years to approach legal gender equality everywhere. In many countries, a woman entering the workforce today will retire before gaining the same rights as men. In the areas measured in the report, it will take over 1,500 reforms to reach substantial legal gender equality around the world.

Gender-related reforms in 2022

In 2022, only 34 gender-related legal reforms were recorded across 18 economies—the lowest number since 2001. The global average score on the *Women, Business and the Law* index rose just half a point to 77.1 from 2021 to 2022. Most reforms focused on increasing paid leave for parents and fathers, removing restrictions on women's work, and mandating equal pay.

INDEX 100 26.2 NO DATA

MAP 1 THE GLOBAL AVERAGE WOMEN, BUSINESS AND THE LAW SCORE IS 77.1

IBRD 47032 | FEBRUARY 2023

Source: Women, Business and the Law database.

- Sub-Saharan Africa made significant progress last year. The region accounted for more than half of all reforms worldwide in 2022, with seven economies—Benin, the Republic of Congo, Côte d'Ivoire, Gabon, Malawi, Senegal, and Uganda—enacting 18 positive legal changes.
- In East Asia and Pacific, China introduced a parental leave policy, Indonesia enacted legislation protecting women from sexual harassment in employment, and Mongolia mandated equal remuneration for work of equal value and introduced paid paternity leave.
- The Middle East and North Africa also passed some significant reforms. Bahrain equalized the ages at which women and men can retire with full pension benefits. Iraq prohibited gender-based discrimination in financial services. Malta introduced paid parental leave for each parent.
- Economies in other regions also enacted reforms: Costa Rica, Jamaica, Kazakhstan, the Netherlands, and Pakistan.

Global progress toward gender equality in the last five decades

Women, Business and the Law 2023 provides a comprehensive assessment of global progress toward gender equality in the law over the past five decades. Spanning from 1970 to today, Women, Business and the Law's historical database is an important tool for helping policy makers, civil society, the private sector, and researchers to understand the legal barriers facing women over time and around the world.

There is growing comparative evidence showing why countries decide to remove legal barriers for women. A country's institutional landscape, coupled with a stable economy and higher human capital, create the foundation for embarking on a reform process. The activism of women's groups and strategic multistakeholder coalitions help to create the momentum. Research and data are important tools for making the case for reforms. International legal mandates and technical assistance from international development partners offer key support for reformers seeking to identify good practices. These factors encourage and support the enactment of successful reforms.

Five main takeaways outline how, where, and how fast laws have changed since 1970:

- 1. Since 1970, the global average Women, Business and the Law score has improved by about two-thirds, rising from 45.8 to 77.1 points. The first decade of this century saw strong gains toward legal gender equality. Between 2000 and 2009, more than 600 reforms were introduced, with a peak of 73 reforms in 2002 and 2008. Since then, reform fatigue seems to have set in, particularly in areas that involve long-established norms, such as the rights of women to inherit and own property.
- 2. Today, just 14 economies—all high income—have laws giving women the same rights as men, and progress has been uneven across regions and over time. Worldwide, every economy has implemented at least one reform since 1970; however, 176 economies still have room to improve. Equality of economic opportunity for women is highest in Organisation for Economic Co-operation and Development (OECD) high-income economies, where the average score on the Women, Business and the Law index is 95.3 points, and lowest in the Middle East and North Africa region, where the average score is 53.2 points.
- 3. Progress across the areas measured has also been uneven, with most reforms in the areas of Workplace and Parenthood. Across all topic areas, most reforms have been issued to address domestic violence, prohibit gender discrimination in employment, and legislate on sexual harassment. The 1970s saw economies largely removing gender barriers on Mobility. The 1980s were characterized by isolated breakthroughs. The 1990s set the stage for a steep increase in women's legal empowerment, which picked up in the 2000s, a golden decade for women's legal rights in which economies reformed in all areas, with a remarkable spike in reforms under the Workplace indicator.
- 4. Economies with historically larger legal gender gaps have been catching up, especially since 2000. Faster progress is being made in economies that have had historically lower levels of gender equality. This is the case, for instance, in some countries in the Middle East and North Africa, and in Sub-Saharan Africa. Economies that have the highest growth rates in the Women, Business and the Law score include Bahrain, Botswana, the Democratic Republic of Congo, Indonesia, São Tomé and Príncipe, Saudi Arabia, South Africa, Togo, and the United Arab Emirates.
- 5. The catch-up effect has been happening across all areas covered by Women, Business and the Law, but the pace of progress has been uneven. The catch-up effect in closing the gender gap has been strongest in the laws affecting Workplace, followed by Parenthood, Pay, and Marriage. The catch-up effect has been weakest in laws related to Mobility, Assets, and Entrepreneurship.

