

# Women's economic opportunity

A new pilot index and global ranking from  
the Economist Intelligence Unit

Findings and methodology





## Preface

*Women's economic opportunity: A new global index and ranking*, is an Economist Intelligence Unit publication. It presents the results of a global benchmarking model built and scored by the Economist Intelligence Unit. Leila Butt, Senior Economist, was the research manager, working with Leo Abruzzese, the company's Editorial Director in North America. William Shallcross advised on construction of the model and Mike Kenny was responsible for layout and design. We would like to thank the researchers, economists and gender specialists from dozens of organisations who lent their expertise to this project. This publication was funded by the World Bank through a Trust Fund financed by various donors.

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## Executive summary

Women's political and economic empowerment has been a defining feature of the last century. Millions of women in the early 1900s rejected convention and ignorance to fight for the right to vote. Thirty years later the daughters and granddaughters of those suffragettes, defying stereotypes, flocked to factories to help build the machines that won the second world war. The next generation of women secured their rights in law, then entered the workforce in droves, fuelling economic growth in the 1980s and 1990s. At the start of the 21st century women are not just enfranchised and fully engaged in the workplace, but leading global corporations and countries of every size. Germany's Angela Merkel, Liberia's Ellen Johnson-Sirleaf, and Pepsico's Indra Nooyi are three among many.

Yet after a century of impressive progress, overall economic opportunities for women still lag those of men. Women, on average, earn 75% of their male co-workers' wages, and the difference cannot be explained solely by schooling or experience. In many countries, women have fewer educational and employment opportunities than men, are more often denied credit, and endure social restrictions that limit their chances for advancement. In some developing countries women still cannot vote, own property or venture outside the home without a male family member.

To gain a better understanding of the factors that influence women's economic opportunity—and how countries have addressed them—the Economist Intelligence Unit constructed a pilot Women's Economic Opportunity Index, the first of its kind. This index builds on, and extends, prior work done by the UN Development Programme on its Gender-related Development Index (GDI) and the World Economic Forum's Global Gender Gap Index. Women's economic opportunity is defined as a set of laws, regulations, practices, customs and attitudes that allow women to participate in the workforce under conditions roughly equal to those of men, whether as wage-earning employees or as owners of a business. The goal of this Index is to spur debate and research on the factors that affect women's ability to access jobs and business opportunities. It is also intended to prompt improvements in policy and programmes that will encourage women's participation in the workplace and thus create more productive economies overall.

Working closely with a panel of experts and advisers, determinants of women's economic opportunity in the formal sector were identified, from educational attainment to legal and regulatory restrictions. Gender-related data were collected and analysed from a wide range of trusted international sources, including the World Bank, the UN, the International Labour Organisation (ILO), the World Economic Forum and the OECD. Existing datasets were supplemented with new indicators created and scored by the Economist Intelligence Unit's own team of analysts and contributors. The new indicators attempt to



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capture information that research shows is important to women's economic opportunity but for which there are no globally comparable data, such as access to childcare and the availability of training for women running small and medium-sized enterprises (SMEs). The determinants of women's economic opportunity are listed in the Scoring criteria and categories section (page 10), and are discussed in the Potential drivers of women's economic opportunity part of this report (page 12). They are reviewed in greater detail in Appendix I, which provides supporting literature (page 103), and in Appendix II, which explains scoring and coding (page 127).

The result is a new ranking of economic opportunity for women in 113 economies. Sweden, Belgium and Norway occupy the top spots in the Index. These countries have particularly open labour markets for women, high levels of educational achievement, and liberal legal and social regimes. However, the index tells other stories as well. Hong Kong (China) performs best in the Asia region, ranking in the top 25% in most categories. Mauritius is Africa's best finisher; its labour policies are among the most favourable to women in the region. Excluding Canada and the US, Brazil edges Chile and Mexico for the best score in the Americas. Eastern European countries, especially Bulgaria, have particularly balanced labour-law protections, although retirement ages for men and women are often different. Tunisia comes first in Northern Africa, and Sri Lanka in Southern Asia.

The index reveals laggards as well as leaders. Chad, Yemen and Sudan fill the bottom three spots in the index. Only 20% of women in Chad can read and write, and teenage girls are more likely to become pregnant there than anywhere else.

The 26 indicators in the index were selected from among hundreds of choices. Topic-specific working groups—on labour policy and practice, for example—were assembled to review the options and make recommendations. Although the choice of indicators involved an element of subjectivity, the extensive literature on women's economic empowerment pointed in important directions. For example, research suggests that the guarantee of maternity leave, particularly paid leave, will raise women's participation in the labour force before giving birth and increase the likelihood of a return to work when the leave ends (see Appendix I). However, who pays the benefits also matters, since employers are more likely to hire women if maternity leave is provided under a universal system financed by taxes or insurance than through one in which the employer shoulders the full amount. Hence, a sophisticated maternity leave indicator has been included in the benchmarking model that takes into account both these aspects, as well as the length of maternity leave provided. Although the determinants of women's economic opportunity are not understood perfectly, metrics were included from every step of the social and economic value chain—from primary education and adolescent fertility to financial access and differential retirement age.

No index of this kind can ever be perfect. This one focuses entirely on the formal sector—jobs that usually have set hours and agreed levels of pay, and that are reflected in national accounts. Many women, especially in lower-income economies, work in the informal sector, where activity is often untaxed and not usually counted by the authorities, but also where labour rights and contracts cannot be enforced. While informal employment can lead to short-term gains, these may be outweighed by informality's long-term negative impact on economic growth and job creation. For example, a study in Mexico found that





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women moving from informal to formal employment enjoyed a significant increase in earnings.<sup>1</sup> Even so, including only the formal sector almost certainly understates the economic opportunities for women in poorer countries. Yet the absence of reliable data on informal employment made it impossible to include a quantitative evaluation of this type. Future editions of the Index will probably take greater account of the informal sector.

The indicators in this Index are embedded in a model that offers a wide range of analytical tools, allowing a deeper investigation of the standing of women globally. Users can, for example, restrict their analysis to include only low-income or middle-income countries (see the tables that follow), or just those in a particular region. Any two countries may be compared directly, and correlations between indicators can be examined. Each country can also be profiled, permitting a deeper dive into the structure of women's economic opportunity. Importantly, the weights assigned to each indicator can be changed to reflect different assumptions about the importance of categories and indicators. The model also allows the final scores to be benchmarked against external factors that may potentially influence women's economic empowerment. For example, many of the countries that offer the best opportunities for women are also among the world's most democratic.

Indeed, this new index is intended to spur further debate on the drivers of, and constraints on, women's economic opportunity. The results ultimately were validated against existing external benchmarks, such as the ratio of female-to-male participation in the labour force. The scores were also correlated against other standards of women's achievement, such as the UN Development Programme's Gender Empowerment Measure. The index was reviewed at critical stages by a peer panel of international development and gender experts.

The index breaks new ground by focusing specifically on a country-by-country comparison of economic opportunities for women, going beyond a measurement of gender gaps. For that reason it includes an assessment of the national business environments in which women must function. The index also builds on well-established legal codes, such as the ILO's annual evaluation of equal-pay conventions; in this case, the project team created a scoring scheme based on the ILO's written assessments. Entirely new qualitative measures were also created, including an Economist Intelligence Unit assessment of whether customary practice overrides statutory law in matters of gender equality, specifically in property ownership. Owning property can increase a woman's access to credit, and may confer broader social and economic benefits, including enhanced food security, wealth, authority and a greater propensity to make investments in land or property.

A final goal of the Women's Economic Opportunity Index is to promote the collection of comparable, sex-disaggregated data that will encourage further research and dialogue on the binding constraints to women's economic opportunities. This is a pilot project; future indices will look to include a wider group of countries; time and data availability limited geographic reach for this first effort. Even so, we have chosen a representative sample from each geographical region to be as inclusive as possible and allow for cross-country comparisons. New and better data sources will also be considered as they become available. For now, this index opens a window on to the landscape in which women live and work, acknowledging countries that are coming closer to full equity and challenging those that still have work to do.

1. J R de Laiglesia, R Bazillier, R S Parker, U Quijano, A Saracho, A Scorza and V Scorza, "Work and Well-Being in Mexico: Integrating the Employment and Social Development Agendas", draft report prepared for the Mexican Ministry of Social Development, OECD Development Centre: Paris, 2008. Cited in *Is Informal Normal? Towards More and Better Jobs in Developing Countries*, OECD Development Centre: Paris, 2009.



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## Overall Women's Economic Opportunity rankings table

Unweighted total of all category scores  
(0-100 where 100=most favourable)

Rank	Country	Score	Rank	Country	Score	Rank	Country	Score	Rank	Country	Score
1	Sweden	88.2	30	Latvia	68.5	59	Namibia	51.0	88	Lebanon	41.9
2	Belgium	86.4	31	Italy	68.3	60	Moldova	51.0	89	Benin	41.4
3	Norway	85.3	32	Japan	68.2	61	El Salvador	50.9	90	Kenya	41.3
4	Finland	85.2	33	Poland	68.0	62	Egypt	50.5	91	Bolivia	39.8
5	Germany	83.9	34	Singapore	66.7	63	Philippines	50.4	92	Cambodia	39.2
6	Iceland	82.9	35	Korea, Rep.	66.2	64	Russia	50.3	93	Algeria	38.5
7	Netherlands	82.5	36	Slovak Republic	65.2	65	China	49.4	94	Senegal	38.0
8	New Zealand	81.2	37	Mauritius	64.0	66	Bahrain	49.3	95	Malawi	37.3
9	Canada	80.5	38	Brazil	61.2	67	Georgia	49.2	96	Zambia	36.9
10	Australia	80.5	39	Romania	61.0	68	Turkey	49.2	97	Uganda	36.8
11	France	79.4	40	Chile	60.9	69	Paraguay	49.0	98	Saudi Arabia	35.9
12	Portugal	78.3	41	Mexico	60.4	70	United Arab Emirates	48.6	99	Nigeria	35.7
13	Denmark	77.6	42	South Africa	60.3	71	Botswana	48.3	100	Laos	35.7
14	United Kingdom	76.8	43	Croatia	59.8	72	Honduras	48.2	101	Madagascar	35.2
15	United States	76.7	44	Tunisia	59.7	73	Sri Lanka	47.5	102	Burkina Faso	34.9
16	Ireland	76.4	45	Uruguay	59.2	74	Venezuela	47.4	103	Iran	33.0
17	Hungary	75.3	46	Panama	58.2	75	Ecuador	46.5	104	Bangladesh	32.6
18	Switzerland	75.0	47	Argentina	58.0	76	Kuwait	46.4	105	Cameroon	32.2
19	Austria	74.0	48	Thailand	56.8	77	Nicaragua	45.6	106	Syria	31.7
20	Bulgaria	73.3	49	Malaysia	55.3	78	Morocco	44.1	107	Ethiopia	31.3
21	Slovenia	73.2	50	Albania	54.9	79	Vietnam	43.7	108	Pakistan	29.9
22	Czech Republic	73.1	51	Costa Rica	54.7	80	Oman	43.7	109	Togo	29.2
23	Hong Kong, China	72.9	52	Colombia	54.4	81	Jordan	43.5	110	Côte d'Ivoire	28.9
24	Luxembourg	71.9	53	Ukraine	53.7	82	Indonesia	43.1	111	Chad	25.2
25	Lithuania	71.6	54	Peru	53.0	83	Tanzania	42.7	112	Yemen	19.2
26	Spain	70.5	55	Serbia	52.7	84	India	42.7	113	Sudan	14.5
27	Estonia	70.4	56	Kazakhstan	52.1	85	Azerbaijan	42.5			
28	Israel	70.2	57	Armenia	51.6	86	Ghana	42.3			
29	Greece	69.4	58	Dominican Republic	51.5	87	Kyrgyz Republic	42.2			





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### Rankings by income classifications

Overall Women's Economic Opportunity score by income group (World Bank classifications)  
Unweighted total of all category scores (0-100 where 100=most favourable)

High income (US\$11,909 or more)		
Rank	Country	Score
1	Sweden	88.2
2	Belgium	86.4
3	Norway	85.3
4	Finland	85.2
5	Germany	83.9
6	Iceland	82.9
7	Netherlands	82.5
8	New Zealand	81.2
9	Canada	80.5
10	Australia	80.5
11	France	79.4
12	Portugal	78.3
13	Denmark	77.6
14	United Kingdom	76.8
15	United States	76.7
16	Ireland	76.4
17	Hungary	75.3
18	Switzerland	75.0
19	Austria	74.0
20	Slovenia	73.2
21	Czech Republic	73.1
22	Hong Kong, China	72.9
23	Luxembourg	71.9
24	Spain	70.5
25	Estonia	70.4
26	Israel	70.2
27	Greece	69.4
28	Italy	68.3
29	Japan	68.2
30	Singapore	66.7
31	Korea, Rep.	66.2
32	Slovak Republic	65.2
33	Croatia	59.8
34	Bahrain	49.3
35	United Arab Emirates	48.6
36	Kuwait	46.4
37	Oman	43.7
38	Saudi Arabia	35.9

Upper middle income (US\$3,856–US\$11,905)		
Rank	Country	Score
1	Bulgaria	73.3
2	Lithuania	71.6
3	Latvia	68.5
4	Poland	68.0
5	Mauritius	64.0
6	Brazil	61.2
7	Romania	61.0
8	Chile	60.9
9	Mexico	60.4
10	South Africa	60.3
11	Uruguay	59.2
12	Panama	58.2
13	Argentina	58.0
14	Malaysia	55.3
15	Costa Rica	54.7
16	Colombia	54.4
17	Peru	53.0
18	Serbia	52.7
19	Kazakhstan	52.1
20	Dominican Republic	51.5
21	Namibia	51.0
22	Russia	50.3
23	Turkey	49.2
24	Botswana	48.3
25	Venezuela	47.4
26	Lebanon	41.9
27	Algeria	38.5

Lower middle income (US\$976–US\$3,855)		
Rank	Country	Score
1	Tunisia	59.7
2	Thailand	56.8
3	Albania	54.9
4	Ukraine	53.7
5	Armenia	51.6
6	Moldova	51.0
7	El Salvador	50.9
8	Egypt	50.5
9	Philippines	50.4
10	China	49.4
11	Georgia	49.2
12	Paraguay	49.0
13	Honduras	48.2
14	Sri Lanka	47.5
15	Ecuador	46.5
16	Nicaragua	45.6
17	Morocco	44.1
18	Jordan	43.5
19	Indonesia	43.1
20	India	42.7
21	Azerbaijan	42.5
22	Bolivia	39.8
23	Nigeria	35.7
24	Iran	33.0
25	Cameroon	32.2
26	Syria	31.7
27	Pakistan	29.9
28	Côte d'Ivoire	28.9
29	Sudan	14.5

Low income (US\$975 or less)		
Rank	Country	Score
1	Vietnam	43.7
2	Tanzania	42.7
3	Ghana	42.3
4	Kyrgyz Republic	42.2
5	Benin	41.4
6	Kenya	41.3
7	Cambodia	39.2
8	Senegal	38.0
9	Malawi	37.3
10	Zambia	36.9
11	Uganda	36.8
12	Laos	35.7
13	Madagascar	35.2
14	Burkina Faso	34.9
15	Bangladesh	32.6
16	Ethiopia	31.3
17	Togo	29.2
18	Chad	25.2
19	Yemen	19.2



## Regional performance

Macro-geographical regions created by the United Nations Statistics Division  
Overall Women's Economic Opportunity score by region  
Unweighted total of all category scores (0-100 where 100=most favourable)

### Regional table (overall score)

Africa			Americas			Europe			Asia		
Rank	Country	Score	Rank	Country	Score	Rank	Country	Score	Rank	Country	Score
1	Mauritius	64.0	1	Canada	80.5	1	Sweden	88.2	1	Hong Kong, China	72.9
2	South Africa	60.3	2	United States	76.7	2	Belgium	86.4	2	Israel	70.2
3	Tunisia	59.7	3	Brazil	61.2	3	Norway	85.3	3	Japan	68.2
4	Namibia	51.0	4	Chile	60.9	4	Finland	85.2	4	Singapore	66.7
5	Egypt	50.5	5	Mexico	60.4	5	Germany	83.9	5	Korea, Rep.	66.2
6	Botswana	48.3	6	Uruguay	59.2	6	Iceland	82.9	6	Thailand	56.8
7	Morocco	44.1	7	Panama	58.2	7	Netherlands	82.5	7	Malaysia	55.3
8	Tanzania	42.7	8	Argentina	58.0	8	France	79.4	8	Kazakhstan	52.1
9	Ghana	42.3	9	Costa Rica	54.7	9	Portugal	78.3	9	Armenia	51.6
10	Benin	41.4	10	Colombia	54.4	10	Denmark	77.6	10	Philippines	50.4
11	Kenya	41.3	11	Peru	53.0	11	United Kingdom	76.8	11	China	49.4
12	Algeria	38.5	12	Dominican Republic	51.5	12	Ireland	76.4	12	Bahrain	49.3
13	Senegal	38.0	13	El Salvador	50.9	13	Hungary	75.3	13	Georgia	49.2
14	Malawi	37.3	14	Paraguay	49.0	14	Switzerland	75.0	14	Turkey	49.2
15	Zambia	36.9	15	Honduras	48.2	15	Austria	74.0	15	United Arab Emirates	48.6
16	Uganda	36.8	16	Venezuela	47.4	16	Bulgaria	73.3	16	Sri Lanka	47.5
17	Nigeria	35.7	17	Ecuador	46.5	17	Slovenia	73.2	17	Kuwait	46.4
18	Madagascar	35.2	18	Nicaragua	45.6	18	Czech Republic	73.1	18	Vietnam	43.7
19	Burkina Faso	34.9	19	Bolivia	39.8	19	Luxembourg	71.9	19	Oman	43.7
20	Cameroon	32.2				20	Lithuania	71.6	20	Jordan	43.5
21	Ethiopia	31.3				21	Spain	70.5	21	Indonesia	43.1
22	Togo	29.2				22	Estonia	70.4	22	India	42.7
23	Côte d'Ivoire	28.9				23	Greece	69.4	23	Azerbaijan	42.5
24	Chad	25.2				24	Latvia	68.5	24	Kyrgyz Republic	42.2
25	Sudan	14.5				25	Italy	68.3	25	Lebanon	41.9
						26	Poland	68.0	26	Cambodia	39.2
						27	Slovak Republic	65.2	27	Saudi Arabia	35.9
						28	Romania	61.0	28	Laos	35.7
						29	Croatia	59.8	29	Iran	33.0
						30	Albania	54.9	30	Bangladesh	32.6
						31	Ukraine	53.7	31	Syria	31.7
						32	Serbia	52.7	32	Pakistan	29.9
						33	Moldova	51.0	33	Yemen	19.2
						34	Russia	50.3			



## Scoring criteria and categories

The Women's Economic Opportunity Index is a dynamic quantitative and qualitative scoring model, constructed from 26 indicators, that measures specific attributes of the environment for women employees and entrepreneurs in 113 economies.

Five category scores are calculated from the unweighted mean of underlying indicators and scaled from 0-100, where 100=most favourable. These categories are: Labour policy and practice (which comprises two sub-categories: Labour policy and Labour practice); Access to finance; Education and training; Women's legal and social status; and the General business environment. Each category or sub-category features either four or five underlying indicators.

The overall score (from 0-100) is calculated from a simple average of the unweighted category and indicator scores. That is, every indicator contributes equally to their parent category and every category contributes equally to the overall score. This is the baseline overall score for the Women's Economic Opportunity Index.

Principal Components Analysis (PCA) was also conducted on the model (for further details on this econometric technique please refer to Appendix III) to ensure relevance and robustness of the chosen indicators and categories. The results obtained from the unweighted model were very similar to those using PCA, suggesting that the indicators and categories in the model had a direct bearing on women's economic opportunity. Generally equal weights across categories and indicators is a sign of very little redundancy across sub-groups and similar importance in explaining variation in the Index.

The categories and indicators are:

### **1) Labour policy and practice**

#### **1.a) Labour policy**

- 1.a.1) Equal pay for equal work: ILO Equal Remuneration Convention (No 100); country progress in aligning national policy with the terms of the Convention
- 1.a.2) Non-discrimination: ILO Discrimination (Employment and Occupation) Convention (No 111); country progress in aligning national policy with the terms of the Convention
- 1.a.3) Maternity and paternity leave and provision (a composite indicator that assesses the length of maternity and paternity leave, and maternity benefits coverage)
- 1.a.4) Legal restrictions on job types for women
- 1.a.5) Difference between the statutory (pensionable) retirement age between men and women

#### **1.b) Labour practice**

- 1.b.1) Equal pay for equal work: ILO Equal Remuneration Convention (No 100); country progress in enforcing the provisions of the Convention
- 1.b.2) Non-discrimination: ILO Discrimination (Employment and Occupation) Convention (No 111); country progress in enforcing the provisions of the Convention



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- 1.b.3) Degree of *de facto* discrimination against women in the workplace
- 1.b.4) Availability, affordability and quality of childcare services, as well as the role of the extended family in providing childcare
  
- 2) Access to finance**
  - 2.1) Building credit histories (a composite measure of the ability to build a credit history)
  - 2.2) Women's access to finance programmes (availability of outreach programmes to women that target the provision of financial services through either government initiatives or private lenders)
  - 2.3) Delivering financial services
  - 2.4) Private-sector credit as a percent of Gross Domestic Product (this indicator has been banded to reflect both risk (unsustainable levels of credit that could result in macroeconomic instability), as well as poor financing conditions (low levels of credit availability))
  
- 3) Education and training**
  - 3.1) School life expectancy (primary and secondary); women
  - 3.2) School life expectancy (tertiary); women
  - 3.3) Adult literacy rate; women
  - 3.4) Existence of government or non-government programmes offering small and medium-sized enterprise (SME) support/development training
  
- 4) Women's legal and social status**
  - 4.1) Addressing violence against women (existence of laws protecting women against violence)
  - 4.2) Freedom of movement (opportunity to move freely outside the house) for women
  - 4.3) Property ownership rights (this indicator considers if men and women have equal ownership rights over moveable and immoveable property both by law and in practice)
  - 4.4) Adolescent fertility rate (age-specific fertility rate per 1,000 women, 15-19 years of age)
  - 4.5) Country ratification of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)
  
- 5) General business environment**
  - 5.1) Regulatory quality
  - 5.2) Procedures, duration, cost and paid-in minimum capital for starting a business (a composite measure for starting a business)
  - 5.3) Infrastructure risk
  - 5.4) Mobile cellular phone subscribers per 100 inhabitants

A detailed explanation of each indicator and the sources is given in Appendix I.



## Potential drivers of women's economic opportunity

The thematic categories and individual indicators in the pilot Women's Economic Opportunity Index were selected over the course of 18 months by teams of researchers and gender specialists. Many possibilities were reviewed and analysed. This section provides an overview of the key categories that comprise the Index, and includes a discussion of many of the indicators. For more information on specific indicators, including empirical evidence behind the choices, please see Appendix I. For details on the scoring schemes for each indicator, as well as sources and definitions, see Appendix II. The benchmarking model for the Women's Economic Opportunity Index, as well as the full dataset, is available on the Economist Intelligence Unit's website, at <http://www.eiu.com/sponsor/WEO>, and we encourage researchers to use these data.



