

# Boosting women's economic empowerment

## *An action list for legislators*

Recommendations based on the World Bank Group report



**Gender equality is essential to end extreme poverty and boost shared prosperity.**

*Women, Business and the Law 2022*

continues to build evidence of the significant relationship between women's rights and economic well-being. This agenda must remain a priority to effect lasting change.

Carmen M. Reinhart  
Chief Economist and Senior Vice President Development Economics  
The World Bank Group

Nearly  
**2.4 billion women globally**  
don't have the same  
economic rights as men

**Remove all laws  
that discriminate  
against women**

Women face barriers to economic security in even the most developed economies. **On average worldwide, women have just three-quarters of the economic rights of men.**

As a legislator, you can boost women's employment and entrepreneurship. **Use this toolkit to identify outdated and repressive laws, and push for immediate reform.**

This year, make it your mission: Remove all laws that discriminate against women and adopt good-practice legislation for all.

**We need laws  
and regulations  
that support  
working women  
in five  
key areas:**

## **Mobility**

Give women full freedom of movement

## **Workplace**

Champion women joining the labour market

## **Pay**

Equalise job opportunities and close the pay gap

## **Entrepreneurship**

Open doors for more women to start and run a business

## **Assets**

Empower women to own housing and land

## Take action

Use the checklists on the following pages to:

- Identify areas where laws might be outdated, vague, or outright discriminatory
- Spot opportunities to clarify and improve legislation, new or existing
- Eliminate discriminatory laws altogether
- Share good-practice laws and language with peer legislators and policy influencers

# Action list — Mobility

Give women  
full freedom of  
movement

## Ensure that all women can:

### Choose where to live

- Remove all restrictions on a woman's ability to choose where to live
- Give women equal legal weight in determining where family will live

### Travel outside the home

- Remove requirements for additional documentation, permission, or presence of husband
- Remove disobedience laws and the need to justify travel
- Remove all consequences such as loss of right to maintenance

### Apply for a passport

- Make passport applications gender-neutral
- Eliminate requirements for a man's signature
- Don't ask women to provide details or documents not asked of men

### Travel outside the country

- Eliminate restrictions on women traveling alone internationally
- Don't force women to travel with their husbands
- Remove permission, documentation, or chaperone requirements

# Action list — Workplace

Champion a  
supportive workplace  
for women

## Ensure that all women can:

### Pursue a trade or profession

- Remove all restrictions on a woman's ability to get a job or pursue a trade
- Remove all permissions required from a husband
- Eliminate documentation or requirements not asked of men

### Work while protected against discrimination

- Prohibit discriminatory hiring based on sex or gender
- Mandate equal treatment of men and women in employment

### Count on legal protection against sexual harassment

- Outlaw unwelcome verbal or physical conduct of a sexual nature in the workplace
- Make sure existing legislation specifically prohibits acts or contact of a sexual nature

### Seek legal remedies for sexual harassment

- Establish criminal sanctions or civil remedies for sexual harassment
- See that laws include reparations for victims (e.g., damages or compensation)

# Action list — Pay

Equalise job opportunities and erase the pay gap

## Ensure that all women can:

### Get equal pay for work of equal value

- Require employers to pay equal remuneration for work of equal value
- Expand *work of equal value* to include same or similar jobs, and different jobs of same value
- Remove language that limits *remunerations* to only basic wages or salary
- Remove language that limits *equal remuneration* to the same employer or workplace

### Work at night

- Let women\* work at night
- Remove language that restricts mothers of children aged one or older
- Remove limits to the hours a woman can work at night
- Rule out any authority to restrict women's night work

### Work a 'dangerous' job

- Allow women to work in jobs deemed hazardous, arduous, or morally inappropriate
- Remove any authority to determine whether certain jobs are dangerous for women

### Work an industrial job

- Allow women\* to work in mining, construction, manufacturing, energy, water, agriculture, and transportation
- Remove language that restricts employment in any way (e.g., at night or in industrial undertakings)
- Rule out any authority to block women from working in certain jobs or industries

\*not pregnant, not nursing

# Action list — Entrepreneurship

**Equip women  
to start and  
run a business**

## **Ensure that all women can:**

### **Get financial credit**

- Give equal access to entrepreneurial and financial activities, assistance, goods and services
- Prohibit discrimination by creditors based on sex or gender