Governments cannot afford to sideline as much as half of their population. Denying equal rights to women across much of the world not only is unfair to women, but also is a barrier to countries' ability to promote green, resilient, and inclusive development. Women cannot afford to wait any longer to reach gender equality. Neither can the global economy.



ABBREVIATIONS

BEE Business Enabling Environment

COVID-19 coronavirus disease 2019

ES Enterprise Survey

ILO International Labour Organization

OECD Organisation for Economic Co-operation and Development

SAR Special Administrative Region
WBL Women, Business and the Law

All dollar amounts are US dollars unless otherwise indicated.



Executive Summary

The state of women's legal rights

Policies empowering women strengthen the economy and are critical for lasting progress in development. Slowing global growth, the rising risks of climate change, conflict, and the lingering effects of COVID-19 have dealt a major setback to this progress in recent years—with disproportionate effects on the lives and livelihoods of women (Akrofi, Mahama, and Nevo 2021; De Paz, Gaddis, and Muller 2021; ILO 2022; Torres et al. 2021).

Women, Business and the Law's analysis of 53 years of laws affecting women's economic rights shows why greater gender equality is essential for ending extreme poverty and boosting shared prosperity. Equal treatment of women under the law is associated with larger numbers of women entering and remaining in the labor force and rising to managerial positions. It generates higher wages for women and facilitates more women owning a business. Reforming in ways that incentivize women to enter the labor force—as employees and entrepreneurs—will both level the playing field and make the economy more robust in the face of shocks (Halim, O'Sullivan, and Sahay 2022; Ubfal 2022). Women, Business and the Law has tracked these regulatory changes from 1970 to today, offering objective benchmarks for measuring global progress toward gender equality in 190 economies.

Women, Business and the Law 2023 details the current state of women's legal rights. The ninth in a series, this study presents a data set and index structured around a woman's working life (figure ES.1) as well as findings from historical data that highlight opportunities for reform and can inspire efforts to seek equality. Governments, the private sector, and civil society can use this framework to identify and remove barriers to women's economic empowerment and boost labor force participation and

FIGURE ES.1 | EIGHT WOMEN, BUSINESS AND THE LAW INDICATORS MEASURE LEGAL DIFFERENCES BETWEEN MEN AND WOMEN AT DIFFERENT STAGES OF THEIR WORKING LIFE



Source: Women, Business and the Law team.

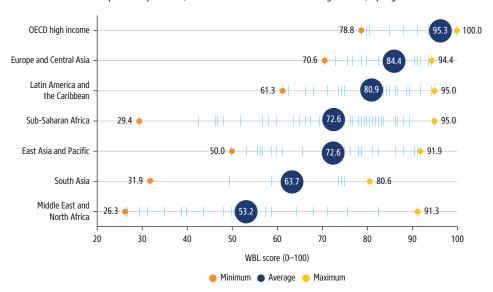
entrepreneurship. The World Bank Group's lending and technical assistance operations use *Women, Business and the Law* data to provide the analytical underpinnings for project design. Other institutions—such as the Atlantic Council; Equal Measures 2030; the Georgetown Institute for Women, Peace and Security; the Heritage Foundation; the Millennium Challenge Corporation; and UN Women—use it to influence policy change.

Women still have only three-quarters of the legal rights of men, and nearly 2.4 billion women of working age still do not have the same legal rights as men. The global average Women, Business and the Law score is 77.1 out of 100 in 2022, only half a point higher than in 2021. Today, 14 economies (Belgium, Canada, Denmark, France, Germany, Greece, Iceland, Ireland, Latvia, Luxembourg, the Netherlands, Portugal, Spain, and Sweden) score 100 on the index, meaning that women are on an equal legal standing with men in all of the areas measured (table ES.1). Nearly 90 million women of working age gained legal equality in the last decade. Yet, 2.4 billion women of working age do not have the same legal rights as men. More than half live in East Asia and Pacific (710 million) and South Asia (610 million), followed by Sub-Saharan Africa (330 million), Organisation for Economic Co-operation and Development (OECD) high income (260 million), Latin America and the Caribbean (210 million), Middle East and North Africa (150 million), and Europe and Central Asia (140 million). Economies with average scores above the global average of 77.1 tend to be in OECD high income, Europe and Central Asia, and Latin America and the Caribbean regions (figure ES.2). The Middle East and North Africa as well as South Asia have the lowest average scores.