# 1 Labour Policy and Practice

Indicators in this category:

## Labour Policy

- 1.a.1) Equal pay for equal work: ILO Equal Remuneration Convention (No 100); country progress in aligning national policy with the terms of the Convention
- 1.a.2) Non-discrimination: ILO Discrimination (Employment and Occupation) Convention (No 111); country progress in aligning national policy with the terms of the Convention
- 1.a.3) Maternity and paternity leave and provision (a composite indicator that assesses the length of maternity and paternity leave and maternity benefits coverage)
- 1.a.4) Legal restrictions on job types for women
- 1.a.5) Difference between the statutory (pensionable) retirement age between men and women

## Labour Practice

- 1.b.1) Equal pay for equal work: ILO Equal Remuneration Convention (No 100); country progress in enforcing the provisions of the Convention
- 1.b.2) Non-discrimination: ILO Discrimination (Employment and Occupation) Convention (No 111); country progress in enforcing the provisions of the Convention
- 1.b.3) Degree of *de facto* discrimination against women in the workplace
- 1.b.4) Availability, affordability and quality of childcare services, as well as the role of the extended family in providing childcare

*Please note that this section includes a discussion of some, but not all, of the above indicators*

Women are the world's most underutilised resource. According to the International Labour Organisation (ILO), female labour force participation reached just 51.7% in 2008 (up from 50.2% in 1980), well below the 77.7% rate for men.<sup>2</sup> More positively, the share of women in salaried employment rose by 4.5 percentage points between 1999 and 2008, to 47.3%. Yet women are still paid less than their male counterparts, and men continue to dominate in sectors with higher wage-earning potential, such as technology and finance. Women, meanwhile, are overrepresented in "feminised" professions such as teaching and nursing. This is partly explained by the fact that women often choose to find jobs that allow them to balance work and family commitments. "[W]omen are too often trapped in insecure employment situations with low productivity and low earnings ... [and] face persistent earnings gaps which cannot always be justified by differences in skills, experience, or tenure", according to the ILO.<sup>3</sup>

Equal pay, codified in law, is a principal step in providing a level playing field for women. Yet research indicates that wage differentials between men and women still exist in all countries. According to the International Trade Union Confederation (ITUC), the average gender pay gap was 22.4% in 2008, based on a survey of 20 developing and developed countries.<sup>4</sup> This varied from a high of 38.5% in Brazil to a low of 11.1% in Paraguay.

2. International Labour Organisation Employment Trends, "Women in labour markets: Measuring progress and identifying challenges", 978-92-2-123319-0 (web print) (ISBN). ILO: Geneva, 2010.

3. "Global employment trends for women", International Labour Organisation: Geneva, March 2009.

4. "Gender (in)equality in the labour market: an overview of global trends and developments", International Trade Union Confederation: Brussels, March 2009.



## Women's economic opportunity

A new global index and ranking

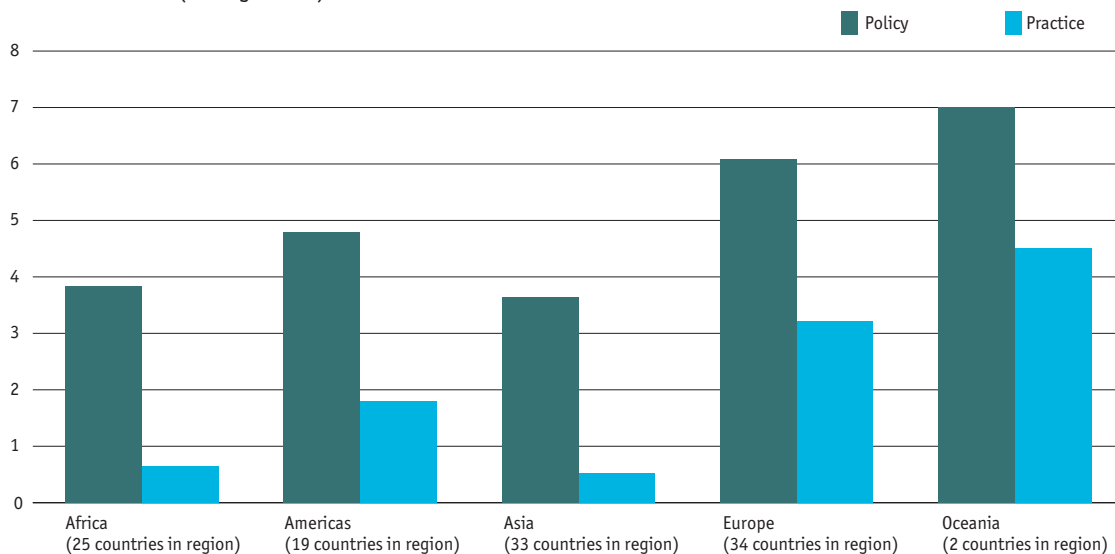
The **Equal pay for equal work** indicator shows that although most countries covered in the pilot Women's Economic Opportunity Index have legislation that enshrines the principle of equal pay, implementation remains weak, owing to a lack of financial resources and trained personnel. In Europe, where policy is generally good, enforcement remains weak, albeit substantially better than in Africa and Asia. In the Index, Germany, Finland and Denmark earned the top score for implementation of equal pay provisions, along with the US and Canada.

Mandating equality of opportunity and treatment in employment (captured by the **Non-discrimination** indicator) is another important step in providing full opportunities for women. As with equal pay, however, many countries boast good policies but weak enforcement. According to the ILO, "economic independence or at least co-determination in resource distribution within the family is highest when women earn wages and salaries or are employers, lower when they are own-account workers and lowest when they are contributing family workers."<sup>5</sup> For this indicator, the Americas region posts similar performance to Europe on average, both in terms of policy and practice. Policies and enforcement mechanisms lag behind in Asia and Africa.

Even when women are employed in male-dominated fields, they are often confronted with a "glass ceiling"—an implicit form of discrimination—that may discourage them from working and that impedes career progress. For example, only 2% of CEOs of Fortune 500 companies, and 5% of those in the FTSE stock index, are women. In Turkey this figure is 12%, on par with Norway, and Brazil has 11% of women CEOs, making them among the economies with the highest percentage of female CEOs (World Economic Forum 2010).<sup>6</sup> Perceived opportunities for women to rise to senior management positions are captured by

### Equal pay for equal work

ILO Convention 100 (average score)



5. "Global employment trends for women", International Labour Organisation: Geneva, March 2009.

6. "The corporate gender gap report 2010", World Economic Forum: Geneva, March 2010

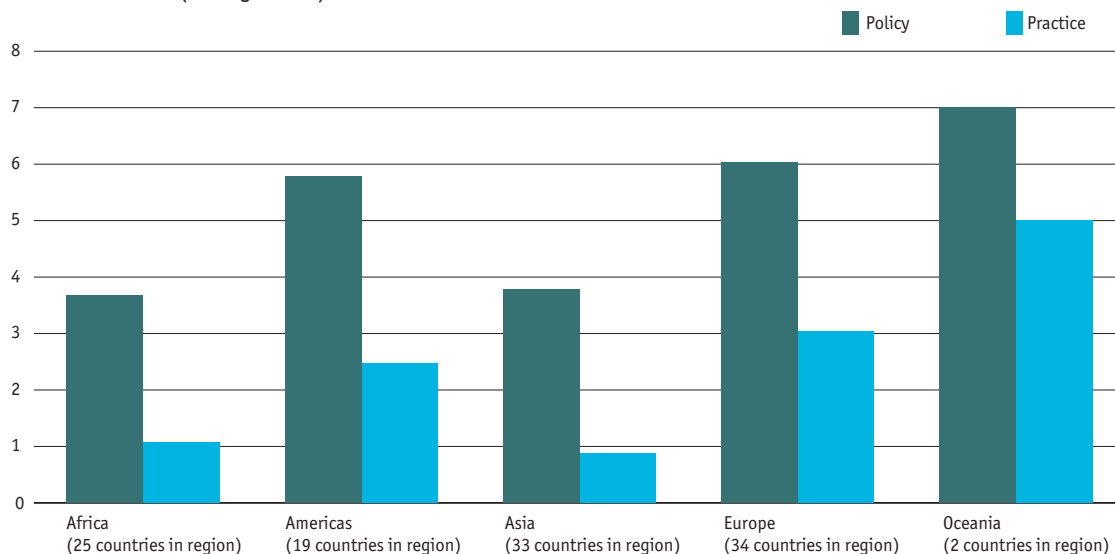
Source: Creation of a coding and scoring scheme by the Economist Intelligence Unit based on International Labour Organisation documents. Geographical regions created by the United Nations Statistics Division. Due to data limitations the model does not cover every country in the world. As a result, country coverage within each region is not always complete. Expanded country coverage is expected in future editions of the model.





### Non-discrimination in employment and occupation

ILO Convention 111 (average score)



Source: Creation of a coding and scoring scheme by the Economist Intelligence Unit based on International Labour Organisation documents. Geographical regions created by the United Nations Statistics Division. Due to data limitations the model does not cover every country in the world. As a result, country coverage within each region is not always complete. Expanded country coverage is expected in future editions of the model.

the **Degree of *de facto* discrimination against women** indicator, which is a survey response taken from the World Economic Forum. It asks if businesses provide women the same opportunities as men to rise to positions of leadership.

The Index also captures explicit forms of discrimination in the labour market, such as legal restrictions on women working in certain sectors. Although many of these limitations were originally envisaged as social protections, such legislation has a negative impact on a woman's equality of opportunity, reducing the range of available options. In addition, some of these restrictions, which aim to protect maternal health, could have adverse effects on men's health as well. About 60 countries in the Index have at least one **legal restriction** on the types of jobs that women can fill, and these apply even when they are not pregnant or nursing. According to the Index, Colombia, France, Morocco, Sudan and Vietnam have the highest number of restrictions, at four each.

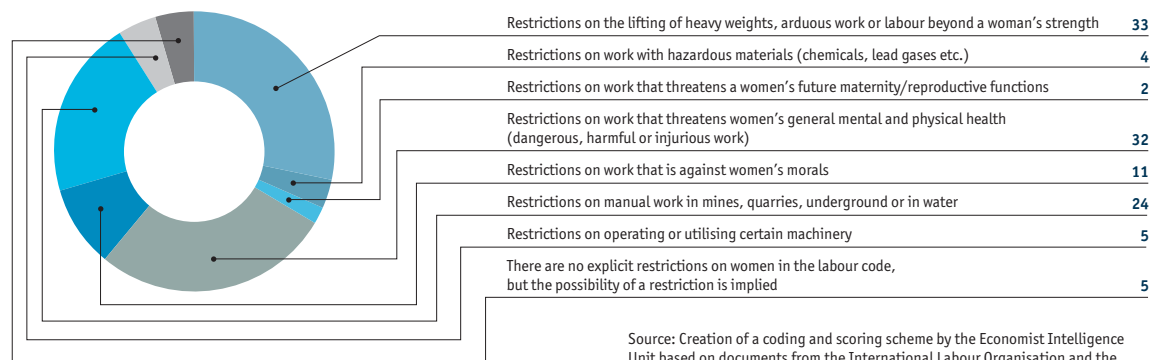
In Lebanon, for example, women cannot be employed in sectors involving metal work, alcohol production, tanning, butchering and mining. Thailand prohibits women from work that entails driving or operating a vehicle, using vibrating machinery and engines, and working on a boat, among other limitations. In Morocco, women cannot hold posts in certain ministries (the Ministries of Interior, Civil Protection, National Defence and National Security).

Some countries have also legislated a differentiated retirement age for men and women (that is, the statutory pensionable age may be different for men and women). In some countries, it is necessary (mandatory) to retire at the statutory pensionable age. Differentiated retirement ages are sometimes conceived as a social protection for women. But if there is a difference in retirement ages between the two



### Restrictions on job types for women who are not pregnant or nursing

(% of total restrictions)



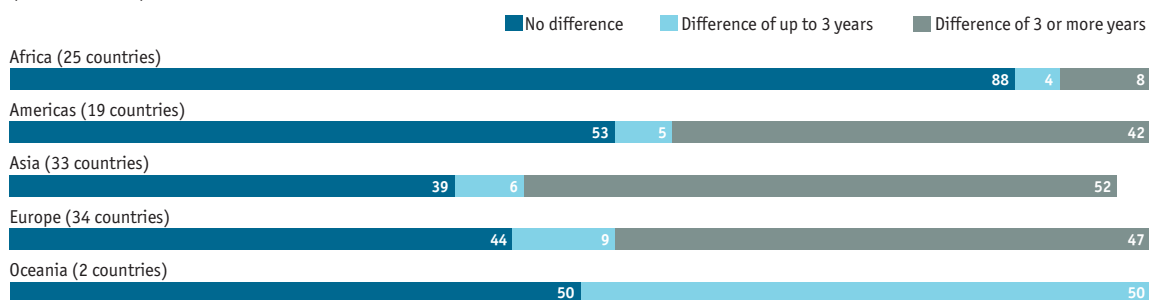
Source: Creation of a coding and scoring scheme by the Economist Intelligence Unit based on documents from the International Labour Organisation and the World Bank Group's Women, Business and the Law Database.

sexes, women's economic opportunities may be affected. This is especially so because women have longer life expectancy than men but typically have lower retirement savings and/or pensions due to lower lifetime earnings. This is the result of both lower wages and fewer years in the labour market—women often take time off to look after children. A shorter career may also make it less attractive for women to invest in professional education, or for employers to provide on-the-job training. This may reduce opportunities for promotion to more senior positions—as will the shorter time spent in employment—further exacerbating the “glass ceiling” effect. According to the Index, 51 economies recommend different retirement ages for women and men, and 13 actually make it mandatory to retire at a specific age.

Inequality in labour opportunities and outcomes can occur because a disproportionate share of unpaid work falls on women. Social protection schemes, such as the provision of maternity leave and benefits, in addition to access to childcare, help to mitigate this. The design of **maternity leave and benefits coverage schemes** is a complex issue, as it affects both women's employment outcomes and children's cognitive development. Only two countries in the Index do not have legislation mandating maternity leave benefits—the US and Australia. (On May 12th 2009 the Australian government committed

### Difference between the statutory (pensionable) retirement age between men and women

(% of countries)



Source: International Labour Organisation; Social Security Online.

Geographical regions created by the United Nations Statistics Division.

Due to data limitations the model does not cover every country in the world. As a result, country coverage within each region is not always complete. Expanded country coverage is expected in future editions of the model.



## Women's economic opportunity

A new global index and ranking

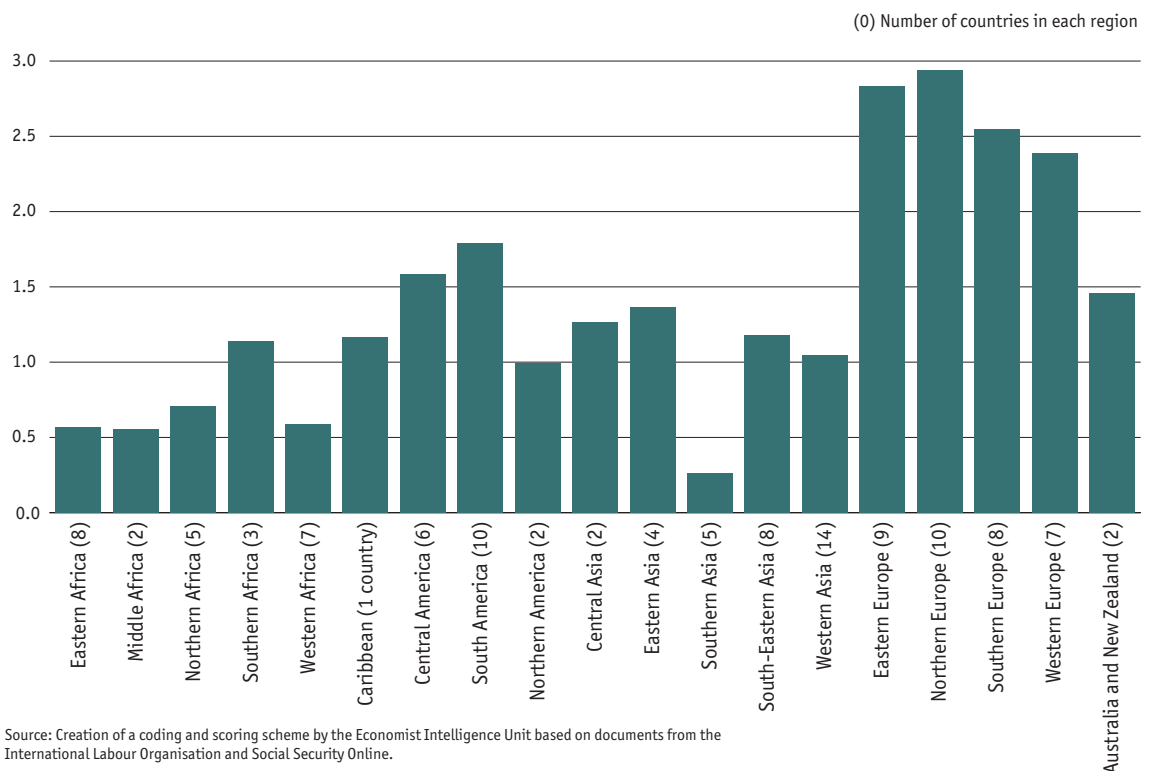
A\$731m to create a paid parental leave scheme; it takes effect January 1st 2011. The new legislation is not reflected in the Index, which considers conditions in 2009.) Of the countries covered in the Index, 49 provide at least 14 weeks of maternity leave (the standard set by the ILO in Convention 183) with benefits covered by social insurance or public funds (universal coverage). Universal coverage is the preferred option, as it reduces the perceived cost to an organisation of hiring women of child-bearing age. The second-best option is a mixed system, whereby both the employer and the state provide maternity benefits coverage, followed by schemes that are wholly funded by the employer. There are 63 countries in the Index that provide universal coverage and a further 19 offer benefits as part of a mixed system—although the length of maternity leave is less than the ILO's standard of 14 weeks in some cases.

Some countries also have maternity policies that cover the self-employed, which is of particular relevance to women entrepreneurs. In the interest of gender equality, some countries have also introduced paternity leave, but coverage is spottier, with just 34 countries offering some level of leave.

Access to childcare also enhances women's employment and entrepreneurship opportunities by allowing mothers to divide childcare responsibilities with others (be they family members, or paid professional carers), thus giving them time to pursue work outside the home. The **access to childcare**

### Maternity leave and benefits coverage

(Overall score multiplied by share of women in non-agricultural wage employment, average sub-regional score)



Source: Creation of a coding and scoring scheme by the Economist Intelligence Unit based on documents from the International Labour Organisation and Social Security Online.

Note: For further details on the construction of the indicator please refer to Appendix II.

Geographical sub-regions created by the United Nations Statistics Division.

Due to data limitations the model does not cover every country in the world. As a result, country coverage within each sub-region is not always complete. Expanded country coverage is expected in future editions of the model.



## Women's economic opportunity

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indicator considers the availability, affordability and quality of childcare services across countries. It scores not only access to paid professional care (including for the purposes of this indicator, early childhood education), but also considers the role of the extended family in providing childcare. Within the extended family, only care provided by adult family members was taken into account; Economist Intelligence Unit analysts did not score care provided by older siblings positively since such responsibilities may rob older children (especially girls) of time to study and play.

Publicly funded, full-time places in childcare centres are widely available in Norway—which is one of twelve economies that have the maximum score for this indicator—although there is a shortage of places in rural areas and in some parts of big cities. The government pays between 75% and 100% of the cost of childcare, and there is also a cash benefit covering children up to three years of age (for up to 23 months) if the child does not (or cannot) make use of state-financed day care centres. School after-care is available to all children aged six to nine, with municipalities determining the proportion of the cost paid by parents.

In Hungary—another country that fares well in the Index for access to childcare—services are publicly provided as part of the social benefits scheme. However, the labour participation rate of women with children under the age of six is a significant 35 percentage points below that of women with no children or older children. (The corresponding difference is 20 percentage points in Germany and less than 2 percentage points in Denmark). Only 30% of women raising children under the age of five enter the labour market in Hungary. This is due to social conventions (women are traditionally expected to stay home with small children) as well as to an insufficient number of childcare spaces. Paradoxically, generous paid parental leave from the state, which is available until a child is aged three, is a factor discouraging women in Hungary from returning to work.

There is no agreement among labour policy experts on the optimal length of leave, although there is considerable evidence that maternity leave of between three and six months has negligible impact on women's wages (for further details please refer to Appendix I). Indeed, designing parental benefit schemes that protect mothers but do not adversely impact their employment opportunities is crucial. According to a report by PricewaterhouseCoopers,<sup>7</sup> employers in Germany may be reluctant to promote women of child-bearing age to senior positions because of a perception that they will take advantage of generous maternity leave benefits, which are available for three years after the birth of a child.

In China, which also scores well in the Index for this indicator, state provision of childcare has fallen sharply in recent years, especially with the reform of state-owned enterprises in the late 1990s, many of which provided kindergarten and similar facilities. According to the 2004 China Health and Nutrition Survey, 55% of pre-school children who did not have stay-at-home mothers were cared for "informally" by relatives or nannies. Childcare provided by the extended family is taken into account by and treated favourably in the scoring criteria for this indicator. About 9% of children were looked after in public facilities and 36% by private agencies. In South Korea, which had an equal score to China for this indicator, childcare facilities are largely centred around out-of-school education, as success in the education system is highly valued. Early childhood education and after-school programmes are both considered resources for childcare within this Index.

In Africa, both Ethiopia and Ghana rank well for this indicator. In Ethiopia, as in many developing countries, the extended family is the primary supplier of childcare. More than 90% of children in rural

7. "Women's Economic Participation: Enablers, Barriers, Responses", PricewaterhouseCoopers, 2007.



## **Women's economic opportunity**

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areas do not attend any form of pre-school and are looked after by family members. In most communities, social networks exist to take care of children. For middle-class Ethiopians living in urban areas, hiring childcare (or more likely house help that also looks after children) is an affordable option because wages are very low. This is similar to the situation in Ghana, where reasonable childcare can be easily found through social networks if the extended family is unable to help. Early Childhood Development (ECD) programmes are widely available in urban areas and are provided by non-governmental organisations (NGOs), private providers and government agencies. However, the quality of ECD centres varies widely, and the number of children benefiting from these services remains low.



