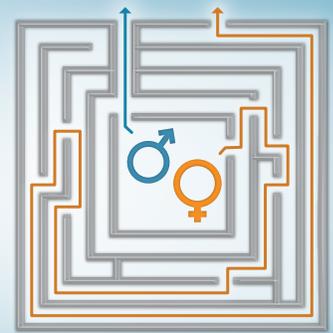


WOMEN, BUSINESS AND THE LAW 2018

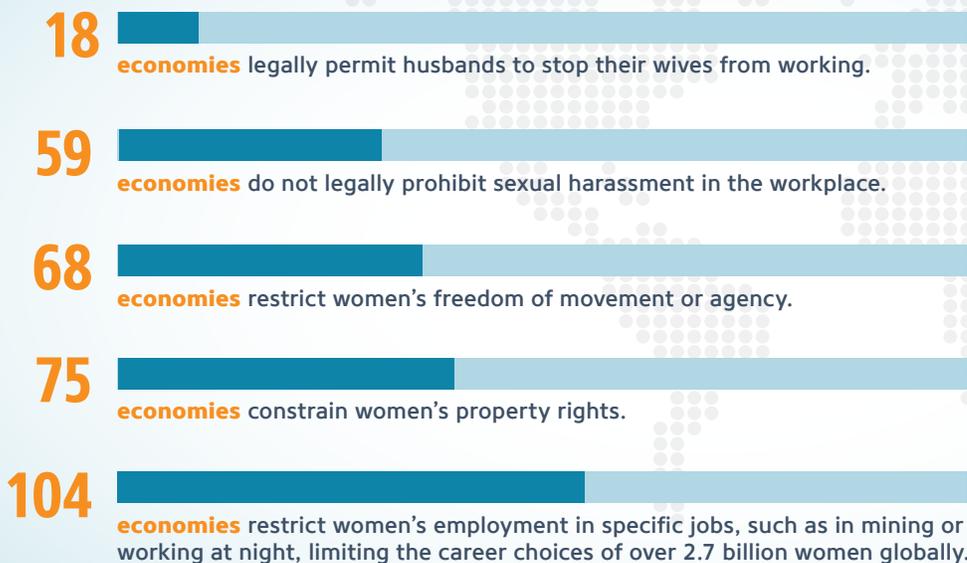


NO ECONOMY CAN GROW TO ITS FULL POTENTIAL UNLESS BOTH WOMEN AND MEN PARTICIPATE FULLY.

But laws in 189 economies globally are hindering women's ability to get jobs and start businesses. From legal restrictions on women's agency to the lack of protection from sexual harassment, *Women, Business and the Law* has found that laws make a difference. For example, where there is less gender equality under the law, fewer women work and own businesses.

HIGHLIGHTS FROM WOMEN, BUSINESS AND THE LAW 2018

LEGAL BARRIERS REMAIN WIDESPREAD



“THE LAW IS A STRAIGHT LINE FOR MEN,

BUT FOR WOMEN

IT IS A MAZE”

CHANGE THE LAW, CHANGE THE WORLD

BETWEEN 2015 AND 2017, 65 ECONOMIES MADE 87 REFORMS TOWARDS GREATER GENDER EQUALITY

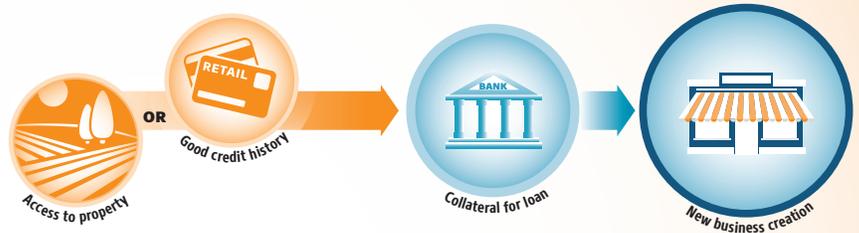
Visit our website at wbl.worldbank.org to download the full dataset and report.

REDUCING GENDER-BASED LEGAL RESTRICTIONS ALLOWS WOMEN TO CHOOSE THE OPPORTUNITIES THAT ARE BEST FOR THEM, THEIR FAMILIES AND THEIR COMMUNITIES

SPOTLIGHT ON THE COMMONWEALTH OF NATIONS

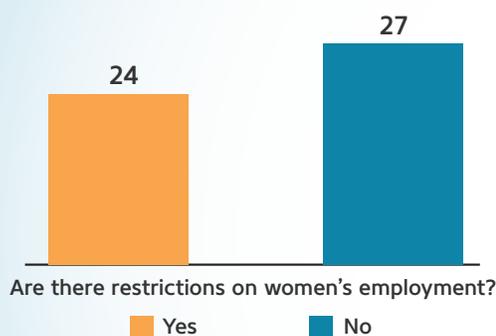
While Commonwealth countries have made great strides toward legal gender equality, many are held back by legacy legislation that discriminates against women. Such legal restrictions can constrain women’s ability to make economic decisions and can have far-reaching consequences. In particular, limited access to property and credit, as well as job restrictions, continue to hinder women’s economic participation.

WOMEN ARE LESS LIKELY TO HOLD LEADERSHIP POSITIONS IN BUSINESS WHEN THEY LACK PROPERTY RIGHTS



Strong property rights can allow women to leverage assets for economic gain. This is important not only for a woman’s financial security, but can also provide her with the collateral to start a business. In 26 of the 51 Commonwealth economies covered by *Women, Business and the Law*, however, women’s property rights are restricted. This includes laws that give women unequal access to property through marriage or inheritance or do not provide for non-monetary contributions.

If such restrictions are in place, credit agencies can collect repayment information from retailers and utility companies as an alternative to asset-based collateral. This allows women to build reputation collateral and graduate to larger loans. In the Commonwealth, retailers provide information in 16 economies, and utility companies in 19 economies provide information to public credit registries or private credit bureaus.



GENDER EQUALITY IN LABOR LAW IS ASSOCIATED WITH MORE WOMEN WORKING AND EARNING MORE RELATIVE TO MEN

While many restrictions on women’s employment have been removed throughout the Commonwealth, 24 economies still have at least one restriction in the areas covered by *Women, Business and the Law*. Although intended to protect women, this type of legislation can hinder women’s economic opportunities by keeping them out of more lucrative, male-dominated fields.

In Belize, for example, women are prohibited from working at night in certain sectors, such as mining, manufacturing, construction and transport. In Pakistan, women are prohibited from working in underground mines. And in Mozambique, women are prohibited from working in jobs deemed “harmful to their health or reproductive function.” However, progress is occurring in this area. In 2015, Kiribati’s new labor code lifted all restrictions on women’s employment.