Progress toward equal treatment for women has fallen to its weakest pace in 20 years. Since 2021, 18 economies introduced a total of 34 reforms toward gender equality across all areas measured by *Women, Business and the Law* (figure ES.3), the lowest number since 2001. Sub-Saharan Africa accounts for more than half of all reforms, with seven economies—Benin, the Republic of Congo, Côte d'Ivoire, Gabon, Malawi, Senegal, and Uganda—enacting 18 positive legal changes. Among these, two economies stand out: Côte d'Ivoire and Gabon. Côte d'Ivoire enacted reforms prohibiting discrimination in access to credit based on gender, addressing domestic violence, and removing restrictions on women's employment. Gabon continued along the path of reform undertaken last year, equalizing the process for obtaining a passport, mandating

FIGURE ES.2 THE LARGEST GAPS ARE IN THE MIDDLE EAST AND NORTH AFRICA AND IN SUB-SAHARAN AFRICA

Dispersion of Women, Business and the Law 2023 average scores, by region

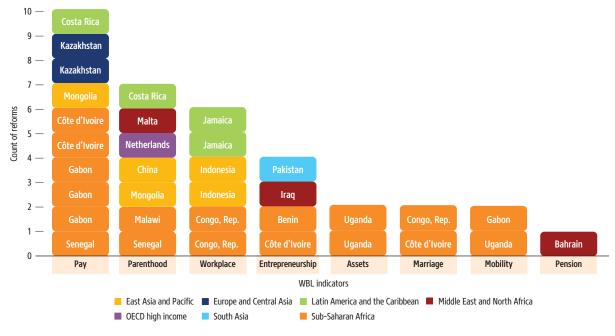


Source: Women, Business and the Law database.

Note: Each vertical line represents the score of an economy in its respective region. Each blue circle indicates the average score for a region. The minimum and maximum scores within each region are specified. OECD = Organisation for Economic Co-operation and Development.

FIGURE ES.3 | IN 2021–22, 18 ECONOMIES ENACTED REFORMS ACROSS ALL WOMEN, BUSINESS AND THE LAW **INDICATORS**

Count of reforms since October 2021, by economy, indicator, and region



Source: Women, Business and the Law database.

Note: OECD = Organisation for Economic Co-operation and Development.