## Labour Policy and Practice

### Africa

Rank	Country	Score
1	Tunisia	65.1
2	Benin	64.9
3	Tanzania	59.7
4	Mauritius	59.6
5	South Africa	55.5
6	Uganda	52.0
7	Egypt	50.8
8	Ghana	50.5
9	Namibia	50.4
10	Zambia	47.0
11	Chad	45.3
12	Algeria	45.3
13	Malawi	45.1
14	Burkina Faso	45.0
15	Kenya	43.5
16	Cameroon	41.1
17	Senegal	40.7
18	Ethiopia	38.9
19	Togo	38.7
20	Nigeria	38.1
21	Botswana	36.3
22	Côte d'Ivoire	34.9
23	Madagascar	33.1
24	Morocco	31.9
25	Sudan	15.1

### Americas

Rank	Country	Score
1	Canada	80.8
2	United States	78.4
3	Mexico	63.9
4	Brazil	61.3
5	Argentina	57.0
6	Peru	53.3
7	Venezuela	51.7
8	Costa Rica	51.4
9	Ecuador	50.6
10	Nicaragua	49.0
11	Uruguay	48.2
12	Chile	47.7
13	Dominican Republic	47.6
14	Panama	47.4
15	Paraguay	43.9
16	Honduras	43.5
17	El Salvador	40.8
18	Colombia	40.1
19	Bolivia	36.0

### Oceania

Rank	Country	Score
1	New Zealand	85.5
2	Australia	73.6

### Europe

Rank	Country	Score
1	Finland	93.1
2	Sweden	90.6
3	Norway	90.5
4	Netherlands	90.0
5	Denmark	87.6
6	Belgium	87.4
7	Iceland	84.2
8	Switzerland	80.0
9	Germany	79.5
10	Portugal	77.4
11	Austria	76.4
12	Bulgaria	75.1
13	France	74.6
14	United Kingdom	73.9
15	Luxembourg	73.6
16	Spain	73.4
17	Ireland	69.3
18	Lithuania	66.5
19	Czech Republic	65.1
20	Hungary	64.4
21	Poland	61.9
22	Slovenia	61.2
23	Latvia	59.7
24	Estonia	59.2
25	Greece	57.0
26	Italy	52.9
27	Romania	52.1
28	Slovak Republic	50.8
29	Albania	50.2
30	Moldova	47.9
31	Ukraine	43.5
32	Croatia	41.9
33	Russia	34.5
34	Serbia	30.1

### Asia

Rank	Country	Score
1	Hong Kong, China	70.9
2	Israel	66.3
3	Korea, Rep.	60.2
4	Philippines	59.3
5	Armenia	58.8
6	Japan	52.4
7	Thailand	49.8
8	India	49.5
9	Indonesia	49.0
10	China	46.7
11	Kuwait	43.8
12	Georgia	43.4
13	Singapore	43.2
14	Laos	41.1
15	Cambodia	40.4
16	Turkey	40.2
17	Kazakhstan	40.1
18	Vietnam	38.2
19	Malaysia	38.1
20	Sri Lanka	38.0
21	Bangladesh	38.0
22	Azerbaijan	37.9
23	United Arab Emirates	34.5
24	Lebanon	34.4
25	Oman	32.8
26	Kyrgyz Republic	29.6
27	Jordan	29.0
28	Bahrain	28.5
29	Pakistan	27.4
30	Syria	27.0
31	Iran	20.8
32	Yemen	16.1
33	Saudi Arabia	9.3



## Labour Policy and Practice breakdown

### Africa

#### Labour Policy

Rank	Country	Score
1	Tanzania	80.0
2	Tunisia	75.0
3	Benin	72.1
4	Mauritius	71.4
5	Namibia	68.6
6	Zambia	65.7
7	South Africa	63.8
=8	Malawi	62.9
=8	Uganda	62.9
10	Burkina Faso	60.7
11	Ghana	60.0
12	Algeria	57.1
=13	Cameroon	55.0
=13	Côte d'Ivoire	55.0
=13	Egypt	55.0
16	Togo	54.3
17	Chad	52.9
=18	Kenya	52.1
=18	Senegal	52.1
=20	Botswana	48.6
=20	Morocco	48.6
22	Ethiopia	47.1
23	Nigeria	46.4
24	Madagascar	33.6
25	Sudan	22.9

### Africa

#### Labour Practice

Rank	Country	Score
1	Benin	57.7
2	Tunisia	55.1
3	Mauritius	47.7
4	South Africa	47.2
5	Egypt	46.6
6	Uganda	41.1
7	Ghana	40.9
8	Tanzania	39.5
9	Chad	37.8
10	Kenya	34.9
11	Algeria	33.5
12	Madagascar	32.6
13	Namibia	32.3
14	Ethiopia	30.7
15	Nigeria	29.7
16	Senegal	29.3
17	Burkina Faso	29.3
18	Zambia	28.3
19	Malawi	27.3
20	Cameroon	27.2
21	Botswana	24.1
22	Togo	23.2
23	Morocco	15.3
24	Côte d'Ivoire	14.8
25	Sudan	7.4

### Americas

#### Labour Policy

Rank	Country	Score
=1	Canada	85.7
=1	Mexico	85.7
=3	Brazil	74.3
=3	Peru	74.3
5	Nicaragua	72.1
6	United States	71.4
=7	Chile	68.6
=7	Dominican Republic	68.6
9	Venezuela	67.1
10	Ecuador	66.4
11	Uruguay	65.7
12	Costa Rica	64.5
13	Paraguay	63.6
14	Argentina	62.9
15	El Salvador	55.7
16	Panama	54.3
17	Bolivia	53.6
18	Colombia	44.3
19	Honduras	38.6

### Americas

#### Labour Practice

Rank	Country	Score
1	United States	85.3
2	Canada	75.8
3	Argentina	51.2
4	Honduras	48.4
5	Brazil	48.3
6	Mexico	42.0
7	Panama	40.6
8	Costa Rica	38.3
9	Venezuela	36.3
10	Colombia	36.0
11	Ecuador	34.9
12	Peru	32.4
13	Uruguay	30.6
14	Chile	26.8
15	Dominican Republic	26.6
16	El Salvador	25.9
17	Nicaragua	25.8
18	Paraguay	24.2
19	Bolivia	18.5

### Oceania

#### Labour Policy

Rank	Country	Score
1	New Zealand	94.3
2	Australia	71.0

### Oceania

#### Labour Practice

Rank	Country	Score
1	New Zealand	76.7
2	Australia	76.3





## Labour Policy and Practice breakdown, continued

### Asia

#### Labour Policy

Rank	Country	Score
1	Armenia	85.2
2	Philippines	74.3
3	Israel	73.6
4	Japan	72.1
5	Hong Kong, China	71.4
6	Indonesia	65.7
7	Korea, Rep.	65.0
8	Georgia	64.3
9	India	60.7
10	Turkey	58.8
=11	Bangladesh	57.9
=11	Thailand	57.9
13	Malaysia	55.0
14	Kuwait	54.3
15	China	51.4
16	Cambodia	47.1
17	Azerbaijan	46.4
18	Laos	44.3
19	Kyrgyz Republic	42.9
=20	Kazakhstan	41.4
=20	Lebanon	41.4
=20	United Arab Emirates	41.4
23	Jordan	39.3
=24	Pakistan	36.4
=24	Singapore	36.4
=26	Sri Lanka	34.3
=26	Vietnam	34.3
28	Yemen	32.1
=29	Bahrain	31.4
=29	Oman	31.4
31	Syria	29.3
32	Iran	22.1
33	Saudi Arabia	16.4

### Asia

#### Labour Practice

Rank	Country	Score
1	Hong Kong, China	70.4
2	Israel	59.0
3	Korea, Rep.	55.4
4	Singapore	50.0
5	Philippines	44.4
6	Vietnam	42.1
7	China	41.9
8	Thailand	41.8
9	Sri Lanka	41.7
10	Kazakhstan	38.7
11	India	38.2
12	Laos	37.9
13	Oman	34.1
14	Cambodia	33.7
15	Kuwait	33.3
16	Japan	32.6
17	Armenia	32.3
18	Indonesia	32.3
19	Azerbaijan	29.3
20	United Arab Emirates	27.6
21	Lebanon	27.3
22	Bahrain	25.6
23	Syria	24.7
24	Georgia	22.6
25	Turkey	21.5
26	Malaysia	21.2
27	Iran	19.5
28	Jordan	18.7
29	Pakistan	18.4
30	Bangladesh	18.1
31	Kyrgyz Republic	16.3
32	Saudi Arabia	2.2
33	Yemen	0.0

### Europe

#### Labour Policy

Rank	Country	Score
=1	Finland	97.1
=1	Netherlands	97.1
=1	Portugal	97.1
=4	Norway	94.3
=4	Sweden	94.3
=6	Belgium	91.4
=6	Denmark	91.4
=6	Spain	91.4
9	Iceland	88.6
10	Ireland	86.4
11	Germany	85.7
12	Hungary	83.6
13	Luxembourg	82.9
14	Estonia	82.4
15	Bulgaria	81.9
=16	Austria	81.4
=16	Greece	81.4
=16	United Kingdom	81.4
19	Switzerland	80.2
20	Romania	78.6
=21	France	77.1
=21	Latvia	77.1
23	Lithuania	76.7
24	Czech Republic	74.1
25	Poland	73.6
26	Italy	70.0
27	Slovenia	67.9
28	Moldova	64.3
29	Albania	63.6
30	Slovak Republic	60.0
31	Ukraine	55.0
32	Croatia	47.9
33	Russia	43.6
34	Serbia	40.7

### Europe

#### Labour Practice

Rank	Country	Score
1	Finland	89.1
2	Sweden	86.9
3	Norway	86.6
4	Denmark	83.9
5	Belgium	83.4
6	Netherlands	82.8
7	Iceland	79.9
8	Switzerland	79.7
9	Germany	73.2
10	France	72.1
11	Austria	71.5
12	Bulgaria	68.3
13	United Kingdom	66.4
14	Luxembourg	64.3
15	Portugal	57.6
16	Lithuania	56.4
17	Czech Republic	56.2
18	Spain	55.3
19	Slovenia	54.5
20	Ireland	52.3
21	Poland	50.2
22	Hungary	45.3
23	Latvia	42.3
24	Slovak Republic	41.5
25	Albania	36.8
26	Estonia	36.0
27	Croatia	35.9
28	Italy	35.8
29	Greece	32.5
30	Ukraine	32.0
31	Moldova	31.5
32	Romania	25.7
33	Russia	25.4
34	Serbia	19.5



## 2 Access to Finance

Indicators in this category:

- 2.1) Building credit histories (a composite measure of the ability to build a credit history)
- 2.2) Women's access to finance programmes (availability of outreach programmes to women that target the provision of financial services through either government initiatives or private lenders)
- 2.3) Delivering financial services
- 2.4) Private sector credit as a percent of Gross Domestic Product

*Please note that this section includes a discussion of some, but not all, of the above indicators*

The ability to obtain a loan is crucial for women entrepreneurs, while, more generally, access to a savings account helps to boost savings and growth. According to Honohan (2007),<sup>8</sup> countries with deep financial markets suffer from less absolute poverty, with wider financial development having a “favourable impact both on economic growth and on the degree to which growth is pro-poor.” Although many emerging markets have reasonably developed financial sectors geared towards providing funding to the corporate sector, lending to small businesses and individuals lags behind. This is due to several factors: the loan applicant may lack collateral, a credit history or official documentation; and, for the financial institution there is a disincentive to process large numbers of small loans, since the operating cost per loan is high. Financial institutions may be wary of extending credit to women because they may have less professional/business experience, and also because women's businesses are often concentrated in low-growth sectors.

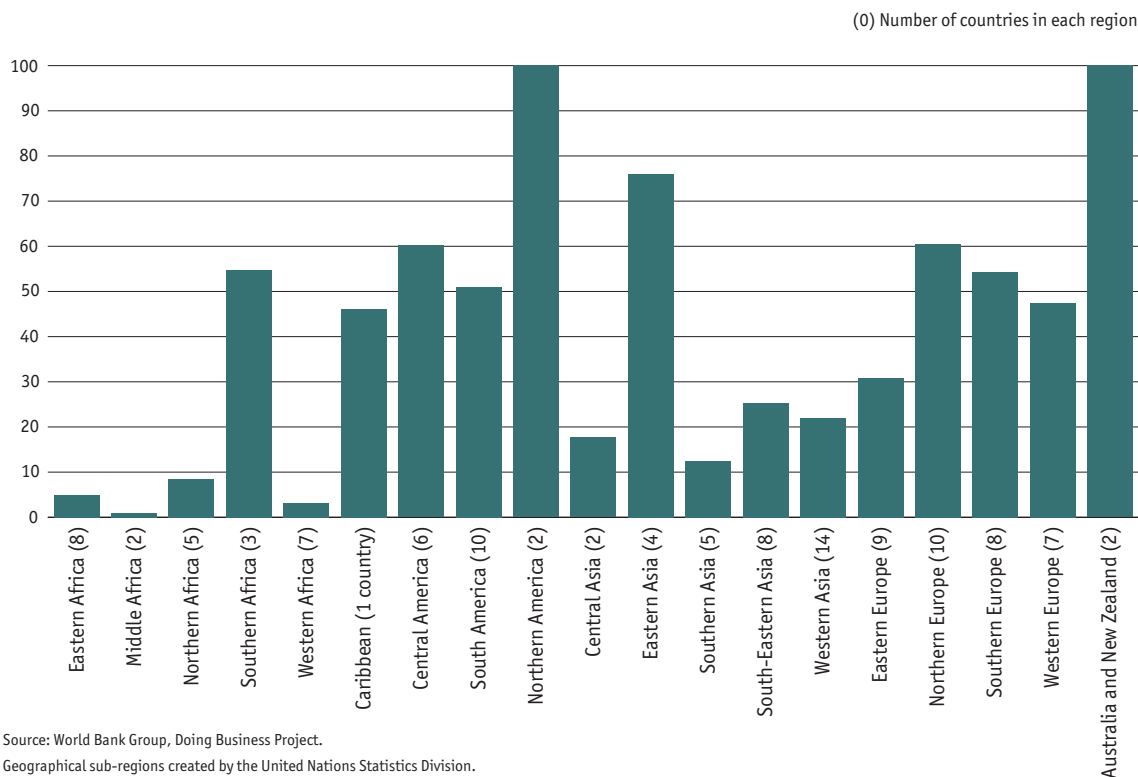
Women may sometimes face greater difficulties than men in accessing credit, as in many countries women's access to moveable and immovable property is restricted either by law or by social and customary practices, leaving them with very few assets. Moreover, choices regarding how a woman can dispose of her income and assets may be decided by the male head of the household, a designation either by tradition, or in some countries, by law. Norms are gradually changing as women gain more decision-making power within the family, in part due to their increasing economic participation and corresponding ability to contribute financially.

There are no comprehensive sex-disaggregated data relating to financial services. Most of the financial indicators in the Index therefore are based on the disproportionately positive effect they have on women's ability to access financial services. Improvements in national conditions measured by these indicators would have a positive effect on women's employment and business opportunities. For example, the **building credit histories** indicator considers if credit registries can distribute credit information from retailers, trade creditors or utilities companies; if businesses can use moveable assets as collateral and whether financial institutions accept such assets as collateral; and if microfinance institutions can provide information to credit bureaus. These factors may be especially important for new entrants to the labour

8. P Honohan, “Cross-country variation in household access to financial services”, prepared for the conference “Access to Finance”, Washington DC, March 2007.



**Credit registry coverage**  
(% of adults, average regional score)



Source: World Bank Group, Doing Business Project.  
Geographical sub-regions created by the United Nations Statistics Division.  
Due to data limitations the model does not cover every country in the world. As a result, country coverage within each sub-region is not always complete. Expanded country coverage is expected in future editions of the model.

market who are hoping to set up a new business, or those who have obtained a loan from a microfinance institution in the past and wish to expand their business. Credit registries are themselves important, as academic research suggests that they improve financial intermediation and assessment, which in turn encourages financial institutions to extend credit to individuals who they may have previously refused.

The **women's access to finance programmes indicator** assesses whether governments or the formal financial sector have programmes aimed at providing financial accounts to women, improving both access to loans and financial literacy.

For example, in 2006, Access Bank in Nigeria launched a Gender Empowerment programme to help women entrepreneurs develop their businesses; the initiative included the provision of technical advice and workshops. In Uganda, women own about 40% of businesses with registered premises but only receive about 9% of commercial credit. Even so, initiatives designed to provide financial services to women, such as the Development Finance Company of Uganda—which has disbursed over US\$9.2m to women entrepreneurs—helped 1,800 women set up deposit accounts and trained more than 350 women in business skills. The largest bank in Saudi Arabia, the Al Rajhi Bank, recently started a wealth management division targeted at women, as an estimated 40% of private wealth in Saudi Arabia is owned by women.

In October 2009, Credit Guarantee Corporation Malaysia Berhad (CGC) and Standard Chartered Bank



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Malaysia launched a joint programme—a “Portfolio Guarantee Scheme”—that aims to give women entrepreneurs fast access to finance. In addition, the government has allocated M\$46.3m to a Women Entrepreneurs Scheme, which consists of soft loans and grants. Vietnam has formal initiatives to provide financial accounts to women. Sacombank operates special branches for women entrepreneurs, and Agribank runs a programme to open savings and other accounts in rural areas that target women. Moreover, the Vietnam Women's Union collaborates with banks to provide financing for women for household economic activities and entrepreneurial activities. Only around 10% of Vietnamese, however, have a bank account, meaning that the scope of these programmes is currently limited.

The **delivering financial services indicator** assesses bank initiatives to provide financial services in two areas: the provision of basic, low-fee accounts for low-income clients, and whether private operators can provide financial services at post offices. The former captures accounts that either do not have fees or ones that are very low, that offer a small number of free automatic teller machine (ATM) transactions, and that have no minimum balance requirements. Of 139 countries surveyed by the Consultative Group to Assist the Poor (CGAP),<sup>9</sup> 20 had financial regulations that mandated the provision of these accounts. From the developing countries covered in the Women's Economic Opportunity Index, only Argentina, Chile, Colombia, Hungary, India, Iran, Malaysia, Mexico, Morocco and Pakistan had such provisions.

For example, in Mexico (which has a low-fee bank account policy in place), the opening in 2002 of a new bank targeting Mexico's middle and working classes was not only a major commercial success but also resulted in increased entrepreneurial activity, employment and income for its customers. Starting in 2002, Banco Azteca opened 815 branches in 250 Mexican cities in short succession. Results from an impact evaluation showed that after a bank branch opened, more informal businesses owned by men opened, and more women became employed as wage-earners.<sup>10</sup> The evaluation hypothesises that with the new bank, the increased availability of credit allowed men to start or expand their informal businesses, which then in turn employed women as wage-earners. Banco Azteca has since expanded to other Central and South American countries, including Brazil and Peru.

Even so, this sort of policy may only be effective if banks are within reach and if potential clients are financially literate—access to banks is an issue in rural areas in many developing countries. Obtaining a loan or opening a bank account typically involves a visit to a bank branch in most countries. The provision of financial services at post offices is one way to reach underserved markets: according to CGAP, about 70% of the countries it surveyed delivered financial services through post offices. Banking at post offices is just one aspect of so-called branchless banking, for which there has been a growing demand, especially in developing countries. Financial service providers are keen to meet that demand by supplying innovative new services such as banking over mobile phones. In Kenya, more than 7m people have signed up for a mobile payment service called M-PESA, offered by Safaricom, Kenya's largest mobile network operator, since its commercial launch in 2007. Partly as a result of M-PESA's success, the proportion of Kenyans considered to be formally financially included has almost doubled, to 41% in just three years.<sup>11</sup> A different approach to branchless banking that has been successful in Brazil has been to combine mobile banking with point-of-sale devices that are operated by agents such as small convenience stores.<sup>12</sup> Future updates of this model may explore the increasing take-up of branchless banking approaches.

9. “Financial Access 2009: Measuring access to financial services around the world”, Consultative Group to Assist the Poor, 2009.

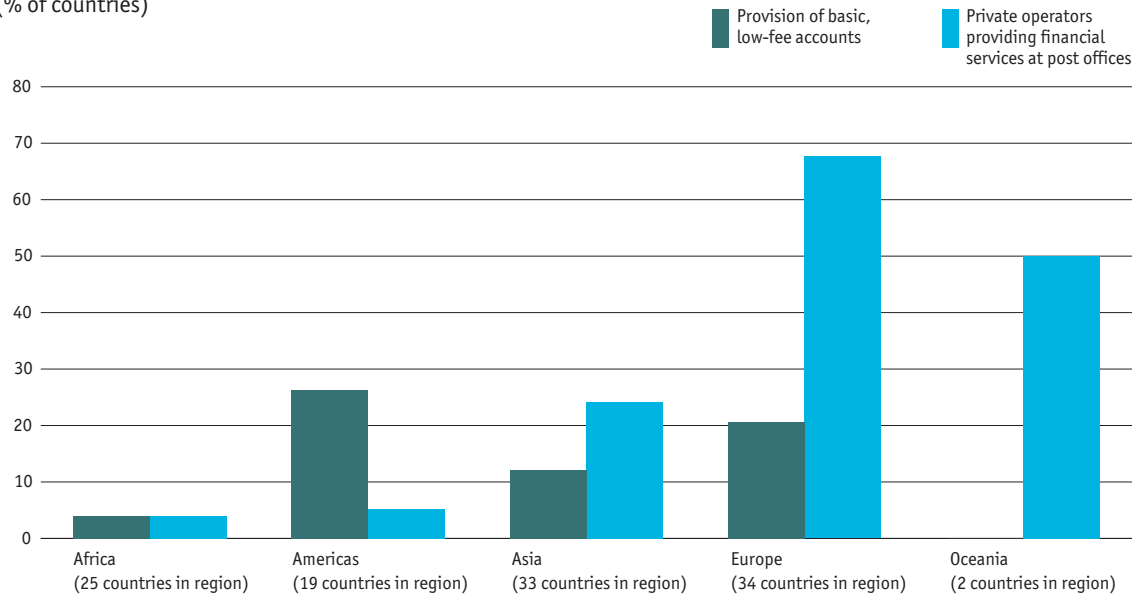
10. M Bruhn and I Love, “The Economic Impact of Banking the Unbanked: Evidence from Mexico”, World Bank Policy Research Working Paper No. 4981, World Bank: Washington DC, 2009.

11. M Pickens, D Porteous and S Rotman, “Scenarios for Branchless Banking in 2020”, Consultative Group to Assist the Poor: Washington DC, 2009.

12. *ibid.*



**Delivering financial services**  
(% of countries)



Source: Consultative Group to Assist the Poor. Geographical regions created by the United Nations Statistics Division. Due to data limitations the model does not cover every country in the world. As a result, country coverage within each region is not always complete. Expanded country coverage is expected in future editions of the model.

In Brazil, the federal postal system has forged an agreement with Banco Bradesco—one of the four largest banks in Brazil—to set up and operate banking branches in post offices. In an effort to tap the large portion of the population that does not have bank accounts—estimated at some 40m Brazilians—Bradesco launched its Postal Bank project in 2002. It had set up 6,067 outlets in post-office branches by end-2009, up from 5,946 outlets at end-2008.

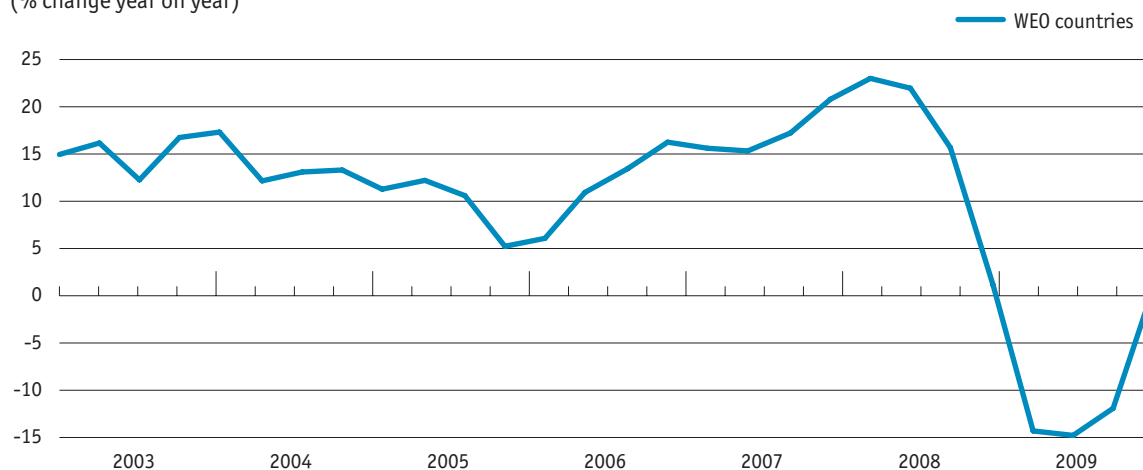
Egypt Post is one of the country's major savings institutions. Postal savings accounts can be opened for just E£10, making these accounts an attractive savings method for low-income citizens. Interest on money deposited with the postal authority is exempt from tax. Each post office holds an account at the National Investment Bank (NIB), where customers' savings are placed. In recent years, Egypt Post has started offering services in competition with the banking sector, such as high-yield deposit accounts, ATMs and payment systems for firms. Additionally, Egypt Post has expanded its physical presence, with around 3,700 locations.



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### Private sector credit (% change year on year)



Source: IMF, International Financial Statistics.

The Index also includes a measure of **Private sector credit**. Credit growth is generally considered to reflect a process of financial deepening—credit tends to grow more quickly than GDP as an economy develops, although the debate still rages over the direction of causality. However, rapid credit growth can lead to the emergence of sizeable macroeconomic imbalances and surging asset prices, subsequently followed by corrections, busts or outright financial crises—as evidenced by the most recent global financial and economic crisis, which hit boom countries in Europe and the US particularly hard. For this reason, we have banded this indicator to reflect both risk (unsustainable levels of credit that could result in macroeconomic instability) as well as poor financing conditions (low levels of credit availability).