### **Sign a contract**

- Give women full legal capacity upon reaching majority age
- Remove restrictions for women to sign legally binding contracts
- Remove requirements such as signature, consent, or permission of husband or guardian

### **Register a business**

- Give women full legal capacity to open a business without restriction
- Remove requirements such as a husband or guardian's permission, signature, or consent
- Remove registration processes asking for information or documentation not required of men

### **Open a bank account**

- Give women full legal capacity to open a bank account
- Remove requirements such as additional permission or documentation not required of men
- Eliminate legal provisions for women to open accounts (e.g., must be married or separately employed)

# Action list — Assets

Empower women  
to own housing  
and land

## Ensure that all women can:

### Own and oversee property

- Remove all legal restrictions on women's rights to own or administer immovable property
- Eliminate gender differences in the treatment of marital property (e.g., granting a husband control)

### Inherit assets from parents

- Grant sons and daughters the same rights to inherit assets from their parents

### Inherit assets from a spouse

- Grant the same inheritance rights to surviving spouses with no living children

### Keep and control assets during marriage

- Keep and control assets during marriage
- Grant both spouses equal rights in the administration and transaction of joint property
- Eliminate laws giving husbands administrative rights over property, including any separate property of the wife

### Get legal recognition for non-monetary contributions

- Pass laws recognising care for minor children, the family home, or other unpaid contributions from stay-at-home spouses
- Provide for equal or equitable division of property, or transfer of a lump sum, based on non-monetary contributions

Out of 190 countries  
**only 12**  
provide women  
the same economic rights  
as men

when measured across eight World Bank indicators: mobility, workplace, pay, marriage, parenthood, entrepreneurship, assets, and pensions

# Country focus

This section spotlights ten countries in a sampling of World Bank data.\* With examples representing every continent, we highlight recent progress alongside ongoing legal discrimination against women in the workplace.

These examples are designed to encourage ongoing local and regional discussions, and help shape policy-making to support women and girls' economic empowerment everywhere.

\*World Bank index scores are based on a scale of 0 - 100, with 100 representing the highest possible score. Scores are calculated based on more than 2,000 respondents with expertise in family, labor, and criminal law, then validated and verified against codified sources of national law. Indicator-level scores are obtained by calculating the unweighted average of the questions within that indicator and scaling the result to 100. See [Women, Business and the Law Appendix A: Data Notes](#) for details.

# Egypt

 MOBILITY	50	<p>Egypt greatly improved working women's legal rights by banning sexual harassment at work in 2016. In 2019, Egyptian lawmakers amended the penal code to designate sexual harassment as a crime. More recently Egypt prohibited gender-based discrimination in financial services, improving women's access to credit.</p> <p>Egyptian lawmakers can address women's pay (World Bank score: 0) by expanding job opportunities and closing the wage gap. More legislation is needed to equalise assets and inheritance (World Bank score: 40), expand women's mobility (World Bank score: 50), and support entrepreneurship (World Bank score: 75).</p> <p>Participating in economic development is a human right. Promoting women's economic empowerment is promoting overall economic growth for all.</p> <p>— <b>Honourable Kolinda Grabar-Kitarović</b>, President of the Republic of Croatia (2015-2020)</p>
 WORKPLACE	75	
 PAY	0	
 ASSETS	40	
 ENTREPRENEURSHIP	75	

# Nigeria

 MOBILITY	50	Nigeria successfully banned sexual harassment at work in 2013. In response to COVID, the Lagos judiciary offered women a safe alternative to in-person hearings by approving electronic hearings (e.g., via Skype or Zoom) for urgent cases of divorce and child custody.
 WORKPLACE	75	To improve legal gender equality, Nigerian lawmakers must address women's mobility (World Bank score: 50) and pay (World Bank score: 50) followed by workplace (World Bank score: 75), entrepreneurship (World Bank score: 75) and assets (World Bank score: 80).
 PAY	50	<p>Recently the Irish singer Bono, talking with the Pope, said that the world needs women as a creative superpower. It's exactly the reason why now, in such a difficult historical period, more than ever, we need women entrepreneurship. It's neither a rhetorical affirmation nor an ideological claim. It's a fact which is witnessed by data regarding the results of women managed companies in the world in terms of economic efficiency, transparency and sustainability.</p> <p>— Honourable Linda Lanzillotta, Minister for Regional Affairs and Local Communities (2006-2008); Vice President of the Senate of Italy (2013-2018); WPL Global Ambassador for Good Governance</p>
 ASSETS	80	
 ENTREPRENEURSHIP	75	