TABLE ES.1	EIGH	TEEN ECONOMIES	IMPRO	OVED THEIR WOME	N, BU	SINESS AND THE LAW 2	2023 SC	ORE	
Economy	Score	Economy	Score	Economy	Score	Economy	Score	Economy	Score
Belgium	100.0	Malta 🗸	91.3	St. Lucia	83.8	Burundi	76.3	Botswana	63.8
Canada	100.0	Taiwan, China	91.3	São Tomé and Príncipe	83.1	Kiribati	76.3	Mali *	63.8
Denmark	100.0	United States	91.3	Burkina Faso	82.5	Seychelles	76.3	Dominica	62.5
France	100.0	Bulgaria	90.6	Fiji	82.5	Belarus	75.6	Haiti	61.3
Germany *	100.0	Mongolia ✓	90.6	Mozambique	82.5	Kazakhstan ✓	75.6	Micronesia, Fed. Sts.	61.3
Greece	100.0	Romania	90.6	Singapore	82.5	Morocco	75.6	Cameroon	60.0
Iceland	100.0	Ecuador	89.4	Türkiye	82.5	Bhutan *	75.0	Papua New Guinea	60.0
Ireland	100.0	Mauritius	89.4	United Arab Emirates	82.5	Ghana	75.0	Lebanon	58.8
Latvia	100.0	Bolivia	88.8	Togo	81.9	Honduras	75.0	Myanmar	58.8
Luxembourg	100.0	El Salvador	88.8	Bahamas, The	81.3	Samoa	75.0	Pakistan 🗸	58.8
Netherlands ✓	100.0	Mexico	88.8	Cambodia	81.3	Trinidad and Tobago	75.0	Tonga	58.8
Portugal	100.0	Uruguay	88.8	Liberia	81.3	India	74.4	Congo, Rep. 🗸	58.1
Spain	100.0	Georgia	88.1	Tanzania	81.3	Jamaica 🗸	74.4	Algeria	57.5
Sweden	100.0	Lao PDR	88.1	Uganda 🗸	81.3	Guatemala *	73.8	Niger	56.9
Estonia	97.5	South Africa	88.1	Zambia	81.3	Guinea	73.8	Solomon Islands	56.9
Finland	97.5	Switzerland	88.1	Grenada	80.6	Maldives	73.8	Palau	56.3
Italy	97.5	Vietnam *	88.1	Israel	80.6	Suriname	73.8	Vanuatu	55.6
New Zealand	97.5	Armenia	87.5	Kenya	80.6	Russian Federation	73.1	Brunei Darussalam	53.1
United Kingdom	97.5	Moldova	87.5	Nepal	80.6	Senegal ✓	72.5	Equatorial Guinea	51.9
Australia	96.9	Guyana	86.9	Barbados	80.0	Sierra Leone	72.5	Egypt, Arab Rep.	50.6
Austria	96.9	Zimbabwe	86.9	Chile	80.0	Djibouti *	71.3	Libya	50.0
Hungary	96.9	Cabo Verde	86.3	Malawi 🗸	80.0	Saudi Arabia 🗶	71.3	Malaysia	50.0
Norway	96.9	Dominican Republic	86.3	San Marino	80.0	St. Kitts and Nevis	71.3	Bangladesh	49.4
Slovenia	96.9	Namibia	86.3	Angola	79.4	Indonesia 🗸	70.6	Iraq ✓	48.1
Côte d'Ivoire ✓	95.0	Nicaragua	86.3	Argentina	79.4	Uzbekistan	70.6	Mauritania	48.1
Gabon ✓	95.0	Timor-Leste	86.3	Belize	79.4	Eritrea	69.4	Jordan	46.9
Peru	95.0	Bosnia and Herzegovina	85.0	Panama	79.4	Gambia, The	69.4	Somalia	46.9
Cyprus	94.4	Brazil	85.0	Azerbaijan	78.8	Madagascar *	69.4	Eswatini	46.3
Paraguay	94.4	Korea, Rep.	85.0	Congo, Dem. Rep.	78.8	Bahrain ✓	68.1	Guinea-Bissau	42.5
Croatia	93.8	Montenegro	85.0	Japan	78.8	St. Vincent and the Grenadines	68.1	Syrian Arab Republic	40.0
Czechia	93.8	North Macedonia	85.0	Philippines	78.8	South Sudan	67.5	Oman	38.8
Lithuania	93.8	Slovak Republic	85.0	Tajikistan	78.8	Antigua and Barbuda	66.3	Kuwait	35.0
Poland	93.8	Ukraine	85.0	China ✓	78.1	Chad	66.3	Afghanistan 🗶	31.9
Serbia	93.8	Venezuela, RB	85.0	Lesotho	78.1	Nigeria *	66.3	Iran, Islamic Rep.	31.3
Costa Rica ✓	91.9	Colombia	84.4	Thailand	78.1	Marshall Islands	65.6	Qatar	29.4
Hong Kong SAR, China	91.9	Benin ✓	83.8	Central African Republic	76.9	Sri Lanka	65.6	Sudan	29.4
Kosovo	91.9	Puerto Rico (US)	83.8	Ethiopia	76.9	Comoros	65.0	Yemen, Rep.	26.9
Albania	91.3	Rwanda	83.8	Kyrgyz Republic	76.9	Tunisia	64.4	West Bank and Gaza	26.3

Source: Women, Business and the Law database.

Note: Economies with a green check (🗸) saw an improvement in score due to reforms in one or more areas. Economies with a red X (X) introduced at least one legal change that reduced the score. Economies with an asterisk (*) saw a change in their score due to revisions made as a result of new information (Djibouti, Germany, Guatemala, Vietnam) and coding consistency (Bhutan, Madagascar, Mali, Nigeria).

equal remuneration for work of equal value, and removing all job restrictions for women. As a result, for the first time in 53 years, two economies from the Sub-Saharan Africa region score above 90 on the Women, Business and the Law index, and the average score for the Sub-Saharan Africa region has surpassed the score of the East Asia and Pacific region. Other countries that reformed this year are Bahrain, China, Costa Rica, Indonesia, Iraq, Jamaica, Kazakhstan, Malta, Mongolia, the Netherlands, and Pakistan.