## Access to Finance

### Africa

Rank	Country	Score
1	South Africa	57.4
2	Mauritius	53.1
3	Morocco	52.9
4	Egypt	45.5
5	Namibia	37.0
6	Botswana	29.6
7	Tunisia	29.2
=8	Malawi	25.0
=8	Nigeria	25.0
10	Kenya	19.1
11	Senegal	12.9
12	Burkina Faso	12.7
13	Ethiopia	12.5
=14	Ghana	12.5
=14	Tanzania	12.5
16	Benin	7.2
=17	Cameroon	6.5
=17	Côte d'Ivoire	6.5
=17	Togo	6.5
20	Zambia	6.3
21	Algeria	6.3
22	Uganda	6.3
23	Chad	0.0
24	Madagascar	0.0
25	Sudan	0.0

### Americas

Rank	Country	Score
=1	Canada	68.8
=1	United States	68.8
3	Chile	58.5
4	Colombia	52.6
5	Brazil	52.3
6	Mexico	44.4
7	Uruguay	36.8
8	Panama	36.5
9	El Salvador	36.2
10	Honduras	33.4
11	Argentina	33.3
12	Costa Rica	32.8
13	Dominican Republic	30.3
14	Paraguay	24.4
15	Ecuador	24.0
16	Peru	20.5
17	Nicaragua	19.6
18	Bolivia	19.6
19	Venezuela	6.3

### Oceania

Rank	Country	Score
1	Australia	70.8
2	New Zealand	52.1

### Europe

Rank	Country	Score
1	Germany	87.1
2	Belgium	86.8
3	Sweden	83.3
4	France	80.4
5	Hungary	77.2
6	Greece	72.3
7	Czech Republic	71.5
8	Ireland	70.8
9	Portugal	66.9
10	Norway	66.7
11	Italy	66.2
12	Bulgaria	65.0
13	Latvia	64.0
14	Slovak Republic	63.6
15	Slovenia	62.8
=16	Iceland	62.5
=16	United Kingdom	62.5
18	Austria	59.8
19	Poland	55.1
20	Netherlands	54.9
21	Serbia	54.8
22	Lithuania	54.6
23	Estonia	54.3
24	Finland	53.1
25	Switzerland	48.4
26	Croatia	47.1
27	Ukraine	37.9
28	Luxembourg	37.5
29	Spain	36.3
30	Romania	36.3
31	Russia	34.2
32	Albania	26.7
33	Denmark	26.1
34	Moldova	25.0

### Asia

Rank	Country	Score
1	Japan	81.6
2	Singapore	70.9
3	Malaysia	70.5
4	Korea, Rep.	63.3
5	Hong Kong, China	58.7
6	Israel	58.7
7	Thailand	56.9
8	Kazakhstan	44.9
9	Bahrain	41.9
10	Vietnam	40.7
11	India	39.2
12	Lebanon	38.9
13	China	37.9
14	Jordan	37.7
15	Kuwait	36.3
16	Iran	35.2
17	Saudi Arabia	35.0
18	Sri Lanka	33.6
19	United Arab Emirates	33.4
20	Turkey	32.2
21	Indonesia	29.6
22	Oman	27.1
23	Pakistan	26.2
24	Bangladesh	25.1
25	Philippines	19.5
26	Georgia	15.6
27	Kyrgyz Republic	13.5
28	Armenia	13.4
29	Azerbaijan	7.4
=30	Cambodia	6.3
=30	Laos	6.3
=30	Syria	6.3
33	Yemen	0.0





### 3 Education and Training

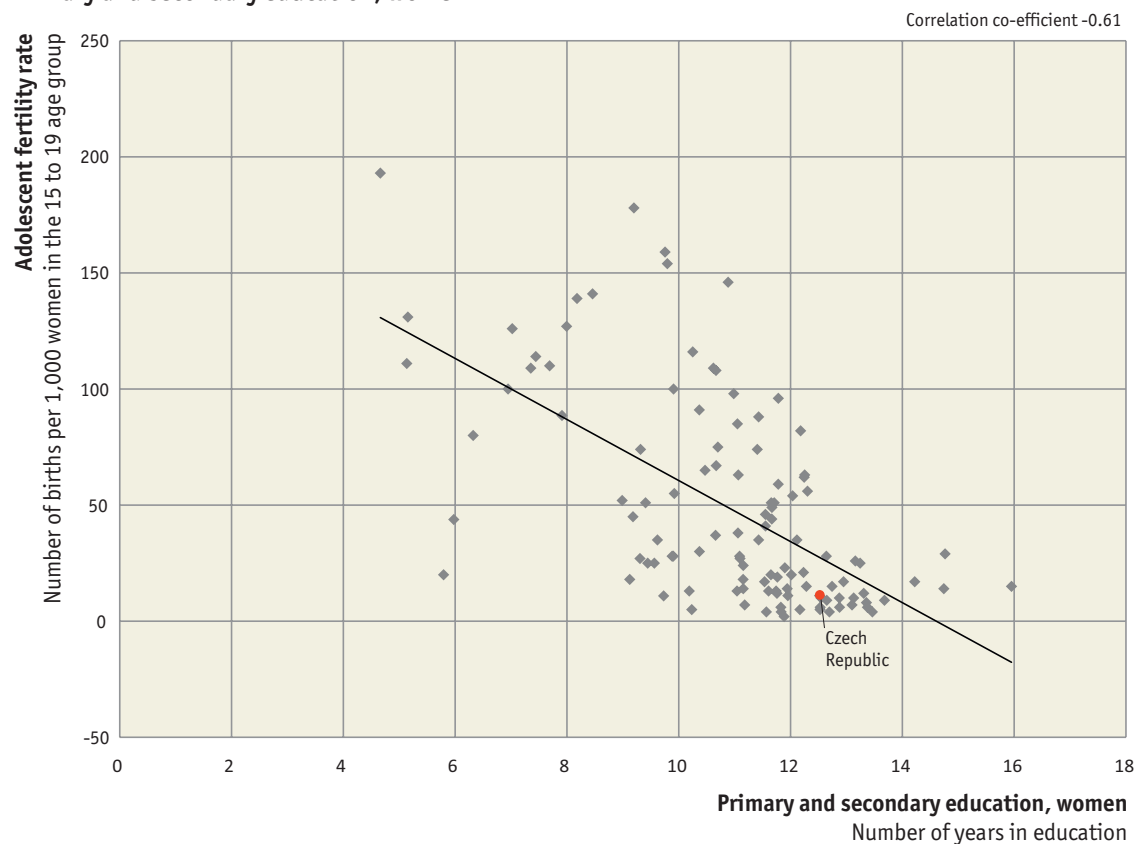
Indicators in this category:

- 3.1) School life expectancy (primary and secondary); women
- 3.2) School life expectancy (tertiary); women
- 3.3) Adult literacy rate; women
- 3.4) Existence of government or non-government programmes offering small- and medium-enterprise (SME) support/development training

*Please note that this section includes a discussion of some, but not all, of the above indicators*

Education increases a woman's earning potential and productivity, and helps her shift from informal or low-skilled employment to white-collar work. But it does more than that—it also helps to break the inter-generational cycle of poverty by boosting health outcomes for both mothers and children, reducing fertility rates and supporting overall economic growth.

#### Primary and secondary education, women





## Women's economic opportunity

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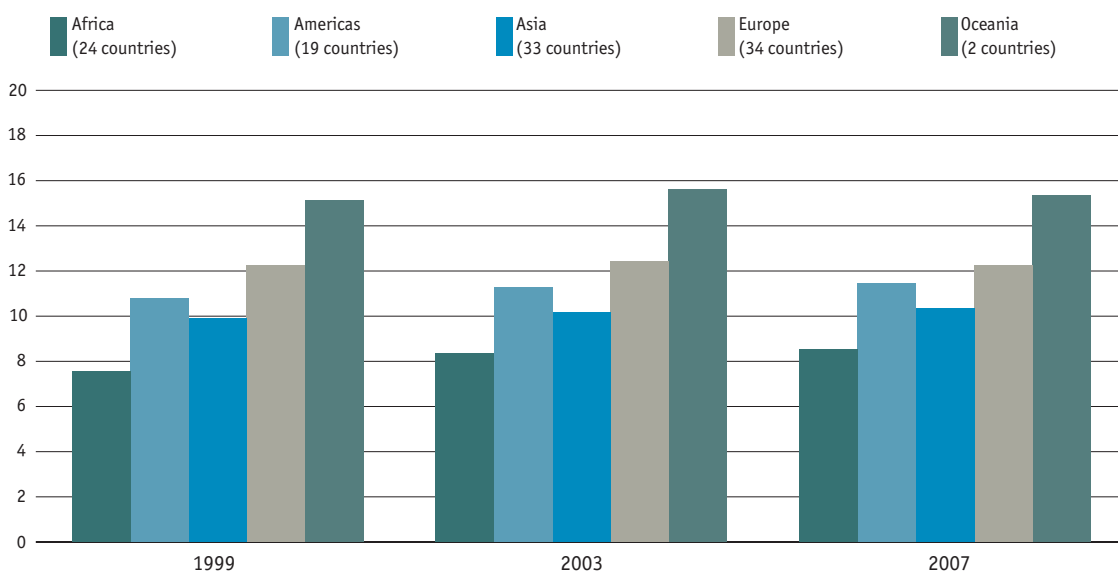
According to data from the UN Educational, Scientific and Cultural Organisation (UNESCO) for 2007, only 60% of countries have achieved gender parity in **primary education**, dropping to 30% for **secondary education** and 6% for tertiary education. Klansen (1999)<sup>13</sup> has found that if South Asia and Sub-Saharan Africa had achieved a more balanced outcome in terms of educational achievements in the 1960s, this would have boosted their rates of economic growth by 0.9% per year in subsequent periods.

In countries where women have lower rates of education, there is a correspondingly low ratio of women in paid employment. According to Psacharopoulos and Patrinos (2004),<sup>14</sup> the average rate of return from investment in education is 9.8% for women, compared with 8.7% for men, although the results vary considerably by country. However, the returns to primary education are higher for men than for women—20.1% versus 12.8%, respectively—whereas gains are reversed for secondary education (18.4% for women compared with 13.9% for men). Returns to secondary schooling are greater for women than men because women start from a lower level—that is, they spend fewer years in secondary education than men, in addition to the fact that enrolment rates for women are lower. As a result, women have more room to improve.

Tertiary education is important because it builds skills that are not covered at the primary and secondary levels. It also substantially increases lifetime earnings. Psacharopoulos and Patrinos found that the rate of return on tertiary education is roughly the same for both men and women, at about 11%. However, women are more likely to focus on health- and welfare-related subjects, and on the humanities and education. These female-dominated fields often have lower social status and are less well-paid. Men, by comparison, tend to focus on subjects such as engineering, computer science and those related to

### Primary and secondary education, women

(Average number of years spent in education)



Source: UNESCO. Note that the sample size varies from year to year, owing to the lack of available data. Geographical regions created by the United Nations Statistics Division.

Due to data limitations the model does not cover every country in the world. As a result, country coverage within each region is not always complete. Expanded country coverage is expected in future editions of the model.

13. S Klasen, "Does Gender Inequality Reduce Growth and Development? Evidence from Cross-Country Regressions", World Bank: Washington DC, 1999.

14. G Psacharopoulos and H Patrinos, "Returns to Investment in Education: A Further Update", *Education Economics*, Vol. 12, No.2, 2004.



**Wage employees; Female/male ratio**



manufacturing. The Index shows that Finland has the highest level of tertiary education for women, and Tanzania the lowest.

Many women face greater barriers than men to setting up businesses, owing to the fact that their enterprises are often particularly small and concentrated in the retail or services sectors. (Evidence suggests that companies with fewer than 20 employees face more than five times the administrative burden per employee as larger firms.<sup>15</sup>) According to the OECD, women have less confidence and understanding than men in making financial decisions, and are less linked to business networks or unable to afford business-related services.<sup>16</sup> This calls for training programmes in management to provide the skills needed to run a successful business. These programmes need to be affordable, easily accessible and take into account women's time burdens—working women, particularly working mothers, require training programmes that do not take them away from their families for an extended period of time, or which are suitably timed. The **existence of government or non-government programmes offering small- and medium-enterprise (SME) support/development training** indicator aims to capture these issues. Australia, Portugal and the UK score best on this indicator.

A wide range of programmes to support female entrepreneurship exist in different countries. In Oman, which earns 4 out of 5 points on this indicator (see Appendix II for detailed scoring criteria), the Ministry

15. "Gender and Sustainable Development: Maximising the economic, social and environmental role of women", OECD: Paris, 2008.

16. *ibid.*



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of Manpower has run the Sanad programme (Self-employment and National Autonomous Development) since 2001. This programme is aimed at helping Omanis establish SMEs, and is available to both women and men. Training courses run under the Sanad programme are often aimed at very specific groups, for example courses training women to become tailors, which therefore overcomes cultural problems. However, this means that course training for jobs regarded as "male" will be not be available to women, and might increase occupational segregation between the sexes. In addition to the Sanad programme, the Sharakah Fund for the Development of Youth Projects has been helping young Omani women set up small businesses since it was established with a donation from the Sultan.

In Slovakia, the National Agency for Development of Small and Medium Enterprises (NADSME) organises training programs and conferences for doing business in Slovakia and abroad, and offers programmes targeted specifically at women. It also confers an annual "Businesswoman of the Year" award.

In South Africa, networks such as the South African Women Entrepreneurs Network (SAWEN) have been set up to focus specifically on the delivery of SME support to women. SAWEN brings together all women's enterprise groups, co-operatives, organisations and initiatives into a national umbrella body that can lobby for policies and programmes to support small women-owned enterprises.



## Education and Training

### Africa

Rank	Country	Score
1	South Africa	62.9
2	Mauritius	60.8
3	Tunisia	57.6
4	Botswana	51.3
5	Namibia	48.8
6	Algeria	46.4
7	Kenya	43.4
8	Egypt	42.5
9	Cameroon	42.2
10	Ghana	38.0
11	Madagascar	36.1
12	Uganda	35.8
13	Malawi	35.7
14	Morocco	34.6
15	Tanzania	32.0
16	Zambia	31.5
17	Nigeria	30.7
18	Senegal	25.1
19	Togo	24.5
20	Benin	23.6
21	Ethiopia	21.7
22	Sudan	18.9
23	Côte d'Ivoire	17.8
24	Burkina Faso	11.6
25	Chad	6.9

### Americas

Rank	Country	Score
1	United States	83.6
2	Uruguay	81.9
3	Canada	78.5
4	Argentina	77.1
5	Chile	72.9
6	Venezuela	66.0
7	Panama	65.5
8	Brazil	62.6
9	Colombia	62.0
10	Dominican Republic	60.6
11	Costa Rica	59.8
12	Peru	59.5
13	Mexico	55.3
14	Honduras	54.5
15	Bolivia	54.0
16	El Salvador	53.4
17	Paraguay	52.3
18	Ecuador	51.5
19	Nicaragua	45.7

### Oceania

Rank	Country	Score
1	Australia	70.8
2	New Zealand	52.1

### Europe

Rank	Country	Score
1	Iceland	95.4
2	Finland	92.4
3	Norway	91.2
4	Sweden	87.1
5	Slovenia	86.5
6	United Kingdom	84.8
7	Denmark	84.4
8	Netherlands	84.2
9	Belgium	83.8
10	Germany	82.1
11	Ireland	81.5
12	Italy	81.0
13	Portugal	80.2
14	Poland	79.8
15	Spain	79.6
16	Lithuania	79.3
17	Latvia	79.1
18	France	79.0
19	Hungary	78.5
20	Switzerland	78.0
21	Estonia	77.0
22	Slovak Republic	76.3
23	Greece	76.3
24	Czech Republic	76.1
25	Austria	73.3
26	Croatia	72.5
27	Luxembourg	70.2
28	Romania	69.7
29	Ukraine	69.3
30	Russia	67.7
31	Bulgaria	66.5
32	Moldova	57.5
33	Albania	57.5
34	Serbia	55.7

### Asia

Rank	Country	Score
1	Israel	76.2
2	Singapore	75.3
3	Korea, Rep.	73.9
4	Japan	69.5
5	Bahrain	69.3
6	Kazakhstan	66.4
7	Hong Kong, China	66.3
8	Jordan	64.8
9	United Arab Emirates	62.0
10	Malaysia	59.2
11	Lebanon	58.9
12	Philippines	57.1
13	Saudi Arabia	56.7
14	Sri Lanka	56.3
15	Thailand	56.1
16	Oman	56.0
17	China	54.5
18	Kyrgyz Republic	54.2
19	Kuwait	53.4
20	Turkey	52.4
21	Syria	52.1
22	Georgia	52.0
23	Indonesia	51.2
24	Iran	51.2
25	Armenia	49.9
26	Vietnam	43.8
27	Azerbaijan	43.7
28	Cambodia	40.4
29	India	33.1
30	Laos	33.0
31	Bangladesh	27.0
32	Yemen	20.9
33	Pakistan	14.4



## 4 Women's Legal and Social Status

Indicators in this category:

- 4.1) Addressing violence against women (existence of laws protecting women against violence)
- 4.2) Freedom of movement (opportunity to move freely outside the house) for women
- 4.3) Property ownership rights (this indicator considers if men and women have equal ownership rights over moveable and immoveable property both by law and in practice)
- 4.4) Adolescent fertility rate (age-specific fertility rate per 1,000 women, 15-19 years of age)
- 4.5) Country ratification of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)

*Please note that this section includes a discussion of some, but not all, of the above indicators*

Cultural norms and attitudes play a role in determining a woman's economic opportunities. Indeed, attitudes towards women often supersede laws designed to protect them. At its most extreme, a preference for boys can be so deeply entrenched in some countries that large imbalances emerge between the sexes.

In adulthood, women more often than men face the triple burden of work outside the home, household chores, and child- and elder-care responsibilities. According to the Nobel prize-winning economist Amartya Sen, it is "quite common in many societies to take it for granted that while men will naturally work outside the home, women could do it if and only if they could combine it with various inescapable and unequally shared household duties."<sup>17</sup> In many societies, mothers face a stigma when they leave their children to go to work.

Nevertheless, attitudes are gradually changing as economies develop and opportunities for women expand. Countries with stagnant or slow-growing populations increasingly realise that women are essential to an expanding labour force—and, hence, to faster economic growth. Greater gender equality is correlated not only with higher growth outcomes, but also with lower poverty rates (Morrison, Raju and Sinha 2007).<sup>18</sup>

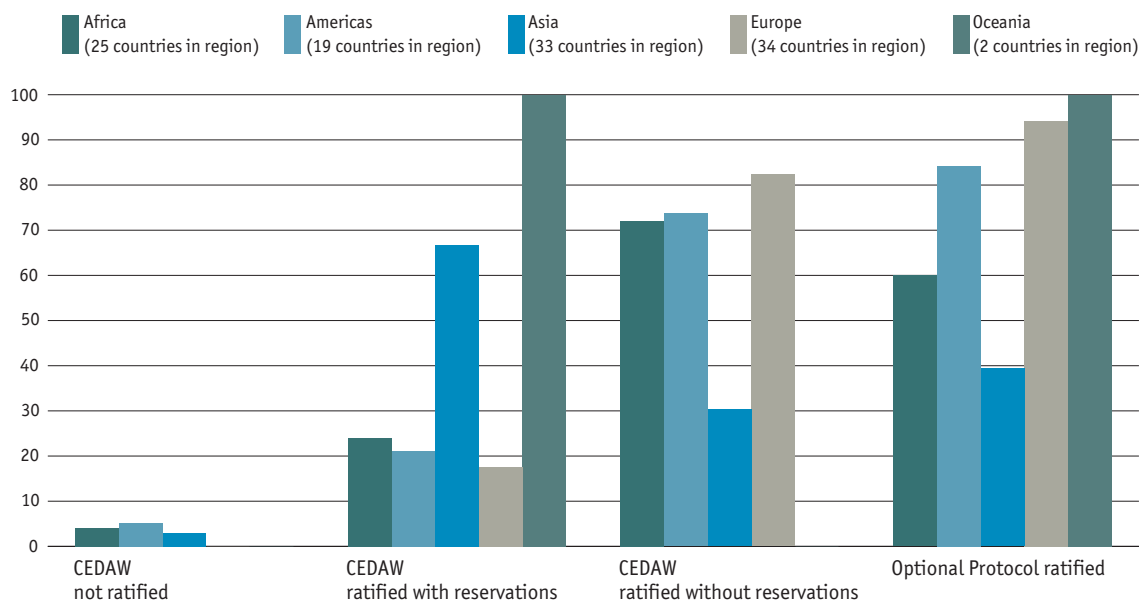
Some countries have taken positive steps to legislate women's rights by formally acknowledging the principle of gender equality. The Index includes an indicator that considers whether countries are signatories to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), and whether they signed the accompanying Optional Protocol, which allows a key committee to hear complaints from individuals or groups of women about violations of their rights, and to conduct inquiries into grave violations of the Convention. The document has been described as an international bill of rights for women, and marked its 30th anniversary in 2009. Ratification of CEDAW is widely regarded as an affirmation of a country's commitment to achieve gender equality. Many countries,

17. A Sen, "The many faces of gender equality", *Frontline*, Vol. 18, Issue 22, October 27th-November 9th 2001.

18. A Morrison, D Raju and N Sinha, "Gender Equality, Poverty and Economic Growth", World Bank Policy Research Working Paper World Bank: Washington DC, 2007.



**Convention on the elimination of all forms of discrimination against women**  
(% of countries)



Source: United Nations Treaty Collection. Geographical regions created by the United Nations Statistics Division. Due to data limitations the model does not cover every country in the world. As a result, country coverage within each region is not always complete. Expanded country coverage is expected in future editions of the model.

however, have ratified the Convention subject to certain “reservations”, exempting them from having to meet particular articles in CEDAW.

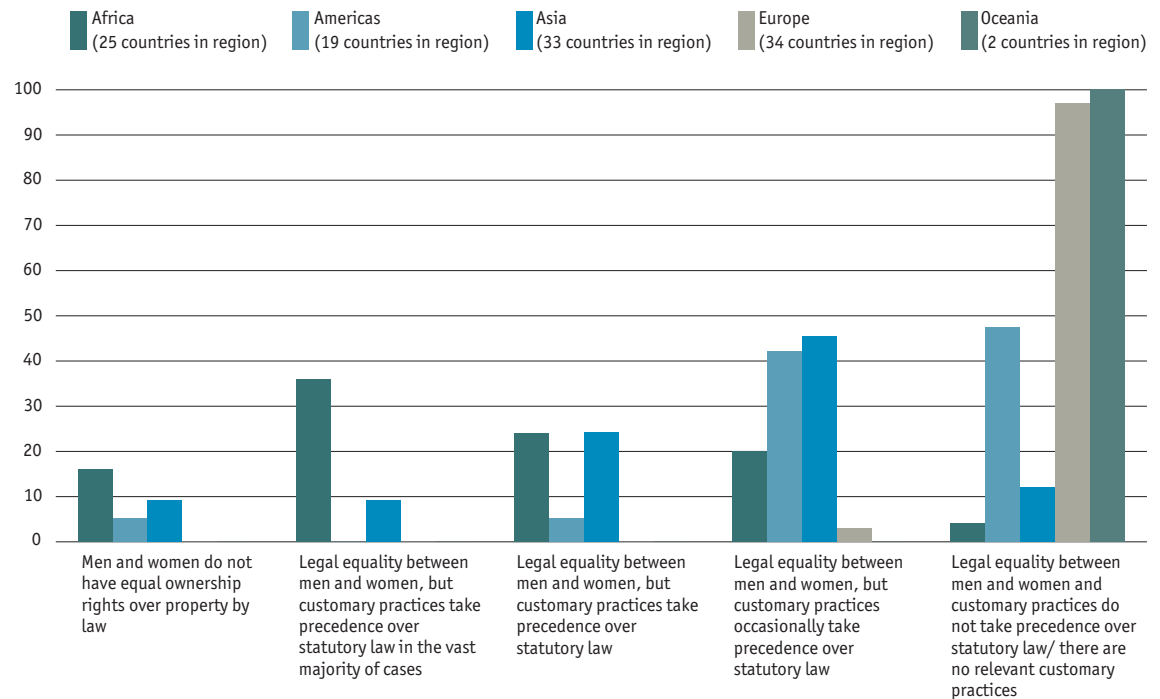
Of the countries in the Index, three have not ratified the convention, and 38 have ratified CEDAW with reservations; 58 countries have both ratified CEDAW without reservations and signed the Optional Protocol. Some that have ratified CEDAW with reservations have also signed the Optional Protocol, such as Brazil, France and Thailand. It is worth noting that many of the specific provisions covered by CEDAW are addressed in other parts of the Index, such as access to education and non-discrimination in employment and property rights.

CEDAW can make a difference. In 2007 Mexico passed a General Law on Women’s Access to a Life Free of Violence, which drew on CEDAW’s General Recommendation 19. The law acknowledges government responsibility for preventing violence against women. Morocco’s 2004 Family Code gives women greater protection and equality within marriage and divorce—an issue also covered by CEDAW. Effective implementation of these rights has been addressed through the creation of Family Courts.