# South Africa

 MOBILITY	100	South African laws promote equality for women in mobility, workplace, pay, entrepreneurship, and assets. An excellent example is the Employment Equity Act which provides clear guidance addressing any noncompliance with equal pay for equal value, even defining procedures for investigation.
 WORKPLACE	100	Yet gaps remain in how legislation is implemented. For example, with regards to assets, one expert notes: <i>The laws in South Africa do not permit discrimination with regard to property and succession. However, this occurs in practice.</i> Visit <a href="#">Women, Business and the Law 2022</a> for additional ways in which South Africa may improve legal gender equality.
 PAY	100	<p>Providing equality in legal coverage for women and men is a fundamental human right. However, many laws affecting financial and social inclusion and access to economic opportunities do not give equal treatment. All societies benefit from diverse sources of income and labour by allowing women access to equal economic opportunities and ending all forms of gender discrimination should be a target for governments worldwide.</p> <p>— Honourable Phumzile Mlambo-Ngcuka, Deputy President of South Africa (2005-2008); UN Women Executive Director (2013-2021)</p>
 ASSETS	100	
 ENTREPRENEURSHIP	100	

# Japan

 MOBILITY	100
 WORKPLACE	50
 PAY	25
 ASSETS	100
 ENTREPRENEURSHIP	75

In response to COVID, Japan supported women by addressing family matters. Japan's government offered partial compensation for paid leave given to workers due to child care and school closures. In April 2020, the Tokyo Family Court announced that urgent family cases – including child custody cases – would be processed as usual.

To improve legal gender equality, Japan's lawmakers must address issues directly impacting women. Legislation is needed to improve legal equity in pay (World Bank score: 25), in the workplace (World Bank score: 50), and women's entrepreneurship (World Bank score: 80).

Worldwide, female entrepreneurs continue to face multiple legal constraints in running their business in the same way as men. It is important to remove all gender based discrimination, particularly in access to credit, land and training in order to unleash women's full potential to contribute to wealth creation and the economic development of their countries.

— Her Excellency Aminata Touré, Prime Minister of Senegal (2013-2014)

# Kazakhstan

 MOBILITY	100	<p>In the last decade Kazakhstan has introduced legislation to support women in the workplace. For example, women were once legally prohibited from driving heavy vehicles; today, women can become licensed bus drivers. Kazakhstan has also introduced laws against domestic violence, and taken steps towards improving retirement benefits for women.</p> <p>Kazakhstan lawmakers still must address inequalities around pay (World Bank score: 25), workplace (World Bank score: 50), and entrepreneurship (World Bank score: 75).</p> <p>The COVID-19 crisis is putting decades of progress for women and girls at risk, disproportionately worsening women's incomes, employment, educational and economic opportunities. It is therefore more important than ever for governments to enact gender-responsive policies and budgeting to help to mitigate these impacts while also addressing long-term structural drivers of gender inequality.</p> <p>— Honourable Loren Legarda, Deputy Speaker of the House of Representatives, Philippines; WPL Global Ambassador</p>
 WORKPLACE	50	
 PAY	25	
 ASSETS	100	
 ENTREPRENEURSHIP	75	

# Pakistan

 MOBILITY	75
 WORKPLACE	100
 PAY	50
 ASSETS	40
 ENTREPRENEURSHIP	50

In 2020, Pakistani lawmakers gave women the right to register a business in the same way as men. Pakistan also offered exceptional services to survivors of gender-based violence during COVID, creating online tools to assist women seeking help.

Two recent studies in Pakistan found that positive legal change has not allowed women to claim their entitled inheritances due to cultural factors such as lack of education, patriarchal behaviours and forced marriages. To improve legal gender equality, Pakistan's lawmakers must address barriers in assets (World Bank score: 40), pay (World Bank score: 50), entrepreneurship (World Bank score: 50) and mobility (World Bank score: 75).

Achieving women's economic empowerment benefits all by reducing inequalities and increasing diversity and economic resilience. Achieving this remains a challenge even in the most developed countries and is a matter of policy that should be on the agenda of all global leaders.