Most reforms focused on increasing paid leave for parents and fathers, removing restrictions on women's work, and mandating equal pay. Although the Parenthood and Pay indicators have the most room to improve, with average scores of 56.4 and 70.0, respectively, they also registered the most reforms in 2022. Seven economies in five regions reformed laws measured by the Parenthood indicator. Specifically, China, Malta, and the Netherlands mandated paid parental leave, Costa Rica, Malawi, and Mongolia introduced paid paternity leave, and Senegal amended its law to prohibit the dismissal of pregnant women. Additionally, six economies in four regions enacted reforms captured by the Pay indicator. Costa Rica, Côte d'Ivoire, Gabon, Kazakhstan, and Senegal removed restrictions on women's work. Gabon and Mongolia also introduced provisions mandating equal remuneration for work of equal value.

Data trends from five decades of reform

The Women, Business and the Law historical data highlight the benefits of reform. Spanning from 1970 to today, Women, Business and the Law's historical database is an important tool for understanding the geographic and chronological dimensions of legal barriers faced by women. Removing legal constraints for women has been shown to be associated with various metrics of women's economic opportunity and socioeconomic development. The ability to act autonomously and work without legal limitations also allows women to access better jobs and can lead to higher labor force participation overall (Amin and Islam 2015; Htun, Jensenius, and Nelson-Nuñez 2019). Moreover, freedom from discrimination helps women to become entrepreneurs and access finance (Islam, Muzi, and Amin 2019). Evidence is also growing that family leave policies are correlated with women's empowerment. For example, Amin and Islam (2022) find a significant positive association between the legislated number of maternity leave days and female employment at the firm level. Evidence is emerging that gender equality is important not just for women's economic empowerment but also for macroeconomic development. Recent studies show that removing legal barriers for women can help poorer economies to catch up with richer economies (Sever 2022). This growing body of evidence highlights the need to continue working to level the legal playing field between women and men.

Comparative evidence is also growing to show why countries decide to remove legal barriers for women. For example, a common driver for the expansion of women's rights is the evolution of a country's political system. The extent to which various groups can participate in the decision-making institutions of a democratic economy matters, as does a civil society that is actively challenging societal order or mobilizing action. Education and higher human capital are also important enablers for the expansion of women's rights. Tertilt et al. (2022) show that economic development is an important predictor of women's rights. Case studies of historical legal reforms aimed at gender equality in the Democratic Republic of Congo, Ethiopia, India, Kenya, São Tomé and

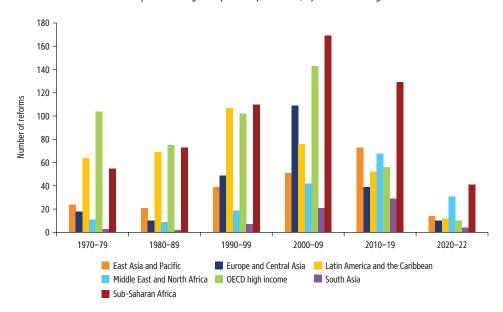
Príncipe, South Africa, Togo, and the United Arab Emirates reveal that international legal mandates, technical assistance from international development partners, the activism of women's groups, strategic multistakeholder coalitions, and the use of research and data are all decisive factors encouraging and supporting the enactment of successful reforms. Efforts to shed more light on what factors are driving reforms can guide future policy and expedite movement toward legal gender equality. They are a crucial first step toward identifying key challenges and opportunities to accelerate women's economic empowerment around the world.

Five main takeaways outline how, where, and how fast laws have changed since 1970. To provide more legal rights for women, economies have reformed existing laws or introduced new legislation. By tracking these changes, Women, Business and the Law highlights the remarkable catch-up effect in some economies. The findings underscore that reform efforts are happening around the world, irrespective of income level, culture, or region.