**Property ownership rights** for women is another important indicator covered under this category. Such rights may be constrained by social customs and sometimes legislation, hampering a woman’s economic status. This is most evident through unequal access to land markets, discriminatory inheritance practices and gender-biased land reform. The property ownership indicator is based, first, on whether women have mandated, equal ownership rights over moveable and immoveable property by law. Eight countries in the Women’s Economic Opportunity Index do not have such rights; these are Cameroon, Chad, Chile, Indonesia, the Philippines, Sri Lanka, Togo and Zambia. The indicator also assesses if customary



**Ownership rights over moveable and immoveable property**  
(% of countries)



Source: World Bank Group, Economist Intelligence Unit. Geographical regions created by the United Nations Statistics Division. Due to data limitations the model does not cover every country in the world. As a result, country coverage within each region is not always complete. Expanded country coverage is expected in future editions of the model.

practices take precedence over legislation (statutory law) in ways that are harmful to women, resulting in less-than-full ownership rights for women over their property. Customary practices are unwritten rules and norms established by long usage (based on customs and cultures).

Customary practices are most prevalent in Africa and in many parts of Asia, and often prevent women from exercising full control over any assets they have brought to a marriage or acquired independently. For example, whereas women in Turkey have full ownership and decision-making rights over any assets they acquired independently, custom generally allows husbands and sometimes male relatives to influence women's decisions over their property, or even dictate to them in ways that would not occur if genders were reversed. In addition, decisions regarding the shared property of married couples are more likely to be taken by men; such property may legally be registered to the man only.

Burkina Faso has well-established laws on gender equality; under existing land law all Burkinabe, regardless of gender, have rights to control and transfer property. However, fewer than 6% of women are landowners, suggesting that agricultural and land-reform provisions are not being implemented in a balanced fashion. Moreover, many villages in the country's remote interior are under the jurisdiction of local chiefs, and customary law predominates. Nonetheless, Burkinabe chiefs have a reputation for fairly mediating village disputes, regardless of gender, and in most cases women who believe their rights have been abused have a legal means of seeking redress.





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**The adolescent fertility rate** also features in the Index, in part because academic research suggests a negative correlation between early child-bearing and education, wages and employment. The bargaining power within a household is radically altered in a man's favour if his wife has lower levels of education and earnings, and if she has fewer assets at her disposal.<sup>19</sup> According to the UN Department for Economic and Social Affairs, from which the data were sourced, countries with the highest adolescent fertility rates are concentrated in Africa, followed by the Americas. Rates are considerably lower in many countries in Asia, with the lowest in Europe.

The Index also considers if countries have laws that **address violence against women**, in three areas: domestic violence, sexual harassment and sexual assault/violence. Of the countries in the Index, 61 have laws that protect women against all three kinds of violence, with a further 33 providing protection in two areas. (The quality and enforcement of a law is as important as its existence, but this was beyond the scope of this pilot Index.) Physical threats (a dangerous environment) against women may discourage them from working or setting up a business. The effects of violence can also impede a woman's ability to perform to her full capacity in the workplace. The academic literature, however, has drawn no firm conclusions on the impact of domestic violence on employment. Some studies suggest that although violence may not prevent a woman from finding employment, it may hinder her ability to keep a job for very long.<sup>20</sup> Morrison and Orlando (1999)<sup>21</sup> estimate that women in Santiago, Chile, who suffered from domestic violence earned only \$150 per month, whereas those who did not earned more than double that. In Uganda, about 9% of violent incidents force women to lose time from paid work, amounting to approximately 11 days a year (ICRW 2009).<sup>22</sup>

**Freedom of movement**, which also features in the Index, is a basic right that facilitates access to education, health and economic resources. According to the UN Children's Fund (UNICEF), to "provide for their own needs, as well as those of their children, women require the ability to move freely within and outside the household".<sup>23</sup> Only a few governments have laws that prohibit women from leaving their homes or the country in which they reside without the permission of a male relative or guardian (this includes restrictions on a woman's ability to obtain a passport). These include Oman, Saudi Arabia, Syria and Yemen. But cultural attitudes prevalent in Western Asia and Northern Africa may prevent some women from easily leaving their homes on their own or without permission. Indeed, the freedom of movement indicator—a qualitative assessment from the OECD Development Centre—shows that women in 21 countries face cultural barriers to moving outside their homes.

19. A Sen, "Gender and cooperative conflict", Working Paper of the World Institute of Development Economics Research, 1986, in Irene Tinker (ed.), *Persistent Inequalities: Women and World Development*, Oxford University Press, 1990.

20. L Friedman and S Couper, "The Cost of Domestic Violence: A Preliminary Investigation of the Financial Cost of Domestic Violence", Victim Services Agency: New York, 1987. S Lloyd, "The Effects of Domestic Violence on Women's Employment", *Law and Policy*, Vol. 19, No. 2, 1997, pages 139-167.

21. A Morrison and M B Orlando, "The Socioeconomic Costs of Domestic Violence: Chile and Nicaragua", in Morrison and Biehl (eds.), *Too Close to Home: Domestic Violence in the Americas*, Inter-American Development Bank: Washington DC, 1999.

22. "Intimate Partner Violence: High Costs to Household and Communities", International Centre for Research on Women: Washington, DC, 2009.

23. [http://www.unicef.org/sowc07/profiles/inequality\\_household.php](http://www.unicef.org/sowc07/profiles/inequality_household.php)



## Women's Legal and Social Status

### Africa

Rank	Country	Score
1	Tunisia	89.6
2	Mauritius	86.5
3	Botswana	84.9
4	South Africa	79.6
5	Senegal	78.1
6	Namibia	77.5
7	Kenya	73.1
8	Morocco	71.7
9	Ghana	70.8
10	Burkina Faso	69.8
11	Madagascar	69.1
12	Egypt	65.7
13	Benin	64.9
14	Tanzania	64.0
15	Nigeria	58.7
16	Zambia	58.3
17	Algeria	58.1
18	Côte d'Ivoire	55.3
19	Togo	52.6
20	Ethiopia	50.5
21	Malawi	49.9
22	Chad	48.3
23	Uganda	46.9
24	Cameroon	42.1
25	Sudan	20.6

### Americas

Rank	Country	Score
1	Canada	98.7
=2	Costa Rica	93.6
=2	Uruguay	93.6
4	Paraguay	93.4
5	Panama	91.3
6	Brazil	89.4
7	Peru	89.0
8	El Salvador	88.2
9	Mexico	86.6
10	Colombia	85.2
11	Dominican Republic	85.0
12	Honduras	83.9
13	Argentina	83.7
14	Venezuela	80.7
15	Nicaragua	78.8
16	Ecuador	78.1
17	United States	75.9
18	Chile	75.1
19	Bolivia	74.3

### Oceania

Rank	Country	Score
1	Australia	88.6
2	New Zealand	87.2

### Europe

Rank	Country	Score
1	Netherlands	99.8
2	Slovenia	99.7
=3	Denmark	99.6
=3	Sweden	99.6
=5	Finland	99.3
=5	Norway	99.3
=7	Belgium	99.2
=7	Germany	99.2
=7	Luxembourg	99.2
=10	Czech Republic	99.1
=10	Greece	99.1
12	Spain	99.0
13	Croatia	98.9
14	Iceland	98.7
15	Portugal	98.4
16	Lithuania	98.2
17	Hungary	98.1
18	Serbia	97.7
19	Romania	96.5
20	Bulgaria	96.2
21	Albania	93.9
22	Estonia	93.1
23	Poland	92.2
24	Slovak Republic	91.3
25	Moldova	90.9
26	Ukraine	90.4
27	Switzerland	89.8
28	Italy	89.5
29	France	89.4
30	Austria	89.0
31	Ireland	88.4
32	United Kingdom	87.5
33	Latvia	86.8
34	Russia	83.9

### Asia

Rank	Country	Score
1	Cambodia	89.8
2	Japan	88.0
3	Kazakhstan	85.7
4	Kyrgyz Republic	85.6
5	Georgia	84.7
6	Azerbaijan	83.9
7	Israel	83.6
8	Thailand	80.4
9	Turkey	79.9
10	Armenia	79.3
11	Korea, Rep.	78.3
12	Hong Kong, China	78.1
13	China	78.0
14	Singapore	77.9
15	Sri Lanka	77.3
16	Philippines	74.5
17	Laos	72.0
18	Vietnam	69.9
19	Malaysia	68.9
20	India	58.8
21	Jordan	55.6
22	Kuwait	55.4
23	Bahrain	55.3
24	Syria	54.0
25	Indonesia	53.2
26	United Arab Emirates	52.8
27	Oman	50.7
28	Pakistan	49.8
29	Lebanon	48.3
30	Bangladesh	45.2
31	Saudi Arabia	41.1
32	Iran	37.6
33	Yemen	36.8



## Methodology

The Women's Economic Opportunity Index measures five categories that determine whether the environment for both women employees and women entrepreneurs is favourable (please refer to the *Scoring criteria and categories* section for details on the categories and indicators).

Data for the quantitative indicators are drawn from national and international statistical sources. Where quantitative or survey data were missing values, the Economist Intelligence Unit has estimated the data.

Some qualitative indicators have been created by the Economist Intelligence Unit, based on legal documents and texts; others have been drawn from a range of surveys and data sources and adjusted by the Economist Intelligence Unit.

The main sources used in the Women's Economic Opportunity Index are the Economist Intelligence Unit; the International Labour Organisation (ILO); the World Bank Group; the International Monetary Fund; the Organisation for Economic Co-operation and Development (OECD); the United Nations Educational, Scientific and Cultural Organisation (UNESCO); the United Nations Development Programme (UNDP); the United Nations Department of Economic and Social Affairs, Population Division; the UN Secretary-General's database on violence against women; the International Telecommunication Union (ITU); Social Security Online; the Consultative Group to Assist the Poor (CGAP); the World Economic Forum; Worldwide Governance Indicators; Freedom House; Vision of Humanity; and national statistical offices.

### Indicator choice

The criteria used in this study were chosen in close consultation between the Economist Intelligence Unit and panels of experts, some of whom provided advice on a confidential basis. Those who agreed to be acknowledged include:

#### **Access to finance working group**

Johannes Jutting, OECD Development Centre

Denis Drechsler, (formerly) OECD Development Centre

Rekha Mehra, International Centre for Research on Women

Janet Stotsky, IMF

Caren Grown, American University

Alberto Chaia, McKinsey & Company



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Christine Shields, Standard Chartered Bank

Inez Murray, Women's World Banking

### Education and training working group

Katherine Giscombe, Catalyst

Lesla Mitchell, Kauffman Foundation

### Women's legal and social status working group

Maria Jose Alcalá (United Nations Development Fund for Women)

Hanny Cueva Beteta (United Nations Development Fund for Women)

Virginia Seitz, Millennium Challenge Corporation

## Data Modelling

Indicator scores are normalised and then aggregated across categories to enable a comparison of broader concepts across countries. Normalisation rebases the raw indicator data to a common unit so that it can be aggregated.

The indicators where a higher value indicates a more favourable economic/business environment for women—such as Maternity and paternity leave and provision; Literacy rate; Property ownership rights; and Women's access to finance programmes—have been normalised on the basis of:

$$x = (x - \text{Min}(x)) / (\text{Max}(x) - \text{Min}(x))$$

where  $\text{Min}(x)$  and  $\text{Max}(x)$  are, respectively, the lowest and highest values in the 113 economies for any given indicator. The normalised value is then transformed from a 0-1 value to a 0-100 score to make it directly comparable with other indicators. This in effect means that the country with the highest raw data value will score 100, while the lowest will score 0.

For the indicators where a high value indicates an unfavourable environment for women employees and entrepreneurs—such as Legal restrictions on job types for women; Freedom of movement; and Starting a business—the normalisation function takes the form of:

$$x = (x - \text{Max}(x)) / (\text{Max}(x) - \text{Min}(x))$$

where  $\text{Min}(x)$  and  $\text{Max}(x)$  are, respectively, the lowest and highest values in the 113 economies for any given indicator. The normalised value is then transformed into a positive number on a scale of 0-100 to make it directly comparable with other indicators.

## Calculating the Women's Economic Opportunity Index

Modelling the indicators and categories in the model results in scores of 0-100 for each country, where 100 represents the most favourable economic/business environment for women, and 0 the lowest. The overall score, as well as the category scores, are unweighted averages of the normalised scores for each of the indicators. The 113 economies assessed can then be ranked according to these indices.



To ensure the relevance of the choice of indicators and categories, Principal Components Analysis (PCA) was performed. Details of this process are given in Appendix III.

## Model validation

To validate the results of the Women's Economic Opportunity Index, the Economist Intelligence Unit correlated the model's overall score against several "output" (dependent) variables. The scatter plots (below) show the correlations between the Women's Economic Opportunity Index and the following variables:

**1) Wage and salaried workers (employees); Female/male ratio:** Employees are workers with "paid employment jobs", that is, those jobs where the workers hold an explicit (written or oral) or implicit employment contract that provides a basic remuneration, which is not directly dependent upon the revenue of the unit for which they work.

The results indicate a high degree of correlation (0.79 on a scale of 0 to 1) between wage and salaried employees and the overall Women's Economic Opportunity Index score.

**2) Employers; Female/male ratio:** Employers are those individuals who, working on their own account or with one or a few partners, hold the type of jobs defined as "self-employment jobs" (that is, jobs where the remuneration is directly dependent upon the profits derived from the goods and services produced) and, in this capacity, have engaged, on a continuous basis, one or more persons to work for them as employees.

The correlation between employers and the overall Women's Economic Opportunity Index score is 0.28. This is lower than for *wage and salaried employees* because the external factors that motivate women employees are somewhat different from those that influence a woman's decision to become an entrepreneur. Better business environments for women employees tend to result in higher levels of female employment in the formal (wage-earning) sector. By comparison, the number of women entrepreneurs in low- and high-income countries tends to be higher than in middle-income countries. This is because women in low-income countries often become entrepreneurs out of necessity (because they might face discrimination in wage employment), while women in high-income countries become entrepreneurs in search of opportunity. This influences the correlation results.

**3) Vulnerable employment:** This indicator captures the share of vulnerable employment in total employment for women. Vulnerable employment is defined as people who are employed under relatively precarious circumstances, as indicated by their status in employment. Because contributing family workers and own-account workers are less likely to have formal work arrangements, access to benefits or social protection programmes, and are more "at risk" to economic cycles, these are the statuses categorised as "vulnerable".

The results indicate a high correlation between the share of women in vulnerable employment and the Women's Economic Opportunity Index (-0.80). The correlation is negative, indicating that a country with good legal and social protections for working women has fewer women in vulnerable



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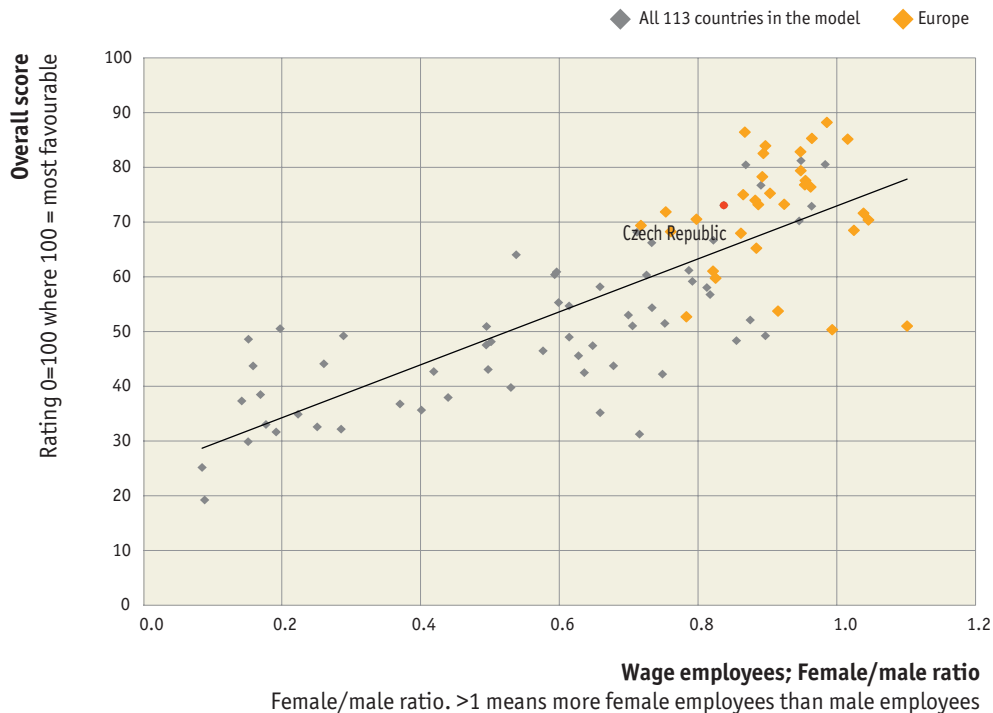
employment.

#### 4) Gender-related Development Index (United Nations Development Programme gender measure):

The Gender-related Development Index (GDI) measures achievement in the same basic areas as the UNDP's Human Development Index (HDI), but takes note of inequality between women and men. The methodology imposes a penalty for inequality, such that the GDI falls when the achievement levels of both women and men in a country go down or when the disparity between their achievements increases. The greater the gender disparity in basic capabilities, the lower a country's GDI compared with its HDI. The GDI is simply the HDI discounted, or adjusted downwards, for gender inequality.

The results indicate a high correlation between the GDI and the Women's Economic Opportunity Index (0.85).

#### Wage employees; Female/male ratio

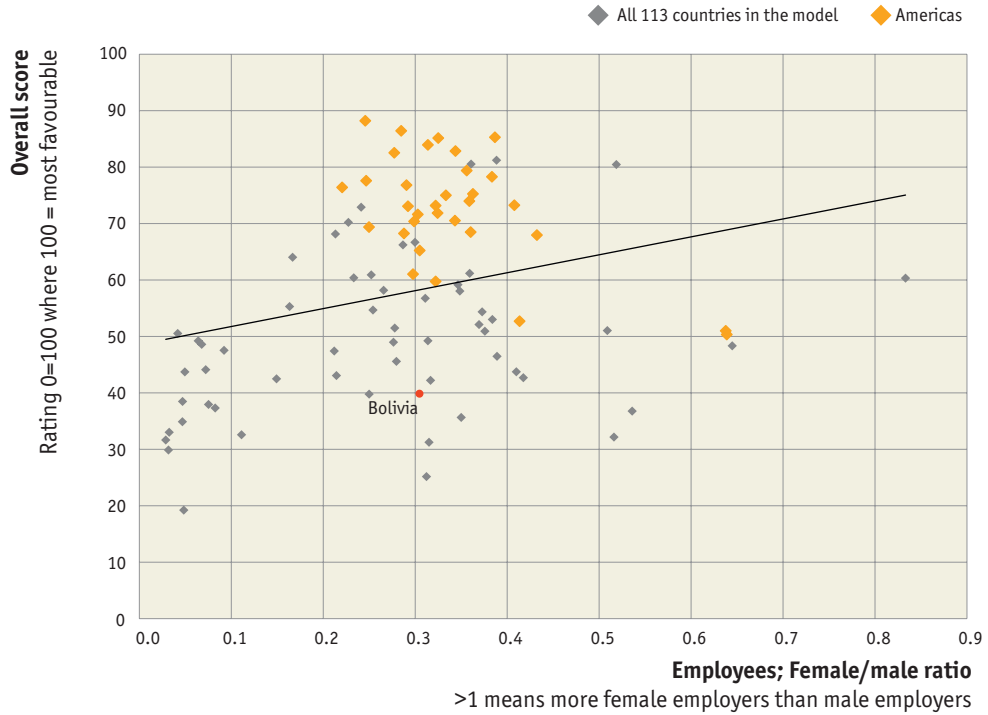




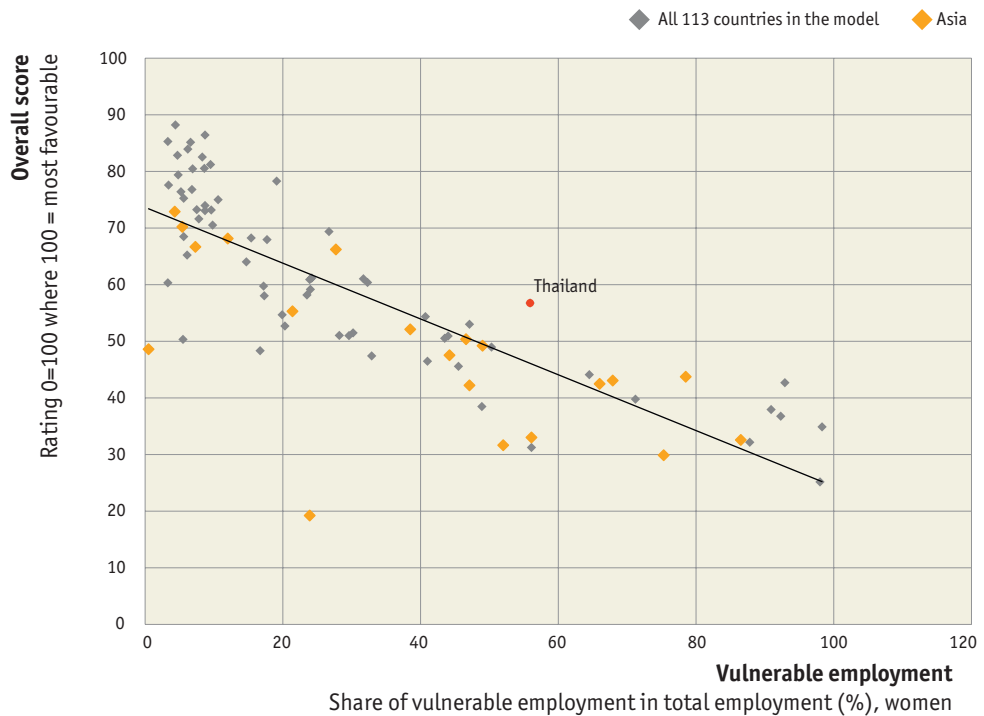
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### Employees; Female/male ratio



### Vulnerable employment

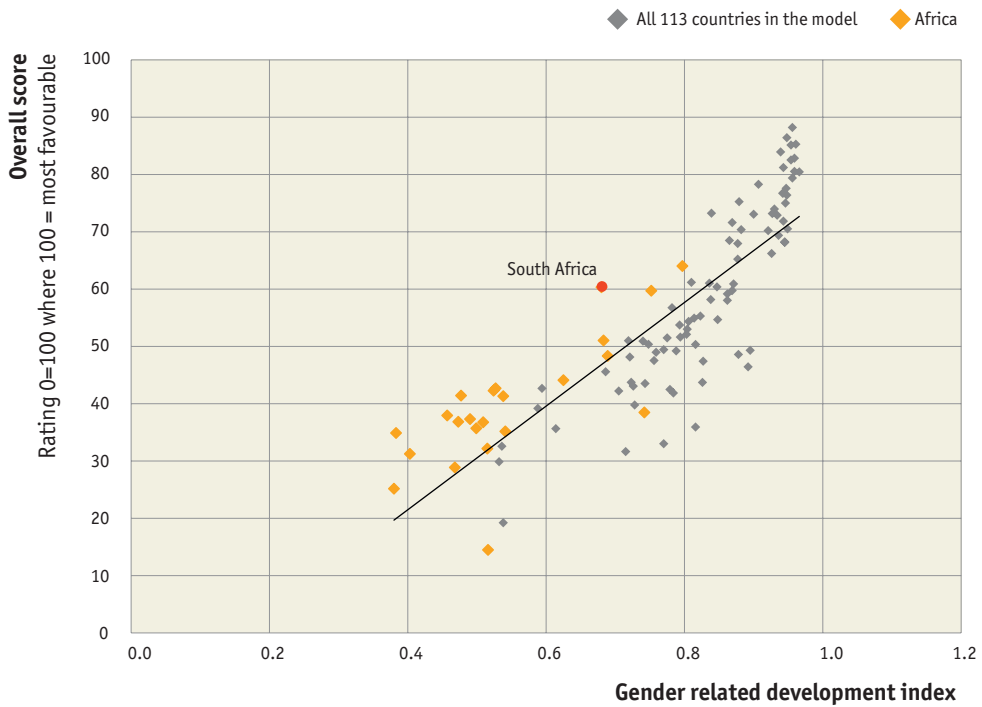




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### Gender-related development index







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Country pages

# Country pages

Albania	46	Ghana	65	Pakistan	84
Algeria	46	Greece	65	Panama	84
Argentina	47	Honduras	66	Paraguay	85
Armenia	47	Hong Kong (China)	66	Peru	85
Australia	48	Hungary	67	Philippines	86
Austria	48	Iceland	67	Poland	86
Azerbaijan	49	India	68	Portugal	87
Bahrain	49	Indonesia	68	Romania	87
Bangladesh	50	Iran	69	Russia	88
Belgium	50	Ireland	69	Saudi Arabia	88
Benin	51	Israel	70	Senegal	89
Bolivia	51	Italy	70	Serbia	89
Botswana	52	Japan	71	Singapore	90
Brazil	52	Jordan	71	Slovak Republic	90
Bulgaria	53	Kazakhstan	72	Slovenia	91
Burkina-Faso	53	Kenya	72	South Africa	91
Cambodia	54	Korea, Rep. Of	73	Spain	92
Cameroon	54	Kuwait	73	Sri Lanka	92
Canada	55	Kyrgyz Republic	74	Sudan	93
Chad	55	Laos	74	Sweden	93
Chile	56	Latvia	75	Switzerland	94
China	56	Lebanon	75	Syria	94
Colombia	57	Lithuania	76	Tanzania	95
Costa Rica	57	Luxembourg	76	Thailand	95
Cote D'Ivoire	58	Madagascar	77	Togo	96
Croatia	58	Malawi	77	Tunisia	96
Czech Republic	59	Malaysia	78	Turkey	97
Denmark	59	Mauritius	78	Uganda	97
Dominican Republic	60	Mexico	79	Ukraine	98
Ecuador	60	Moldova	79	United Arab Emirates	98
Egypt	61	Morocco	80	United Kingdom	99
El Salvador	61	Namibia	80	United States	99
Estonia	62	Netherlands	81	Uruguay	100
Ethiopia	62	New Zealand	81	Venezuela	100
Finland	63	Nicaragua	82	Vietnam	101
France	63	Nigeria	82	Yemen	101
Georgia	64	Norway	83	Zambia	102
Germany	64	Oman	83		

### Notes

Indicator scores are normalised to lie within a consistent range between 0-100, based on source data.