— The Right Honourable Helen Clark, Chair of the WPL Board; Prime Minister of New Zealand (1999-2008); Member of the Council of Women World Leaders

# Ireland

 MOBILITY	100	<p>Ireland is one of just 12 economies to score 100 on the Women, Business and the Law index (2022), alongside Belgium, Canada, Denmark, France, Greece, Iceland, Latvia, Luxembourg, Portugal, Spain, and Sweden.</p> <p>In a strong show of support for working women, Ireland introduced two weeks of paid parental leave as an individual entitlement for each parent. During COVID, Irish lawmakers automatically extended protection orders to victims of domestic violence as a direct response to the health crisis.</p> <p>Enhancing the role of women in economic decision-making requires efforts focused on increasing their participation in the workforce and elected councils, enhancing their skills, providing them with an appropriate work environment, and protecting women from all forms of violence that hinders her advancement.</p> <p>— Wafa’a Bani Mustafa, Minister of State for Legal Affairs and Chair of the Inter-ministerial Committee for Women’s Empowerment, Jordan</p>
 WORKPLACE	100	
 PAY	100	
 ASSETS	100	
 ENTREPRENEURSHIP	100	

# Malta

 MOBILITY	100	During COVID, Malta was among the many economies that suffered a drop in female employment. Malta's government offered support through cash benefits during school closures, and housing benefits for survivors of gender-based violence.
 WORKPLACE	100	Lawmakers in Malta can close gaps in gender legal equality by passing laws to address women's pay (World Bank score: 75).
 PAY	75	<p>The world simply cannot afford legal impediments preventing women from achieving their full economic potential. Beyond the Human Rights perspective of gender parity and the right to lead fulfilling lives, such impediments render half of the world's population unable to be economically productive and contribute to the macro economy. Let us remove the barriers now.</p> <p>— Her Excellency President Emeritus Marie-Louise Coleiro Preca, President of Malta (2014-2019); President of Eurochild; Member of WPL Board, Girl2Leader Patron</p>
 ASSETS	100	
 ENTREPRENEURSHIP	100	

# Brazil

 MOBILITY	100
 WORKPLACE	100
 PAY	75
 ASSETS	100
 ENTREPRENEURSHIP	75

In recent years Brazilian legislators showed strong support for women by passing one of the world's most comprehensive laws combating violence against women. During COVID, Brazil automatically extended protection orders as a direct response to the health crisis.

Brazil can further address inequality in the areas of pay (World Bank score: 75) and entrepreneurship (World Bank score: 75).

Communities and countries benefit from more diverse sources of labour and income as more people pursue and achieve their full human potential. Legal barriers preventing women from pursuing and achieving their full potential must be removed so all communities can share in the benefits.

— Honourable Obiageli Ezekwesili, Economic and Policy Expert / Senior Economic Adviser, AEDPI; World Bank Vice-President, Africa Region (2007-2012), Africa Economic Development Policy Initiative (AEDPI)

# Panama

 MOBILITY	100	Panamanian lawmakers have enacted a full package of services, support and protection for women survivors of violence, setting an excellent global example of legal reform. Mandated services range from legal aid to psychological support to health care.
 WORKPLACE	100	To improve legal gender equality, Panama's lawmakers must pass laws to promote equal pay (World Bank score: 50) and access to entrepreneurship (World Bank score: 75).
 PAY	50	Every time we promote equal work and equal pay for women, we are building more inclusive societies. It has been shown that including women in the top management of companies is a good and profitable decision.
 ASSETS	100	Women have suffered more with Covid-19 and wars. It is time to value their contribution and build fairer societies. If we look back at the long road that has passed and see the great contribution of women to the construction of civilizations, we realize that nothing would have been possible without their work.
 ENTREPRENEURSHIP	75	— Her Excellency Rosalía Arteaga Serrano, President of the Republic of Ecuador (1997)

# About

**Women Political Leaders (WPL)** is the global network of women politicians. The mission of WPL is to increase both the number and the influence of women in political leadership positions. WPL communities are women in political office – Presidents, Prime Ministers, Cabinet Ministers, Members of Parliaments, Mayors.

[womenpoliticalleaders.org](https://womenpoliticalleaders.org)

**The World Bank report Women, Business and the Law 2022** measures laws and regulations across 190 countries in eight areas impacting women's economic participation: mobility, workplace, pay, marriage, parenthood, entrepreneurship, assets, and pensions.

[wbl.worldbank.org](https://wbl.worldbank.org)

**Thank you for supporting  
legal economic rights  
for women**