- 1. In the last five decades, the global average of the Women, Business and the Law score has improved by about two-thirds as a result of more than 2,000 reforms expanding women's legal rights. Over the course of 53 years, economies have introduced an impressive 2,151 reforms in all 35 areas of measurement, increasing the global average Women, Business and the Law score from 45.8 to 77.1 points. Between 2000 and 2009, more than 600 reforms were introduced, with a peak of 73 annual reforms in 2002 and 2008. However, since then, the pace of reform has slowed, and economies seem to be exhibiting reform fatigue in addressing notoriously stickier areas of the law such as Mobility and Assets. For instance, reforming inheritance laws will inevitably challenge long-established norms, and legislative measures might be slow and incremental. In 2022, only 34 reforms were recorded, a historic low since 2001. It will take another 1,549 reforms to reach legal gender equality everywhere.
- 2. Only 14 economies have achieved legal gender parity in 2022, as measured by Women, Business and the Law, and progress has been uneven across regions and over time. Worldwide, every economy has implemented at least one reform since 1970, allowing women to move one step closer to gender parity under the law. Despite this progress, gender disparities persist in all regions and all income levels: 176 economies still have room to improve, and at the recent pace of reform they will need at least another 50 years to reach 100.2 This means that a young woman entering the workforce today will retire before she is able to enjoy gender equal rights during her working life. Yet given the rather slow progress in some areas, such as reforming laws related to inheritance rights, it may take many more years to close existing gender gaps across all areas. Today, equality of economic opportunity for women is highest in OECD high-income economies, where the average score on the Women, Business and the Law index is 95.3 points, and lowest in the Middle East and North Africa region, where the average score is 53.2 points. There are also regional differences in the timing of reform efforts. Economies in Latin America and the Caribbean reformed substantially in the 1990s. Sub-Saharan Africa saw a significant spike in reforms in the 2000s, with the adoption of the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (the Maputo Protocol). The Middle East and North Africa's reform efforts did not take off until the 2010s (figure ES.4);

FIGURE ES.4 PROGRESS TOWARD GENDER-EQUAL LAWS HAS BEEN UNEVEN ACROSS TIME AND REGIONS

Number of women's rights reforms implemented, by decade and region



Source: Women, Business and the Law database.

Note: The figure shows the number of reforms, by region, that removed legal gender barriers. A reform is counted if, within any of the 35 areas of measurement, an answer changes from "no" to "yes" because of the adoption of a new law or the amendment of an existing law. The last set of bars reflects reforms enacted in only three years: 2020, 2021, and 2022. All regions are classified as of 2022. OECD = Organisation for Economic Co-operation and Development.

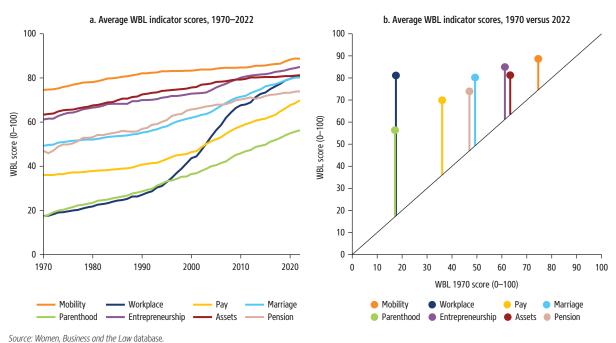
since then, the region has implemented more reforms (100) than in the previous four decades combined (81 reforms from 1970 to 2009). The differences in reform efforts have been less pronounced across income groups.

3. Progress across the areas measured has also been uneven, with most reforms in Workplace and Parenthood. Across all topic areas, most reforms have been issued to address domestic violence, prohibit gender discrimination in employment, and legislate on sexual harassment. Reform efforts have unfolded in waves, with a focus on specific areas. In the 1970s, economies largely removed gender barriers on mobility, allowing married women to choose where to live, and introduced legislation addressing the dismissal of pregnant workers. In some instances, the removal of restrictions on women's mobility was due to the overhaul of legacy civil codes that had been in place during colonial times. In other cases, archaic national legislation dating back to the previous century was finally updated. The 1980s was a decade of isolated breakthroughs, but the 1990s set the stage for a steep increase in women's legal empowerment: 19 economies mandated equal remuneration for work of equal value, 10 granted women at least 14 weeks of paid maternity leave, and 38 introduced domestic violence legislation. The 2000s were a golden decade for women's legal rights: economies reformed in all areas, with a remarkable spike in reforms under the Workplace indicator.