Section scores are the weighted sum of the underlying indicator scores.

All scores 0-100 where 100=most favourable



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Country pages

### Albania

	Score	Rank
<b>OVERALL SCORE</b>	<b>54.9</b>	<b>50</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>50.2</b>	<b>55</b>
<b>LABOUR POLICY</b>	<b>63.6</b>	<b>=58</b>
Equal pay; ILO Convention 100, Policy	85.7	=12
Maternity and paternity leave and provision	85.7	=23
Legal restrictions on job types	75.0	=54
Non-discrimination, ILO Convention 111, Policy	71.4	=30
Differential retirement age	0.0	=103
<b>LABOUR PRACTICE</b>	<b>36.8</b>	<b>56</b>
De facto discrimination at work	63.8	67
Non-discrimination, ILO Convention 111, Practice	33.3	=43
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	16.7	=48

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>26.7</b>	<b>76</b>
Delivering financial services	50.0	=8
Private sector credit	50.0	=41
Building credit histories	6.6	78
Women's access to finance programmes	0.0	=92
<b>EDUCATION AND TRAINING</b>	<b>57.5</b>	<b>61</b>
Literacy rate, women	98.7	37
SME support/development training	60.0	=40
Primary and secondary education, women	48.9	81
Tertiary education, women	22.2	78
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>93.9</b>	<b>22</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	94.2	=26
Property ownership rights	75.0	=50

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>51.3</b>	<b>50</b>
Starting a business	78.0	16
Regulatory quality	49.4	60
Mobile telephone subscribers	47.3	45
Infrastructure risk	30.8	=74

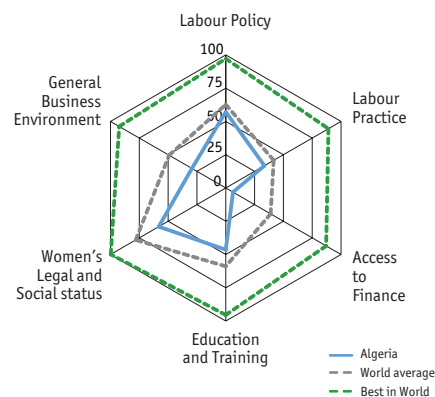


### Algeria

	Score	Rank
<b>OVERALL SCORE</b>	<b>38.5</b>	<b>93</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>45.3</b>	<b>68</b>
<b>LABOUR POLICY</b>	<b>57.1</b>	<b>70</b>
Legal restrictions on job types	100.0	=1
Equal pay; ILO Convention 100, Policy	71.4	=27
Maternity and paternity leave and provision	71.4	=41
Non-discrimination, ILO Convention 111, Policy	42.9	=68
Differential retirement age	0.0	=103
<b>LABOUR PRACTICE</b>	<b>33.5</b>	<b>66</b>
De facto discrimination at work	50.7	=89
Non-discrimination, ILO Convention 111, Practice	33.3	=43
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	16.7	=48

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>6.3</b>	<b>104</b>
Women's access to finance programmes	25.0	=66
Building credit histories	0.1	97
Delivering financial services	0.0	=47
Private sector credit	0.0	=96
<b>EDUCATION AND TRAINING</b>	<b>46.4</b>	<b>85</b>
Primary and secondary education, women	61.2	52
Literacy rate, women	57.7	90
SME support/development training	40.0	=76
Tertiary education, women	26.8	71
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>58.1</b>	<b>92</b>
Adolescent fertility rate	99.0	=2
Addressing violence against women	66.7	=62
Freedom of movement, women	50.0	=93
Property ownership rights	50.0	=79
CEDAW ratification	25.0	=97

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>29.4</b>	<b>90</b>
Mobile telephone subscribers	43.8	54
Starting a business	26.5	101
Infrastructure risk	24.2	=83
Regulatory quality	23.1	101





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**Country pages**

### Argentina

	Score	Rank
<b>OVERALL SCORE</b>	<b>58.0</b>	<b>47</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>57.0</b>	<b>40</b>
<b>LABOUR POLICY</b>	<b>62.9</b>	<b>=60</b>
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Equal pay; ILO Convention 100, Policy	71.4	=27
Maternity and paternity leave and provision	57.1	=51
Legal restrictions on job types	50.0	=82
Differential retirement age	50.0	=71
<b>LABOUR PRACTICE</b>	<b>51.2</b>	<b>30</b>
Non-discrimination, ILO Convention 111, Practice	83.3	=4
Equal pay; ILO Convention 100, Practice	50.0	=24
De facto discrimination at work	38.0	=106
Access to childcare	33.3	=42

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>33.3</b>	<b>68</b>
Building credit histories	83.3	=9
Delivering financial services	50.0	=8
Women's access to finance programmes	0.0	=92
Private sector credit	0.0	=96
<b>EDUCATION AND TRAINING</b>	<b>77.1</b>	<b>26</b>
Literacy rate, women	97.3	42
Tertiary education, women	83.8	13
Primary and secondary education, women	67.1	28
SME support/development training	60.0	=40
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>83.7</b>	<b>58</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	75.0	=50
CEDAW ratification	75.0	=60
Adolescent fertility rate	68.6	79

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>40.1</b>	<b>71</b>
Mobile telephone subscribers	55.4	28
Infrastructure risk	45.1	=57
Starting a business	32.9	92
Regulatory quality	27.0	98

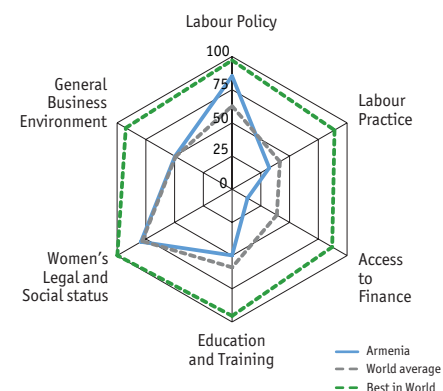


### Armenia

	Score	Rank
<b>OVERALL SCORE</b>	<b>51.6</b>	<b>57</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>58.8</b>	<b>39</b>
<b>LABOUR POLICY</b>	<b>85.2</b>	<b>15</b>
Legal restrictions on job types	100.0	=1
Equal pay; ILO Convention 100, Policy	85.7	=12
Maternity and paternity leave and provision	85.7	=23
Differential retirement age	83.3	=63
Non-discrimination, ILO Convention 111, Policy	71.4	=30
<b>LABOUR PRACTICE</b>	<b>32.3</b>	<b>72</b>
De facto discrimination at work	62.6	69
Non-discrimination, ILO Convention 111, Practice	50.0	=24
Equal pay; ILO Convention 100, Practice	16.7	=48
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>13.4</b>	<b>92</b>
Building credit histories	28.8	50
Private sector credit	25.0	=66
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>49.9</b>	<b>83</b>
Literacy rate, women	99.4	8
Primary and secondary education, women	43.4	90
Tertiary education, women	36.6	55
SME support/development training	20.0	=104
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>79.3</b>	<b>64</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	88.0	=48
Property ownership rights	75.0	=50
Addressing violence against women	33.3	=95

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>49.7</b>	<b>53</b>
Starting a business	76.8	17
Regulatory quality	53.6	52
Mobile telephone subscribers	47.3	44
Infrastructure risk	20.9	=91





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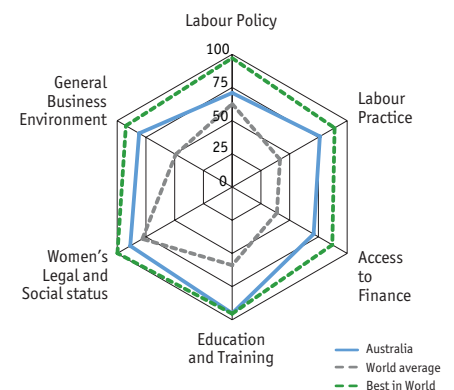
**Country pages**

### Australia

	Score	Rank
<b>OVERALL SCORE</b>	<b>80.5</b>	<b>10</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>73.6</b>	<b>18</b>
<b>LABOUR POLICY</b>	<b>71.0</b>	<b>42</b>
Legal restrictions on job types	100.0	=1
Equal pay; ILO Convention 100, Policy	85.7	=12
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Differential retirement age	83.3	=63
Maternity and paternity leave and provision	0.0	=112
<b>LABOUR PRACTICE</b>	<b>76.3</b>	<b>11</b>
Equal pay; ILO Convention 100, Practice	83.3	=8
Non-discrimination, ILO Convention 111, Practice	83.3	=4
De facto discrimination at work	71.8	43
Access to childcare	66.7	=13

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>70.8</b>	<b>=10</b>
Women's access to finance programmes	100.0	=1
Building credit histories	83.3	=9
Delivering financial services	50.0	=8
Private sector credit	50.0	=41
<b>EDUCATION AND TRAINING</b>	<b>95.1</b>	<b>3</b>
Primary and secondary education, women	100.0	1
SME support/development training	100.0	=1
Literacy rate, women	99.0	=12
Tertiary education, women	81.4	17
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>88.6</b>	<b>40</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
Adolescent fertility rate	93.2	=33
CEDAW ratification	50.0	=78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>80.9</b>	<b>4</b>
Starting a business	97.7	=3
Regulatory quality	93.9	6
Infrastructure risk	82.4	=16
Mobile telephone subscribers	49.7	39

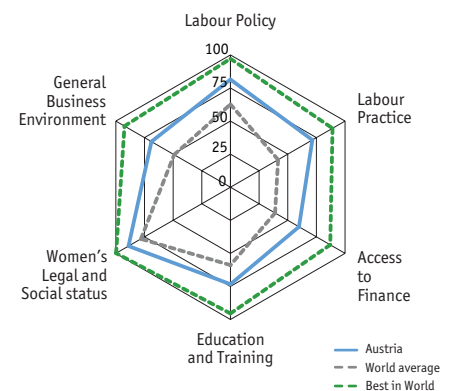


### Austria

	Score	Rank
<b>OVERALL SCORE</b>	<b>74.0</b>	<b>19</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>76.4</b>	<b>14</b>
<b>LABOUR PRACTICE</b>	<b>71.5</b>	<b>15</b>
Equal pay; ILO Convention 100, Practice	83.3	=8
Non-discrimination, ILO Convention 111, Practice	83.3	=4
Access to childcare	66.7	=13
De facto discrimination at work	52.5	88
<b>LABOUR POLICY</b>	<b>81.4</b>	<b>=20</b>
Equal pay; ILO Convention 100, Policy	100.0	=1
Legal restrictions on job types	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Maternity and paternity leave and provision	71.4	=41
Differential retirement age	50.0	=71

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>59.8</b>	<b>25</b>
Women's access to finance programmes	100.0	=1
Delivering financial services	50.0	=8
Private sector credit	50.0	=41
Building credit histories	39.2	40
<b>EDUCATION AND TRAINING</b>	<b>73.3</b>	<b>34</b>
Literacy rate, women	99.0	=12
SME support/development training	80.0	=13
Primary and secondary education, women	62.8	44
Tertiary education, women	51.4	43
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>89.0</b>	<b>39</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
Adolescent fertility rate	94.8	=24
CEDAW ratification	50.0	=78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>69.0</b>	<b>26</b>
Regulatory quality	90.2	13
Infrastructure risk	85.7	=13
Mobile telephone subscribers	61.7	15
Starting a business	38.2	86





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### Azerbaijan

	Score	Rank
<b>OVERALL SCORE</b>	<b>42.5</b>	<b>85</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>37.9</b>	<b>94</b>
<b>LABOUR POLICY</b>	<b>46.4</b>	<b>=90</b>
Maternity and paternity leave and provision	85.7	=23
Differential retirement age	50.0	=71
Equal pay; ILO Convention 100, Policy	42.9	=55
Non-discrimination, ILO Convention 111, Policy	28.6	=82
Legal restrictions on job types	25.0	=95
<b>LABOUR PRACTICE</b>	<b>29.3</b>	<b>=80</b>
De facto discrimination at work	84.0	=17
Non-discrimination, ILO Convention 111, Practice	33.3	=43
Equal pay; ILO Convention 100, Practice	0.0	=61
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>7.4</b>	<b>98</b>
Private sector credit	25.0	=66
Building credit histories	4.6	81
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47

	Score	Rank
<b>EDUCATION AND TRAINING</b>	<b>43.7</b>	<b>88</b>
Literacy rate, women	99.3	9
Primary and secondary education, women	62.0	48
Tertiary education, women	13.6	85
SME support/development training	0.0	113

	Score	Rank
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>83.9</b>	<b>=55</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	78.0	67
Property ownership rights	75.0	=50
Addressing violence against women	66.7	=62

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>44.1</b>	<b>64</b>
Starting a business	81.2	15
Regulatory quality	36.0	82
Mobile telephone subscribers	35.2	71
Infrastructure risk	24.2	=83



### Bahrain

	Score	Rank
<b>OVERALL SCORE</b>	<b>49.3</b>	<b>66</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>28.5</b>	<b>107</b>
<b>LABOUR POLICY</b>	<b>31.4</b>	<b>=108</b>
Legal restrictions on job types	100.0	=1
Non-discrimination, ILO Convention 111, Policy	28.6	=82
Equal pay; ILO Convention 100, Policy	14.3	=99
Maternity and paternity leave and provision	14.3	=87
Differential retirement age	0.0	=103
<b>LABOUR PRACTICE</b>	<b>25.6</b>	<b>93</b>
De facto discrimination at work	69.1	50
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>41.9</b>	<b>47</b>
Private sector credit	100.0	=1
Women's access to finance programmes	50.0	=42
Building credit histories	17.5	61
Delivering financial services	0.0	=47

	Score	Rank
<b>EDUCATION AND TRAINING</b>	<b>69.3</b>	<b>40</b>
Literacy rate, women	83.1	72
SME support/development training	80.0	=13
Primary and secondary education, women	71.6	17
Tertiary education, women	42.5	48

	Score	Rank
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>55.3</b>	<b>95</b>
Adolescent fertility rate	93.2	=33
Property ownership rights	75.0	=50
Freedom of movement, women	50.0	=93
Addressing violence against women	33.3	=95
CEDAW ratification	25.0	=97

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>72.4</b>	<b>21</b>
Mobile telephone subscribers	88.9	3
Infrastructure risk	72.5	=26
Regulatory quality	69.1	34
Starting a business	59.1	45





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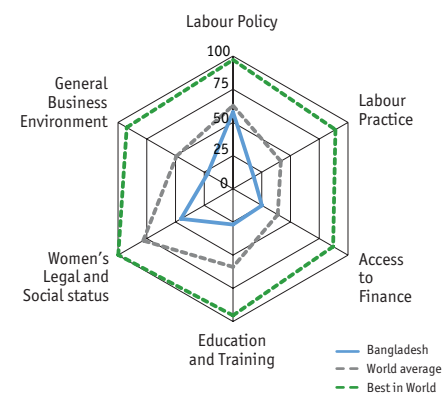
**Country pages**

### Bangladesh

	Score	Rank
<b>OVERALL SCORE</b>	<b>32.6</b>	<b>104</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>38.0</b>	<b>93</b>
<b>LABOUR POLICY</b>	<b>57.9</b>	<b>=68</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	75.0	=54
Equal pay; ILO Convention 100, Policy	71.4	=27
Non-discrimination, ILO Convention 111, Policy	28.6	=82
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>18.1</b>	<b>107</b>
De facto discrimination at work	38.9	103
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>25.1</b>	<b>79</b>
Women's access to finance programmes	50.0	=42
Private sector credit	50.0	=41
Building credit histories	0.5	95
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>27.0</b>	<b>103</b>
SME support/development training	40.0	=76
Literacy rate, women	34.5	103
Primary and secondary education, women	29.5	101
Tertiary education, women	3.9	103
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>45.2</b>	<b>108</b>
Addressing violence against women	66.7	=62
Freedom of movement, women	50.0	=93
CEDAW ratification	50.0	=78
Adolescent fertility rate	34.6	105
Property ownership rights	25.0	=94

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>22.2</b>	<b>106</b>
Starting a business	46.7	=69
Regulatory quality	22.2	102
Mobile telephone subscribers	12.4	105
Infrastructure risk	7.7	=107

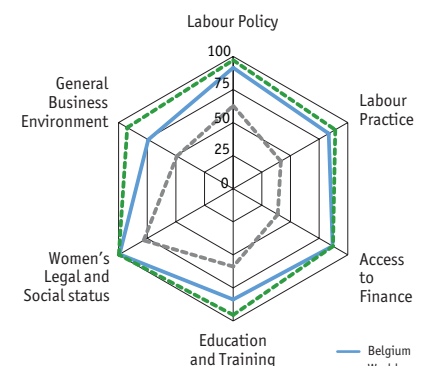


### Belgium

	Score	Rank
<b>OVERALL SCORE</b>	<b>86.4</b>	<b>2</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>87.4</b>	<b>6</b>
<b>LABOUR PRACTICE</b>	<b>83.4</b>	<b>6</b>
Access to childcare	100.0	=1
Equal pay; ILO Convention 100, Practice	83.3	=8
Non-discrimination, ILO Convention 111, Practice	83.3	=4
De facto discrimination at work	66.8	59
<b>LABOUR POLICY</b>	<b>91.4</b>	<b>=7</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Equal pay; ILO Convention 100, Policy	85.7	=12
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Maternity and paternity leave and provision	85.7	=23

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>86.8</b>	<b>2</b>
Women's access to finance programmes	100.0	=1
Delivering financial services	100.0	=1
Private sector credit	100.0	=1
Building credit histories	47.1	33
<b>EDUCATION AND TRAINING</b>	<b>83.8</b>	<b>11</b>
SME support/development training	100.0	=1
Literacy rate, women	99.0	=12
Primary and secondary education, women	69.8	21
Tertiary education, women	66.3	25
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>99.2</b>	<b>=7</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	95.8	=18

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>74.1</b>	<b>18</b>
Infrastructure risk	85.7	=13
Regulatory quality	85.7	17
Starting a business	72.0	=22
Mobile telephone subscribers	53.0	35







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### Benin

	Score	Rank
<b>OVERALL SCORE</b>	<b>41.4</b>	<b>89</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>64.9</b>	<b>27</b>
<b>LABOUR POLICY</b>	<b>72.1</b>	<b>=36</b>
Differential retirement age	100.0	=1
Equal pay; ILO Convention 100, Policy	85.7	=12
Legal restrictions on job types	75.0	=54
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Maternity and paternity leave and provision	42.9	=66
<b>LABOUR PRACTICE</b>	<b>57.7</b>	<b>21</b>
Equal pay; ILO Convention 100, Practice	66.7	=18
Non-discrimination, ILO Convention 111, Practice	66.7	=16
De facto discrimination at work	64.1	66
Access to childcare	33.3	=42

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>7.2</b>	<b>99</b>
Private sector credit	25.0	=66
Building credit histories	3.6	84
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>23.6</b>	<b>106</b>
SME support/development training	60.0	=40
Primary and secondary education, women	24.6	104
Literacy rate, women	9.0	110
Tertiary education, women	0.8	110
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>64.9</b>	<b>87</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Property ownership rights	50.0	=79
Adolescent fertility rate	41.4	102
Addressing violence against women	33.3	=95

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>23.0</b>	<b>105</b>
Regulatory quality	32.2	91
Starting a business	20.9	103
Infrastructure risk	20.9	=91
Mobile telephone subscribers	18.1	95

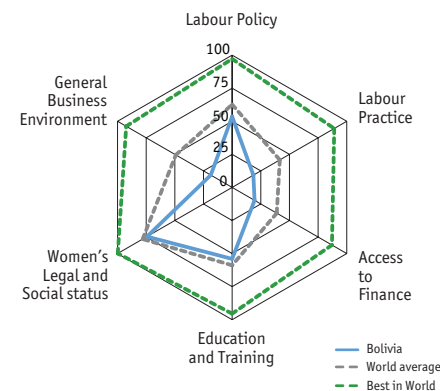


### Bolivia

	Score	Rank
<b>OVERALL SCORE</b>	<b>39.8</b>	<b>91</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>36.0</b>	<b>96</b>
<b>LABOUR POLICY</b>	<b>53.6</b>	<b>80</b>
Differential retirement age	100.0	=1
Maternity and paternity leave and provision	71.4	=41
Equal pay; ILO Convention 100, Policy	42.9	=55
Non-discrimination, ILO Convention 111, Policy	28.6	=82
Legal restrictions on job types	25.0	=95
<b>LABOUR PRACTICE</b>	<b>18.5</b>	<b>105</b>
Non-discrimination, ILO Convention 111, Practice	33.3	=43
De facto discrimination at work	24.0	111
Equal pay; ILO Convention 100, Practice	16.7	=48
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>19.6</b>	<b>87</b>
Private sector credit	50.0	=41
Building credit histories	28.3	53
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>54.0</b>	<b>72</b>
Literacy rate, women	82.5	73
Primary and secondary education, women	59.9	56
SME support/development training	40.0	=76
Tertiary education, women	33.7	62
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>74.3</b>	<b>77</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Addressing violence against women	66.7	=62
Adolescent fertility rate	55.0	90
Property ownership rights	50.0	=79

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>18.6</b>	<b>109</b>
Mobile telephone subscribers	23.0	86
Infrastructure risk	17.6	=96
Starting a business	17.3	107
Regulatory quality	16.7	105





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### Botswana

	Score	Rank
<b>OVERALL SCORE</b>	<b>48.3</b>	<b>71</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>36.3</b>	<b>95</b>
<b>LABOUR PRACTICE</b>	<b>24.1</b>	<b>97</b>
De facto discrimination at work	96.4	=3
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75
Access to childcare	0.0	=91
<b>LABOUR POLICY</b>	<b>48.6</b>	<b>=85</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	28.6	=82
Maternity and paternity leave and provision	14.3	=87
Equal pay; ILO Convention 100, Policy	0.0	=111

