

## **Building Credit**

*Building credit identifies the minimum value of loans tracked by private credit bureaus and public credit registries and assesses bureaus and registries that collect information from microfinance institutions, retailers and utility companies. This edition expands coverage to include legislation on nondiscrimination in access to credit on the basis of gender and marital status*

### *Key Findings in this Indicator:*

- 30 of the 173 economies covered do not have a public credit registry or private credit bureau covering at least 5% of the population.
- Of the economies that do have a public credit registry or private credit bureau, 14 have a minimum loan threshold that is higher than 1% of income per capita.
- Jamaica and Seychelles have new credit registries that report loans smaller than 1% of income per capita.
- The Lao People's Democratic Republic lowered to zero the minimum loan amount for inclusion in the credit registry.
- In 39% of economies with public credit registries or private credit bureaus, information from microfinance institutions is being collected.
- In 2014 Belarus enacted new legislation mandating that microfinance institutions report to the national credit bureau.
- Currently public credit registries or private credit bureaus collect data from retailers in 34% of economies with credit reporting infrastructure.
- Recently Zambia's credit registry began collecting information from retailers.
- In Mongolia; Taiwan, China; and the United Arab Emirates credit registries recently started collecting information on the payment of utilities.
- 46 of the 173 economies covered prohibit discrimination by creditors on the basis of gender in financial transactions.
- In the Middle East and North Africa, Malta and Morocco are the only economies that prohibit discrimination in access to credit on the basis of gender.
- In Sub-Saharan Africa, South Africa is the only economy with legislation prohibiting discrimination in access to credit on the basis of gender.
- 24 of the 173 economies covered prohibit discrimination in access to credit on the basis of marital status.

*Women, Business and the Law* measures how laws, regulations and institutions differentiate between women and men in ways that may affect women's incentives or capacity to work or to set up and operate a business. It analyzes legal differences on the basis of gender in 173 economies, covering seven areas: accessing institutions, using property, getting a job, providing incentives to work, building credit, going to court and protecting women from violence. The report is published every two years.

The full report and accompanying datasets are available at [wbl.worldbank.org](http://wbl.worldbank.org).

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