- 4. Economies with historically larger legal gender gaps have been catching up, especially since 2000. Analysis of the annual growth rate in the Women, Business and the Law index shows that faster progress is being made in economies that have had a historically lower level of gender equality. The two economies that have had the fastest annual growth rates in the index are São Tomé and Príncipe and the United Arab Emirates. While reform in São Tomé and Príncipe has been a gradual process since 1970, with some intermediary periods where the pace of reform slowed and then, after a time, gathered pace again, reforms in the United Arab Emirates took off only in recent years. Other economies that are among the fastest reformers, with annualized growth rates in the index in the top fifth percentile, are Bahrain, Botswana, the Democratic Republic of Congo, Indonesia, Saudi Arabia, South Africa, and Togo.
- 5. The catch-up effect has been happening across all areas covered by Women, Business and the Law, but the pace of progress has been uneven. The catch-up effect has been strongest in the laws affecting women's decisions to enter and remain in the labor force, followed by those affecting women's work after the birth of a child, and the right to receive equal pay (figure ES.5). The catch-up effect has been weakest in laws related to agency and freedom of movement, and property and inheritance rights.

FIGURE ES.5 | HISTORICALLY MORE UNEQUAL AREAS HAVE REFORMED FASTER OVER TIME

Evolution of Women, Business and the Law indicator scores, 1970–2022



Overcoming legal gender barriers benefits all of society—not just women. Although reform efforts are happening around the world, appalling gaps in women's rights persist today in all regions, especially in the areas of leave policies and equal pay. Ninety-three economies still do not mandate equal remuneration for work of equal value, and some economies are even reversing rights for which women have fought long and hard. Nevertheless, women worldwide remain important agents of change in demanding their equal rights and opportunities, even under dire circumstances. Policy makers should reinforce these efforts because overcoming legal gender barriers benefits the economy as a whole, not just women. The Women, Business and the Law data present a unique opportunity to assess countries' performances in closing legal gender gaps and to inspire policy makers to remove existing discriminatory laws. Although great achievements have been made over the last five decades, more and better data are needed, and more needs to be done worldwide to ensure that good intentions are accompanied by tangible results—that is, equal opportunity under the law for women. In an era when economies everywhere will need to mobilize every ounce of productive capacity to generate sufficient growth, sidelining half the population constitutes an egregious waste. Women cannot afford to wait another 50 years or more to reach

What's next

equality. Neither can the global economy.

Women, Business and the Law continues to expand its substantial research agenda.

Recognizing the formidable challenges facing women, Women, Business and the Law is exploring several areas of research aimed at expanding the reach of the indicators (figure ES.6). Building on evidence and preliminary data collected and analyzed over the last several years, Women, Business and the Law 2024 will publish data on new indicators measuring childcare legislation and implementation of the law. The team is also expanding data and analysis on measures related to women's safety and embarking on a review of areas in which legal equality has almost been reached, such as the right of women to sign a contract in the same way as men, a right now granted by 99 percent of economies. This pilot data set will be published in Women, Business and the Law 2024 and fully integrated into the index and report in the 2025 edition.

EXPANDING THE SCOPE OF THE WOMEN, BUSINESS AND THE LAW FIGURE ES.6 INDEX



Source: Women, Business and the Law team.

Notes

- This research includes Amin and Islam (2015); Htun, Jensenius, and Nelson-Nuñez (2019); and Islam, Muzi, and Amin (2019), all of which use cross-country data from the Women, Business and the Law project, as well as country-specific studies such as Zabalza and Tzannatos (1985). Roy (2019) provides an overview of the evidence linking legal gender equality and women's economic outcomes.
- 2. If all economies reform equally across all indicators, at the pace seen in the past year, it will take at least another 50 years to reach 100.