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>29.6</b>	<b>73</b>
Women's access to finance programmes	50.0	=42
Building credit histories	43.3	39
Private sector credit	25.0	=66
Delivering financial services	0.0	=47

	Score	Rank
<b>EDUCATION AND TRAINING</b>	<b>51.3</b>	<b>80</b>
Literacy rate, women	78.6	78
Primary and secondary education, women	62.4	46
SME support/development training	60.0	=40
Tertiary education, women	4.1	100

	Score	Rank
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>84.9</b>	<b>53</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	74.3	=71
Property ownership rights	50.0	=79

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>51.7</b>	<b>49</b>
Regulatory quality	59.2	46
Infrastructure risk	58.2	=41
Starting a business	52.9	59
Mobile telephone subscribers	36.3	69



### Brazil

	Score	Rank
<b>OVERALL SCORE</b>	<b>61.2</b>	<b>38</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>61.3</b>	<b>31</b>
<b>LABOUR POLICY</b>	<b>74.3</b>	<b>=30</b>
Maternity and paternity leave and provision	100.0	=1
Equal pay; ILO Convention 100, Policy	85.7	=12
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Legal restrictions on job types	50.0	=82
Differential retirement age	50.0	=71
<b>LABOUR PRACTICE</b>	<b>48.3</b>	<b>34</b>
Equal pay; ILO Convention 100, Practice	66.7	=18
Non-discrimination, ILO Convention 111, Practice	50.0	=24
De facto discrimination at work	43.3	99
Access to childcare	33.3	=42

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>52.3</b>	<b>40</b>
Private sector credit	75.0	=28
Building credit histories	59.2	26
Delivering financial services	50.0	=8
Women's access to finance programmes	25.0	=66

	Score	Rank
<b>EDUCATION AND TRAINING</b>	<b>62.6</b>	<b>50</b>
Literacy rate, women	87.9	61
Primary and secondary education, women	67.7	25
SME support/development training	60.0	=40
Tertiary education, women	34.7	58

	Score	Rank
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>89.4</b>	<b>37</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	75.0	=60
Adolescent fertility rate	71.7	77

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>40.3</b>	<b>70</b>
Regulatory quality	50.1	58
Starting a business	38.9	=84
Mobile telephone subscribers	36.9	68
Infrastructure risk	35.2	=69







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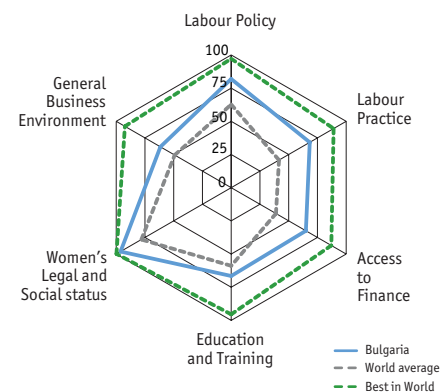
**Country pages**

### Bulgaria

	Score	Rank
<b>OVERALL SCORE</b>	<b>73.3</b>	<b>20</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>75.1</b>	<b>15</b>
<b>LABOUR POLICY</b>	<b>81.9</b>	<b>19</b>
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	100.0	=1
Equal pay; ILO Convention 100, Policy	71.4	=27
Non-discrimination, ILO Convention 111, Policy	71.4	=30
Differential retirement age	66.7	=69
<b>LABOUR PRACTICE</b>	<b>68.3</b>	<b>17</b>
Access to childcare	100.0	=1
De facto discrimination at work	73.3	39
Equal pay; ILO Convention 100, Practice	50.0	=24
Non-discrimination, ILO Convention 111, Practice	50.0	=24

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>65.0</b>	<b>18</b>
Private sector credit	100.0	=1
Women's access to finance programmes	75.0	=32
Delivering financial services	50.0	=8
Building credit histories	34.8	43
<b>EDUCATION AND TRAINING</b>	<b>66.5</b>	<b>43</b>
Literacy rate, women	97.6	41
SME support/development training	60.0	=40
Primary and secondary education, women	56.7	66
Tertiary education, women	51.9	41
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>96.2</b>	<b>21</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	81.2	64

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>61.6</b>	<b>36</b>
Mobile telephone subscribers	65.9	11
Regulatory quality	65.5	38
Starting a business	63.2	36
Infrastructure risk	51.6	=52

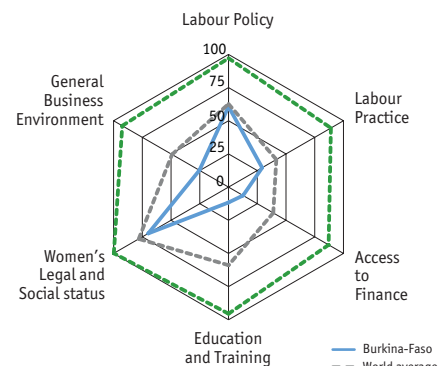


### Burkina-Faso

	Score	Rank
<b>OVERALL SCORE</b>	<b>34.9</b>	<b>102</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>45.0</b>	<b>70</b>
<b>LABOUR POLICY</b>	<b>60.7</b>	<b>=63</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	75.0	=54
Equal pay; ILO Convention 100, Policy	42.9	=55
Non-discrimination, ILO Convention 111, Policy	42.9	=68
Maternity and paternity leave and provision	42.9	=66
<b>LABOUR PRACTICE</b>	<b>29.3</b>	<b>82</b>
De facto discrimination at work	83.7	=19
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>12.7</b>	<b>94</b>
Women's access to finance programmes	25.0	=66
Private sector credit	25.0	=66
Building credit histories	0.6	94
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>11.6</b>	<b>112</b>
SME support/development training	40.0	=76
Primary and secondary education, women	4.4	111
Tertiary education, women	1.1	109
Literacy rate, women	0.9	112
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>69.8</b>	<b>83</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Addressing violence against women	66.7	=62
Property ownership rights	50.0	=79
Adolescent fertility rate	32.5	106

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>25.3</b>	<b>97</b>
Starting a business	40.7	=80
Regulatory quality	36.0	81
Infrastructure risk	17.6	=96
Mobile telephone subscribers	7.0	109





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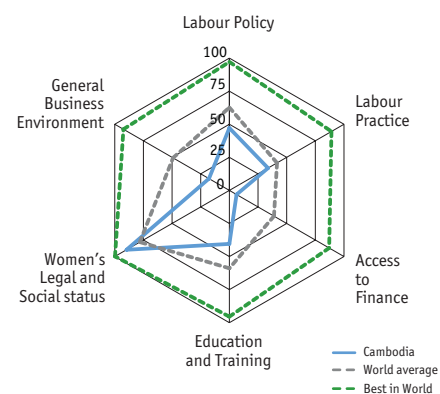
Country pages

### Cambodia

	Score	Rank
<b>OVERALL SCORE</b>	<b>39.2</b>	<b>92</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>40.4</b>	<b>83</b>
<b>LABOUR POLICY</b>	<b>47.1</b>	<b>=88</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	50.0	=71
Maternity and paternity leave and provision	42.9	=66
Non-discrimination, ILO Convention 111, Policy	28.6	=82
Equal pay; ILO Convention 100, Policy	14.3	=99
<b>LABOUR PRACTICE</b>	<b>33.7</b>	<b>65</b>
De facto discrimination at work	68.2	=52
Access to childcare	66.7	=13
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>6.3</b>	<b>=105</b>
Private sector credit	25.0	=66
Building credit histories	0.0	=102
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>40.4</b>	<b>92</b>
SME support/development training	60.0	=40
Literacy rate, women	59.4	89
Primary and secondary education, women	38.3	98
Tertiary education, women	4.1	101
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>89.8</b>	<b>33</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Property ownership rights	75.0	=50
Adolescent fertility rate	73.8	74

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>17.8</b>	<b>110</b>
Regulatory quality	31.8	93
Infrastructure risk	14.3	=103
Mobile telephone subscribers	12.9	102
Starting a business	12.2	110



### Cameroon

	Score	Rank
<b>OVERALL SCORE</b>	<b>32.2</b>	<b>105</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>41.1</b>	<b>80</b>
<b>LABOUR POLICY</b>	<b>55.0</b>	<b>=72</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	75.0	=54
Maternity and paternity leave and provision	57.1	=51
Equal pay; ILO Convention 100, Policy	28.6	=80
Non-discrimination, ILO Convention 111, Policy	14.3	=98
<b>LABOUR PRACTICE</b>	<b>27.2</b>	<b>87</b>
De facto discrimination at work	75.4	34
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>6.5</b>	<b>=100</b>
Women's access to finance programmes	25.0	=66
Building credit histories	0.9	=90
Delivering financial services	0.0	=47
Private sector credit	0.0	=96
<b>EDUCATION AND TRAINING</b>	<b>42.2</b>	<b>91</b>
SME support/development training	80.0	=13
Literacy rate, women	49.3	98
Primary and secondary education, women	33.6	99
Tertiary education, women	5.8	96
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>42.1</b>	<b>109</b>
CEDAW ratification	100.0	=1
Freedom of movement, women	50.0	=93
Addressing violence against women	33.3	=95
Adolescent fertility rate	27.2	108
Property ownership rights	0.0	=106

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>20.1</b>	<b>108</b>
Infrastructure risk	27.5	=79
Regulatory quality	26.6	99
Mobile telephone subscribers	14.5	99
Starting a business	11.7	111





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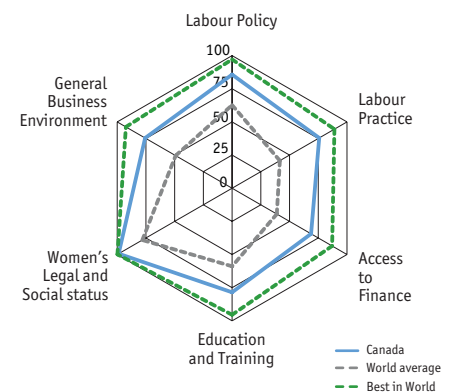
**Country pages**

### Canada

	Score	Rank
<b>OVERALL SCORE</b>	<b>80.5</b>	<b>9</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>80.8</b>	<b>9</b>
<b>LABOUR PRACTICE</b>	<b>75.8</b>	<b>12</b>
Equal pay; ILO Convention 100, Practice	100.0	=1
De facto discrimination at work	86.6	10
Non-discrimination, ILO Convention 111, Practice	83.3	=4
Access to childcare	33.3	=42
<b>LABOUR POLICY</b>	<b>85.7</b>	<b>=12</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Equal pay; ILO Convention 100, Policy	85.7	=12
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Maternity and paternity leave and provision	57.1	=51

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>68.8</b>	<b>=13</b>
Building credit histories	100.0	=1
Women's access to finance programmes	100.0	=1
Delivering financial services	50.0	=8
Private sector credit	25.0	=66
<b>EDUCATION AND TRAINING</b>	<b>78.5</b>	<b>23</b>
Literacy rate, women	99.0	=12
SME support/development training	80.0	=13
Tertiary education, women	70.5	24
Primary and secondary education, women	64.5	36
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>98.7</b>	<b>=14</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	93.7	=30

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>75.7</b>	<b>15</b>
Starting a business	98.6	2
Regulatory quality	90.7	11
Infrastructure risk	82.4	=16
Mobile telephone subscribers	31.0	77

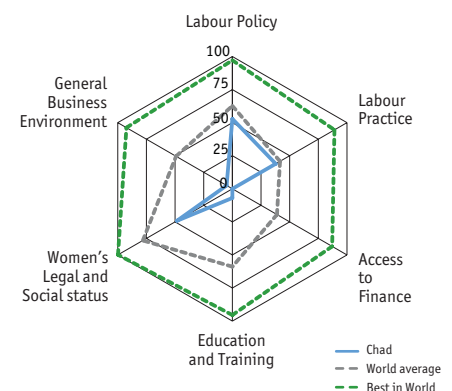


### Chad

	Score	Rank
<b>OVERALL SCORE</b>	<b>25.2</b>	<b>111</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>45.3</b>	<b>67</b>
<b>LABOUR POLICY</b>	<b>52.9</b>	<b>81</b>
Differential retirement age	100.0	=1
Maternity and paternity leave and provision	57.1	=51
Legal restrictions on job types	50.0	=82
Equal pay; ILO Convention 100, Policy	42.9	=55
Non-discrimination, ILO Convention 111, Policy	14.3	=98
<b>LABOUR PRACTICE</b>	<b>37.8</b>	<b>55</b>
De facto discrimination at work	68.0	=56
Equal pay; ILO Convention 100, Practice	50.0	=24
Access to childcare	33.3	=42
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>0.0</b>	<b>=110</b>
Building credit histories	0.1	=98
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
Private sector credit	0.0	=96
<b>EDUCATION AND TRAINING</b>	<b>6.9</b>	<b>113</b>
SME support/development training	20.0	=104
Tertiary education, women	7.7	91
Primary and secondary education, women	0.0	113
Literacy rate, women	0.0	113
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>48.3</b>	<b>105</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	75.0	=60
Addressing violence against women	66.7	=62
Property ownership rights	0.0	=106
Adolescent fertility rate	0.0	113

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>5.0</b>	<b>113</b>
Regulatory quality	10.0	110
Mobile telephone subscribers	6.9	110
Infrastructure risk	3.3	=111
Starting a business	0.0	113





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### Chile

	Score	Rank
<b>OVERALL SCORE</b>	<b>60.9</b>	<b>40</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>47.7</b>	<b>62</b>
<b>LABOUR POLICY</b>	<b>68.6</b>	<b>=44</b>
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Equal pay; ILO Convention 100, Policy	57.1	=38
Differential retirement age	0.0	=103
<b>LABOUR PRACTICE</b>	<b>26.8</b>	<b>88</b>
Access to childcare	66.7	=13
De facto discrimination at work	40.4	100
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>58.5</b>	<b>28</b>
Private sector credit	100.0	=1
Women's access to finance programmes	50.0	=42
Delivering financial services	50.0	=8
Building credit histories	33.9	44
<b>EDUCATION AND TRAINING</b>	<b>72.9</b>	<b>35</b>
Literacy rate, women	95.8	45
SME support/development training	80.0	=13
Primary and secondary education, women	62.0	47
Tertiary education, women	53.8	38
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>75.1</b>	<b>75</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	75.4	70
Property ownership rights	0.0	=106

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>63.7</b>	<b>33</b>
Regulatory quality	88.4	16
Infrastructure risk	69.2	=31
Starting a business	55.4	=53
Mobile telephone subscribers	41.5	59



### China

	Score	Rank
<b>OVERALL SCORE</b>	<b>49.4</b>	<b>65</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>46.7</b>	<b>66</b>
<b>LABOUR POLICY</b>	<b>51.4</b>	<b>84</b>
Equal pay; ILO Convention 100, Policy	57.1	=38
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Legal restrictions on job types	50.0	=82
Differential retirement age	50.0	=71
Maternity and paternity leave and provision	42.9	=66
<b>LABOUR PRACTICE</b>	<b>41.9</b>	<b>43</b>
De facto discrimination at work	67.7	58
Access to childcare	66.7	=13
Equal pay; ILO Convention 100, Practice	33.3	=32
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>37.9</b>	<b>51</b>
Building credit histories	51.8	30
Women's access to finance programmes	50.0	=42
Private sector credit	50.0	=41
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>54.5</b>	<b>70</b>
Literacy rate, women	87.6	62
SME support/development training	60.0	=40
Primary and secondary education, women	49.3	80
Tertiary education, women	21.1	81
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>78.0</b>	<b>70</b>
Freedom of movement, women	100.0	=1
Adolescent fertility rate	98.4	=6
Property ownership rights	75.0	=50
Addressing violence against women	66.7	=62
CEDAW ratification	50.0	=78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>32.8</b>	<b>81</b>
Infrastructure risk	45.1	=57
Regulatory quality	38.9	75
Starting a business	25.3	102
Mobile telephone subscribers	22.1	90





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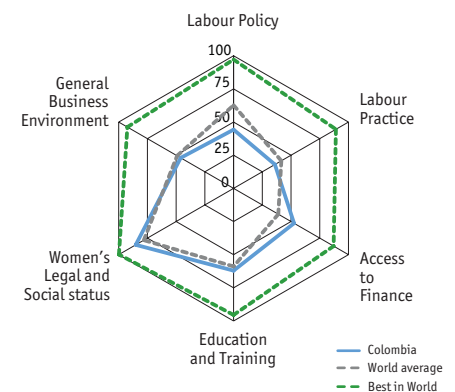
**Country pages**

### Colombia

	Score	Rank
<b>OVERALL SCORE</b>	<b>54.4</b>	<b>52</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>40.1</b>	<b>85</b>
<b>LABOUR POLICY</b>	<b>44.3</b>	<b>=92</b>
Maternity and paternity leave and provision	85.7	=23
Differential retirement age	50.0	=71
Equal pay; ILO Convention 100, Policy	42.9	=55
Non-discrimination, ILO Convention 111, Policy	42.9	=68
Legal restrictions on job types	0.0	=109
<b>LABOUR PRACTICE</b>	<b>36.0</b>	<b>59</b>
De facto discrimination at work	60.5	74
Non-discrimination, ILO Convention 111, Practice	50.0	=24
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>52.6</b>	<b>39</b>
Building credit histories	60.5	23
Women's access to finance programmes	50.0	=42
Delivering financial services	50.0	=8
Private sector credit	50.0	=41
<b>EDUCATION AND TRAINING</b>	<b>62.0</b>	<b>51</b>
Literacy rate, women	91.2	54
Primary and secondary education, women	63.1	41
SME support/development training	60.0	=40
Tertiary education, women	33.9	61
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>85.2</b>	<b>51</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Property ownership rights	75.0	=50
Adolescent fertility rate	50.8	93

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>46.0</b>	<b>61</b>
Starting a business	54.0	57
Regulatory quality	51.6	56
Mobile telephone subscribers	43.4	56
Infrastructure risk	35.2	=69



### Costa Rica

	Score	Rank
<b>OVERALL SCORE</b>	<b>54.7</b>	<b>51</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>51.4</b>	<b>49</b>
<b>LABOUR POLICY</b>	<b>64.5</b>	<b>54</b>
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Differential retirement age	83.3	=63
Equal pay; ILO Convention 100, Policy	71.4	=27
Maternity and paternity leave and provision	57.1	=51
Legal restrictions on job types	25.0	=95
<b>LABOUR PRACTICE</b>	<b>38.3</b>	<b>52</b>
De facto discrimination at work	69.7	=45
Non-discrimination, ILO Convention 111, Practice	50.0	=24
Equal pay; ILO Convention 100, Practice	33.3	=32
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>32.8</b>	<b>69</b>
Building credit histories	56.0	28
Private sector credit	50.0	=41
Women's access to finance programmes	25.0	=66
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>59.8</b>	<b>55</b>
Literacy rate, women	95.4	46
SME support/development training	60.0	=40
Primary and secondary education, women	56.7	65
Tertiary education, women	27.1	70
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>93.6</b>	<b>=23</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	68.1	=80

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>39.1</b>	<b>73</b>
Regulatory quality	57.9	48
Infrastructure risk	41.8	=61
Starting a business	37.7	87
Mobile telephone subscribers	19.1	93





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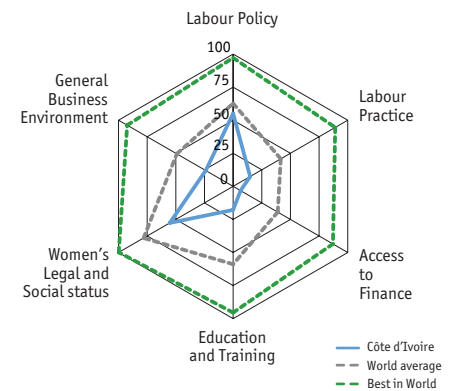
**Country pages**

### Côte d'Ivoire

	Score	Rank
<b>OVERALL SCORE</b>	<b>28.9</b>	<b>110</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>34.9</b>	<b>97</b>
<b>LABOUR POLICY</b>	<b>55.0</b>	<b>=72</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	75.0	=54
Maternity and paternity leave and provision	57.1	=51
Equal pay; ILO Convention 100, Policy	28.6	=80
Non-discrimination, ILO Convention 111, Policy	14.3	=98
<b>LABOUR PRACTICE</b>	<b>14.8</b>	<b>110</b>
De facto discrimination at work	59.3	=77
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>6.5</b>	<b>=100</b>
Private sector credit	25.0	=66
Building credit histories	0.9	=90
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>17.8</b>	<b>110</b>
SME support/development training	40.0	=76
Literacy rate, women	22.5	107
Tertiary education, women	4.5	99
Primary and secondary education, women	4.2	112
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>55.3</b>	<b>96</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	75.0	=60
Adolescent fertility rate	42.9	101
Addressing violence against women	33.3	=95
Property ownership rights	25.0	=94

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>23.9</b>	<b>101</b>
Infrastructure risk	41.8	=61
Mobile telephone subscribers	23.4	84
Regulatory quality	19.1	104
Starting a business	11.3	112

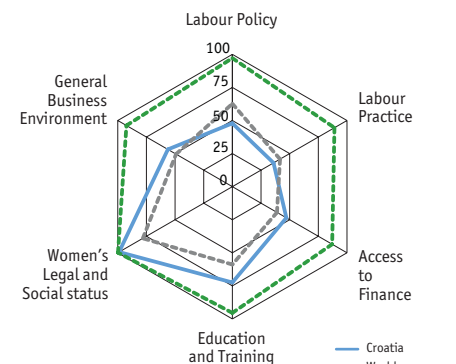


### Croatia

	Score	Rank
<b>OVERALL SCORE</b>	<b>59.8</b>	<b>43</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>41.9</b>	<b>78</b>
<b>LABOUR POLICY</b>	<b>47.9</b>	<b>87</b>
Maternity and paternity leave and provision	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Equal pay; ILO Convention 100, Policy	28.6	=80
Legal restrictions on job types	25.0	=95
Differential retirement age	0.0	=103
<b>LABOUR PRACTICE</b>	<b>35.9</b>	<b>60</b>
Access to childcare	66.7	=13
De facto discrimination at work	43.6	98
Non-discrimination, ILO Convention 111, Practice	33.3	=43
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>47.1</b>	<b>43</b>
Women's access to finance programmes	75.0	=32
Private sector credit	75.0	=28
Building credit histories	38.5	42
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>72.5</b>	<b>36</b>
Literacy rate, women	97.8	40
SME support/development training	80.0	=13
Primary and secondary education, women	61.5	51
Tertiary education, women	50.6	44
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>98.9</b>	<b>13</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	94.2	=26

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>56.3</b>	<b>46</b>
Mobile telephone subscribers	63.3	14
Regulatory quality	58.7	47
Infrastructure risk	58.2	=41
Starting a business	44.9	=74







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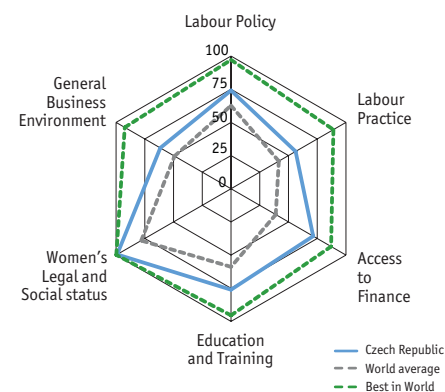
**Country pages**

### Czech Republic

	Score	Rank
<b>OVERALL SCORE</b>	<b>73.1</b>	<b>22</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>65.1</b>	<b>25</b>
<b>LABOUR POLICY</b>	<b>74.1</b>	<b>33</b>
Equal pay; ILO Convention 100, Policy	100.0	=1
Maternity and paternity leave and provision	85.7	=23
Legal restrictions on job types	75.0	=54
Differential retirement age	66.7	=69
Non-discrimination, ILO Convention 111, Policy	42.9	=68
<b>LABOUR PRACTICE</b>	<b>56.2</b>	<b>24</b>
Access to childcare	100.0	=1
Equal pay; ILO Convention 100, Practice	66.7	=18
De facto discrimination at work	58.2	81
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>71.5</b>	<b>8</b>
Women's access to finance programmes	100.0	=1
Private sector credit	75.0	=28
Building credit histories	60.9	22
Delivering financial services	50.0	=8
<b>EDUCATION AND TRAINING</b>	<b>76.1</b>	<b>31</b>
Literacy rate, women	99.0	=12
SME support/development training	80.0	=13
Primary and secondary education, women	69.6	24
Tertiary education, women	55.8	34
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>99.1</b>	<b>=10</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	95.3	=22