References

- Akrofi, Mark M., Mudasiru Mahama, and Chinedu M. Nevo. 2021. "Nexus between the Gendered Socio-economic Impacts of COVID-19 and Climate Change: Implications for Pandemic Recovery." *SN Social Sciences* 1 (8): 198. doi:10.1007/s43545-021-00207-5.
- Amin, Mohammad, and Asif M. Islam. 2015. "Does Mandating Nondiscrimination in Hiring Practices Influence Women's Employment? Evidence Using Firm-Level Data." Feminist Economics 21 (4): 28–60.
- Amin, Mohammad, and Asif M. Islam. 2022. "The Impact of Paid Maternity Leave on Women's Employment." Policy Research Working Paper 10188, World Bank, Washington, DC.
- De Paz, Nieven Carmen, Isis Gaddis, and Miriam Muller. 2021. "Gender and COVID-19: What Have We Learnt, One Year Later." Policy Research Working Paper 9709, World Bank, Washington, DC.
- Halim, Daniel, Michael B. O'Sullivan, and Abhilasha Sahay. 2022. "Thematic Policy Brief on Increasing Female Labor Force Participation." World Bank, Washington, DC.
- Htun, Mala, Francesca Jensenius, and Jami Nelson-Nuñez. 2019. "Gender-Discriminatory Laws and Women's Economic Agency." *Social Politics: International Studies in Gender, State, and Society* 26 (2): 193–222. doi:10.1093/sp/jxy042.
- ILO (International Labour Organization). 2022. World Employment and Social Outlook: Trends 2022. Geneva:
- Islam, Asif, Silvia Muzi, and Mohammad Amin. 2019. "Unequal Laws and the Disempowerment of Women in the Labour Market: Evidence from Firm-Level Data." *Journal of Development Studies* 55 (5): 822–44. doi:10.1080/00220388.2018.1487055.
- Roy, Sanchari. 2019. "Discriminatory Laws against Women: A Survey of the Literature." Policy Research Working Paper 8719, World Bank, Washington, DC.
- Sever, Can. 2022. "Legal Gender Equality as a Catalyst for Convergence." IMF Working Paper WP/22/155, International Monetary Fund, Washington, DC.
- Tertilt, Michèle, Matthias Doepke, Anne Hannusch, and Laura Montenburck. 2022. "The Economics of Women's Rights." NBER Working Paper 30617, National Bureau of Economic Research, Cambridge, MA.
- Torres, Jesica, Franklin Maduko, Isis Gaddis, Leonardo Iacovone, and Kathleen Beegle. 2021. "The Impact of the COVID-19 Pandemic on Women-Led Businesses." Policy Research Working Paper 9817, World Bank, Washington, DC.
- Ubfal, Diego. 2022. "What Works in Supporting Women-Led Businesses?" Thematic Policy Brief for Gender Strategy Update, World Bank, Washington, DC.
- Zabalza, Antoni, and Zafiris Tzannatos. 1985. "The Effect of Britain's Anti-Discriminatory Legislation on Relative Pay and Employment." *Economic Journal* 95 (379): 679–99. doi:10.2307/2233033.

ECO-AUDIT Environmental Benefits Statement

The World Bank Group is committed to reducing its environmental footprint. In support of this commitment, we leverage electronic publishing options and print-on-demand technology, which is located in regional hubs worldwide. Together, these initiatives enable print runs to be lowered and shipping distances decreased, resulting in reduced paper consumption, chemical use, greenhouse gas emissions, and waste.

We follow the recommended standards for paper use set by the Green Press Initiative. The majority of our books are printed on Forest Stewardship Council (FSC)–certified paper, with nearly all containing 50–100 percent recycled content. The recycled fiber in our book paper is either unbleached or bleached using totally chlorine-free (TCF), processed chlorine–free (PCF), or enhanced elemental chlorine–free (EECF) processes.

More information about the Bank's environmental philosophy can be found at http://www.worldbank.org/corporateresponsibility.



Women, Business and the Law 2023 is the ninth in a series of annual studies measuring the laws and regulations that affect women's economic opportunity in 190 economies. The project presents eight indicators structured around women's interactions with the law as they move through their lives and careers: Mobility, Workplace, Pay, Marriage, Parenthood, Entrepreneurship, Assets, and Pension. The 2023 edition identifies barriers to women's economic participation and encourages reform of discriminatory laws. This year, the study also includes research, a literature review, and analysis of 53 years of reforms for women's rights.

Examining the economic decisions that women make throughout their working lives as well as tracking regulatory changes from 1970 to today, the study makes an important contribution to research and policy discussions about the state of women's economic opportunities. By presenting powerful examples of change and highlighting the gaps still remaining, *Women, Business and the Law 2023* is a vital tool in ensuring economic empowerment for all. Data in *Women, Business and the Law 2023* are current as of October 1, 2022.

wbl.worldbank.org