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>61.5</b>	<b>37</b>
Regulatory quality	74.9	30
Infrastructure risk	65.9	=34
Mobile telephone subscribers	63.6	13
Starting a business	41.7	76

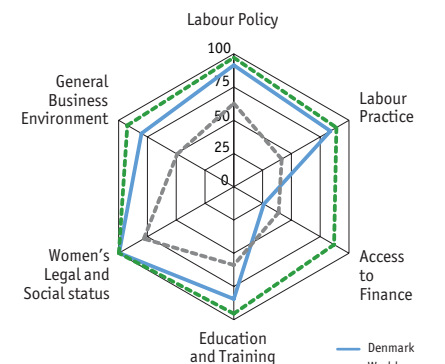


### Denmark

	Score	Rank
<b>OVERALL SCORE</b>	<b>77.6</b>	<b>13</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>87.6</b>	<b>5</b>
<b>LABOUR POLICY</b>	<b>91.4</b>	<b>=7</b>
Equal pay; ILO Convention 100, Policy	100.0	=1
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	57.1	=48
<b>LABOUR PRACTICE</b>	<b>83.9</b>	<b>5</b>
Equal pay; ILO Convention 100, Practice	100.0	=1
Access to childcare	100.0	=1
De facto discrimination at work	85.5	=14
Non-discrimination, ILO Convention 111, Practice	50.0	=24

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>26.1</b>	<b>78</b>
Women's access to finance programmes	100.0	=1
Building credit histories	4.3	82
Delivering financial services	0.0	=47
Private sector credit	0.0	=96
<b>EDUCATION AND TRAINING</b>	<b>84.4</b>	<b>9</b>
Literacy rate, women	99.0	=12
Tertiary education, women	81.4	16
SME support/development training	80.0	=13
Primary and secondary education, women	77.2	7
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>99.6</b>	<b>=3</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	97.9	=9

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>80.2</b>	<b>5</b>
Regulatory quality	96.3	4
Infrastructure risk	90.1	=9
Starting a business	74.5	19
Mobile telephone subscribers	59.8	20





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## Dominican Republic

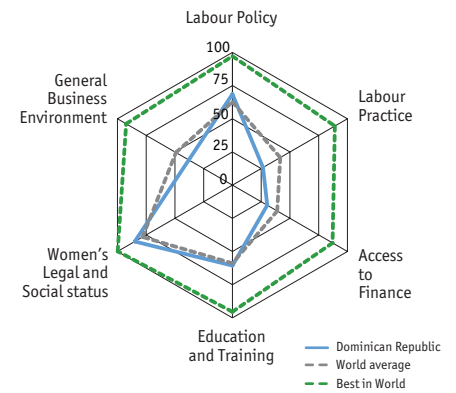
	Score	Rank
<b>OVERALL SCORE</b>	<b>51.5</b>	<b>58</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>47.6</b>	<b>63</b>
<b>LABOUR POLICY</b>	<b>68.6</b>	<b>=44</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	71.4	=30
Maternity and paternity leave and provision	42.9	=66
Equal pay; ILO Convention 100, Policy	28.6	=80
<b>LABOUR PRACTICE</b>	<b>26.6</b>	<b>89</b>
De facto discrimination at work	73.0	=40
Equal pay; ILO Convention 100, Practice	33.3	=32
Non-discrimination, ILO Convention 111, Practice	0.0	=75
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>30.3</b>	<b>71</b>
Women's access to finance programmes	50.0	=42
Building credit histories	46.1	34
Private sector credit	25.0	=66
Delivering financial services	0.0	=47

	Score	Rank
<b>EDUCATION AND TRAINING</b>	<b>60.6</b>	<b>54</b>
Literacy rate, women	87.0	64
SME support/development training	60.0	=40
Primary and secondary education, women	56.0	69
Tertiary education, women	39.5	50

	Score	Rank
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>85.0</b>	<b>52</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Property ownership rights	75.0	=50
Adolescent fertility rate	49.7	94

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>38.0</b>	<b>74</b>
Starting a business	55.4	=53
Regulatory quality	38.3	76
Mobile telephone subscribers	34.0	73
Infrastructure risk	24.2	=83



## Ecuador

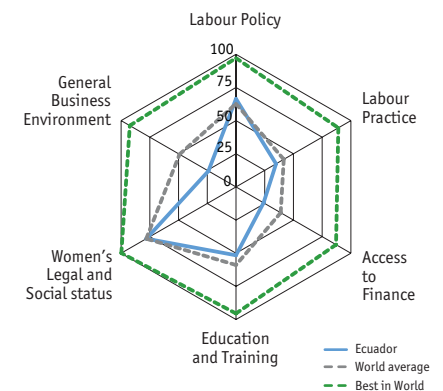
	Score	Rank
<b>OVERALL SCORE</b>	<b>46.5</b>	<b>75</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>50.6</b>	<b>52</b>
<b>LABOUR POLICY</b>	<b>66.4</b>	<b>49</b>
Differential retirement age	100.0	=1
Equal pay; ILO Convention 100, Policy	85.7	=12
Legal restrictions on job types	75.0	=54
Maternity and paternity leave and provision	42.9	=66
Non-discrimination, ILO Convention 111, Policy	28.6	=82
<b>LABOUR PRACTICE</b>	<b>34.9</b>	<b>63</b>
De facto discrimination at work	56.1	=83
Equal pay; ILO Convention 100, Practice	33.3	=32
Access to childcare	33.3	=42
Non-discrimination, ILO Convention 111, Practice	16.7	=60

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>24.0</b>	<b>84</b>
Building credit histories	46.0	35
Women's access to finance programmes	25.0	=66
Private sector credit	25.0	=66
Delivering financial services	0.0	=47

	Score	Rank
<b>EDUCATION AND TRAINING</b>	<b>51.5</b>	<b>79</b>
Literacy rate, women	77.0	79
Primary and secondary education, women	46.5	83
Tertiary education, women	42.6	47
SME support/development training	40.0	=76

	Score	Rank
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>78.1</b>	<b>=68</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Property ownership rights	75.0	=50
Addressing violence against women	66.7	=62
Adolescent fertility rate	48.7	=95

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>24.0</b>	<b>100</b>
Mobile telephone subscribers	40.3	63
Infrastructure risk	24.2	=83
Starting a business	18.0	106
Regulatory quality	13.5	107







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### Egypt

	Score	Rank
<b>OVERALL SCORE</b>	<b>50.5</b>	<b>62</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>50.8</b>	<b>50</b>
<b>LABOUR POLICY</b>	<b>55.0</b>	<b>=72</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	75.0	=54
Equal pay; ILO Convention 100, Policy	42.9	=55
Non-discrimination, ILO Convention 111, Policy	28.6	=82
Maternity and paternity leave and provision	28.6	=82
<b>LABOUR PRACTICE</b>	<b>46.6</b>	<b>37</b>
De facto discrimination at work	86.4	11
Access to childcare	66.7	=13
Equal pay; ILO Convention 100, Practice	33.3	=32
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>45.5</b>	<b>44</b>
Women's access to finance programmes	75.0	=32
Delivering financial services	50.0	=8
Private sector credit	50.0	=41
Building credit histories	6.8	76
<b>EDUCATION AND TRAINING</b>	<b>42.5</b>	<b>90</b>
SME support/development training	60.0	=40
Literacy rate, women	46.8	100
Primary and secondary education, women	41.1	94
Tertiary education, women	22.0	80
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>65.7</b>	<b>86</b>
Freedom of movement, women	100.0	=1
Adolescent fertility rate	86.9	=52
Addressing violence against women	66.7	=62
Property ownership rights	50.0	=79
CEDAW ratification	25.0	=97

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>47.9</b>	<b>55</b>
Starting a business	73.4	20
Infrastructure risk	54.9	=45
Regulatory quality	40.1	70
Mobile telephone subscribers	23.4	85

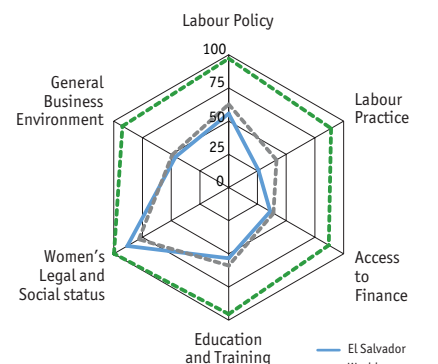


### El Salvador

	Score	Rank
<b>OVERALL SCORE</b>	<b>50.9</b>	<b>61</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>40.8</b>	<b>81</b>
<b>LABOUR POLICY</b>	<b>55.7</b>	<b>71</b>
Legal restrictions on job types	100.0	=1
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Differential retirement age	50.0	=71
Maternity and paternity leave and provision	42.9	=66
Equal pay; ILO Convention 100, Policy	28.6	=80
<b>LABOUR PRACTICE</b>	<b>25.9</b>	<b>90</b>
De facto discrimination at work	53.7	85
Access to childcare	33.3	=42
Non-discrimination, ILO Convention 111, Practice	16.7	=60
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>36.2</b>	<b>61</b>
Building credit histories	94.6	7
Private sector credit	50.0	=41
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>53.4</b>	<b>73</b>
Literacy rate, women	74.5	81
SME support/development training	60.0	=40
Primary and secondary education, women	53.2	72
Tertiary education, women	25.8	73
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>88.2</b>	<b>42</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	75.0	=60
Adolescent fertility rate	66.0	83

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>46.2</b>	<b>60</b>
Mobile telephone subscribers	53.8	33
Regulatory quality	53.3	53
Starting a business	39.3	82
Infrastructure risk	38.5	=64





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### Estonia

	Score	Rank
<b>OVERALL SCORE</b>	<b>70.4</b>	<b>27</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>59.2</b>	<b>38</b>
<b>LABOUR POLICY</b>	<b>82.4</b>	<b>18</b>
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	100.0	=1
Differential retirement age	83.3	=63
Equal pay; ILO Convention 100, Policy	71.4	=27
Non-discrimination, ILO Convention 111, Policy	57.1	=48
<b>LABOUR PRACTICE</b>	<b>36.0</b>	<b>58</b>
De facto discrimination at work	77.4	29
Equal pay; ILO Convention 100, Practice	33.3	=32
Access to childcare	33.3	=42
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>54.3</b>	<b>35</b>
Women's access to finance programmes	100.0	=1
Private sector credit	100.0	=1
Building credit histories	17.2	62
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>77.0</b>	<b>27</b>
Literacy rate, women	100.0	1
Tertiary education, women	82.9	14
Primary and secondary education, women	65.1	34
SME support/development training	60.0	=40
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>93.1</b>	<b>26</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
Adolescent fertility rate	90.6	=42
CEDAW ratification	75.0	=60

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>79.5</b>	<b>7</b>
Mobile telephone subscribers	90.1	2
Regulatory quality	85.4	18
Infrastructure risk	72.5	=26
Starting a business	69.9	26

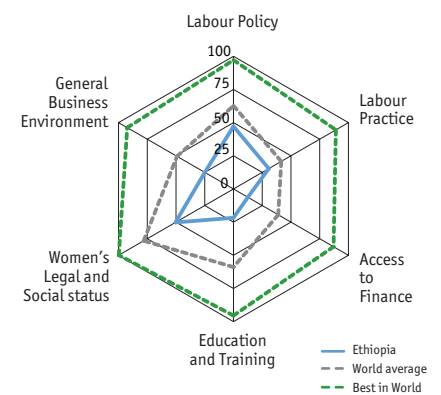


### Ethiopia

	Score	Rank
<b>OVERALL SCORE</b>	<b>31.3</b>	<b>107</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>38.9</b>	<b>87</b>
<b>LABOUR POLICY</b>	<b>47.1</b>	<b>=88</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	50.0	=82
Equal pay; ILO Convention 100, Policy	42.9	=55
Non-discrimination, ILO Convention 111, Policy	28.6	=82
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>30.7</b>	<b>77</b>
Access to childcare	66.7	=13
De facto discrimination at work	56.1	=83
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>12.5</b>	<b>95</b>
Women's access to finance programmes	25.0	=66
Private sector credit	25.0	=66
Building credit histories	0.0	=100
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>21.7</b>	<b>107</b>
SME support/development training	60.0	=40
Primary and secondary education, women	23.8	105
Literacy rate, women	2.5	111
Tertiary education, women	0.7	111
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>50.5</b>	<b>102</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	50.0	=78
Adolescent fertility rate	44.0	=98
Addressing violence against women	33.3	=95
Property ownership rights	25.0	=94

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>25.0</b>	<b>99</b>
Starting a business	47.8	66
Infrastructure risk	30.8	=74
Regulatory quality	21.2	103
Mobile telephone subscribers	0.0	113





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### Finland

	Score	Rank
<b>OVERALL SCORE</b>	<b>85.2</b>	<b>4</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>93.1</b>	<b>1</b>
<b>LABOUR POLICY</b>	<b>97.1</b>	<b>=1</b>
Equal pay; ILO Convention 100, Policy	100.0	=1
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
<b>LABOUR PRACTICE</b>	<b>89.1</b>	<b>1</b>
Equal pay; ILO Convention 100, Practice	100.0	=1
Access to childcare	100.0	=1
De facto discrimination at work	89.6	8
Non-discrimination, ILO Convention 111, Practice	66.7	=16

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>53.1</b>	<b>37</b>
Women's access to finance programmes	100.0	=1
Private sector credit	100.0	=1
Building credit histories	12.3	68
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>92.4</b>	<b>4</b>
Tertiary education, women	100.0	1
SME support/development training	100.0	=1
Literacy rate, women	99.0	=12
Primary and secondary education, women	70.7	19
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>99.3</b>	<b>=5</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	96.3	=16

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>79.9</b>	<b>6</b>
Infrastructure risk	96.7	=2
Regulatory quality	88.5	14
Starting a business	73.1	21
Mobile telephone subscribers	61.3	16

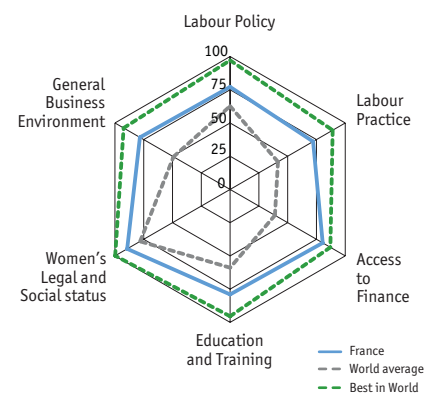


### France

	Score	Rank
<b>OVERALL SCORE</b>	<b>79.4</b>	<b>11</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>74.6</b>	<b>16</b>
<b>LABOUR POLICY</b>	<b>77.1</b>	<b>=26</b>
Equal pay; ILO Convention 100, Policy	100.0	=1
Maternity and paternity leave and provision	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Legal restrictions on job types	0.0	=109
<b>LABOUR PRACTICE</b>	<b>72.1</b>	<b>14</b>
Access to childcare	100.0	=1
Equal pay; ILO Convention 100, Practice	83.3	=8
Non-discrimination, ILO Convention 111, Practice	66.7	=16
De facto discrimination at work	38.3	=104

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>80.4</b>	<b>5</b>
Women's access to finance programmes	100.0	=1
Delivering financial services	100.0	=1
Private sector credit	100.0	=1
Building credit histories	21.7	55
<b>EDUCATION AND TRAINING</b>	<b>79.0</b>	<b>22</b>
Literacy rate, women	99.0	=12
SME support/development training	80.0	=13
Primary and secondary education, women	77.0	8
Tertiary education, women	60.0	31
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>89.4</b>	<b>36</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
Adolescent fertility rate	96.9	15
CEDAW ratification	50.0	=78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>78.3</b>	<b>9</b>
Infrastructure risk	100.0	1
Starting a business	89.7	=7
Regulatory quality	79.5	23
Mobile telephone subscribers	44.1	53





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### Georgia

	Score	Rank
<b>OVERALL SCORE</b>	<b>49.2</b>	<b>67</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>43.4</b>	<b>76</b>
<b>LABOUR POLICY</b>	<b>64.3</b>	<b>=55</b>
Legal restrictions on job types	100.0	=1
Maternity and paternity leave and provision	85.7	=23
Non-discrimination, ILO Convention 111, Policy	71.4	=30
Differential retirement age	50.0	=71
Equal pay; ILO Convention 100, Policy	14.3	=99
<b>LABOUR PRACTICE</b>	<b>22.6</b>	<b>99</b>
De facto discrimination at work	90.2	=6
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>15.6</b>	<b>90</b>
Private sector credit	50.0	=41
Building credit histories	12.2	69
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>52.0</b>	<b>78</b>
Literacy rate, women	99.0	=12
Primary and secondary education, women	53.1	74
Tertiary education, women	36.0	56
SME support/development training	20.0	=104
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>84.7</b>	<b>54</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	81.7	63
Property ownership rights	75.0	=50
Addressing violence against women	66.7	=62

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>56.3</b>	<b>45</b>
Starting a business	92.5	6
Regulatory quality	61.2	43
Infrastructure risk	41.8	=61
Mobile telephone subscribers	29.8	78

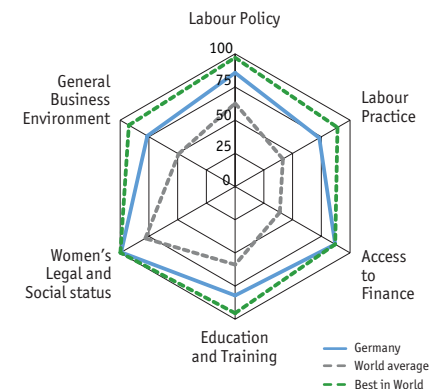


### Germany

	Score	Rank
<b>OVERALL SCORE</b>	<b>83.9</b>	<b>5</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>79.5</b>	<b>11</b>
<b>LABOUR POLICY</b>	<b>85.7</b>	<b>=12</b>
Equal pay; ILO Convention 100, Policy	100.0	=1
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Maternity and paternity leave and provision	42.9	=66
<b>LABOUR PRACTICE</b>	<b>73.2</b>	<b>13</b>
Equal pay; ILO Convention 100, Practice	100.0	=1
Non-discrimination, ILO Convention 111, Practice	100.0	=1
De facto discrimination at work	59.6	76
Access to childcare	33.3	=42

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>87.1</b>	<b>1</b>
Women's access to finance programmes	100.0	=1
Private sector credit	100.0	=1
Building credit histories	98.3	5
Delivering financial services	50.0	=8
<b>EDUCATION AND TRAINING</b>	<b>82.1</b>	<b>13</b>
Literacy rate, women	99.0	=12
SME support/development training	80.0	=13
Primary and secondary education, women	75.0	12
Tertiary education, women	74.5	19
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>99.2</b>	<b>=7</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	95.8	=18

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>76.4</b>	<b>14</b>
Infrastructure risk	96.7	=2
Regulatory quality	85.1	19
Starting a business	62.5	38
Mobile telephone subscribers	61.0	17





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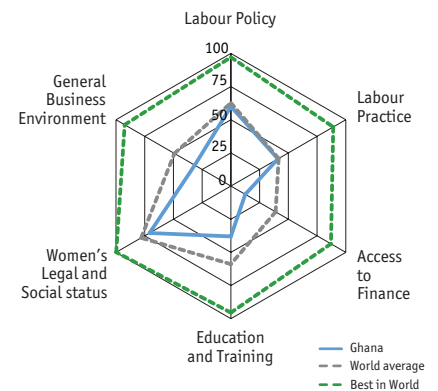
**Country pages**

### Ghana

	Score	Rank
<b>OVERALL SCORE</b>	<b>42.3</b>	<b>86</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>50.5</b>	<b>53</b>
<b>LABOUR POLICY</b>	<b>60.0</b>	<b>=65</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Equal pay; ILO Convention 100, Policy	28.6	=80
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>40.9</b>	<b>48</b>
De facto discrimination at work	80.4	=24
Access to childcare	66.7	=13
Non-discrimination, ILO Convention 111, Practice	16.7	=60
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>12.5</b>	<b>=96</b>
Women's access to finance programmes	25.0	=66
Private sector credit	25.0	=66
Building credit histories	0.0	=102
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>38.0</b>	<b>93</b>
SME support/development training	60.0	=40
Literacy rate, women	47.4	99
Primary and secondary education, women	41.2	93
Tertiary education, women	3.3	105
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>70.8</b>	<b>81</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Addressing violence against women	66.7	=62
Adolescent fertility rate	62.3	=84
Property ownership rights	25.0	=94

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>31.5</b>	<b>=85</b>
Regulatory quality	47.1	64
Starting a business	31.7	95
Infrastructure risk	24.2	=83
Mobile telephone subscribers	22.9	88

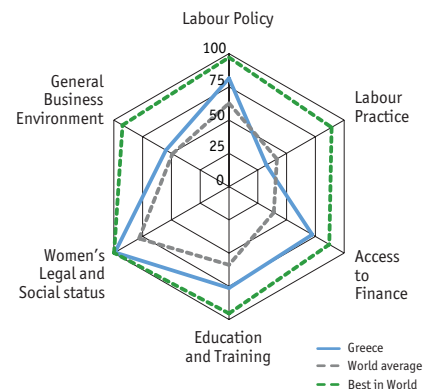


### Greece

	Score	Rank
<b>OVERALL SCORE</b>	<b>69.4</b>	<b>29</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>57.0</b>	<b>41</b>
<b>LABOUR POLICY</b>	<b>81.4</b>	<b>=20</b>
Equal pay; ILO Convention 100, Policy	100.0	=1
Legal restrictions on job types	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Maternity and paternity leave and provision	71.4	=41
Differential retirement age	50.0	=71
<b>LABOUR PRACTICE</b>	<b>32.5</b>	<b>70</b>
Equal pay; ILO Convention 100, Practice	50.0	=24
De facto discrimination at work	46.6	95
Non-discrimination, ILO Convention 111, Practice	33.3	=43
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>72.3</b>	<b>7</b>
Women's access to finance programmes	100.0	=1
Private sector credit	100.0	=1
Delivering financial services	50.0	=8
Building credit histories	39.1	41
<b>EDUCATION AND TRAINING</b>	<b>76.3</b>	<b>29</b>
Literacy rate, women	95.2	47
Tertiary education, women	85.4	11
Primary and secondary education, women	64.6	35
SME support/development training	60.0	=40
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>99.1</b>	<b>=10</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	95.3	=22

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>54.8</b>	<b>47</b>
Regulatory quality	67.1	36
Infrastructure risk	62.6	=37
Mobile telephone subscribers	58.9	22
Starting a business	30.4	98





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### Honduras

	Score	Rank
<b>OVERALL SCORE</b>	<b>48.2</b>	<b>72</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>43.5</b>	<b>75</b>
<b>LABOUR POLICY</b>	<b>38.6</b>	<b>101</b>
Non-discrimination, ILO Convention 111, Policy	71.4	=30
Equal pay; ILO Convention 100, Policy	57.1	=38
Legal restrictions on job types	50.0	=82
Maternity and paternity leave and provision	14.3	=87
Differential retirement age	0.0	=103
<b>LABOUR PRACTICE</b>	<b>48.4</b>	<b>33</b>
De facto discrimination at work	60.2	75
Equal pay; ILO Convention 100, Practice	50.0	=24
Non-discrimination, ILO Convention 111, Practice	50.0	=24
Access to childcare	33.3	=42

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>33.4</b>	<b>66</b>
Private sector credit	75.0	=28
Building credit histories	58.7	27
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>54.5</b>	<b>69</b>
Literacy rate, women	79.3	77
SME support/development training	60.0	=40
Primary and secondary education, women	53.2	73
Tertiary education, women	25.7	74
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>83.9</b>	<b>57</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	75.0	=60
Adolescent fertility rate	44.5	97

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>30.1</b>	<b>89</b>
Mobile telephone subscribers	40.0	64
Regulatory quality	37.4	78
Starting a business	28.8	99
Infrastructure risk	14.3	=103

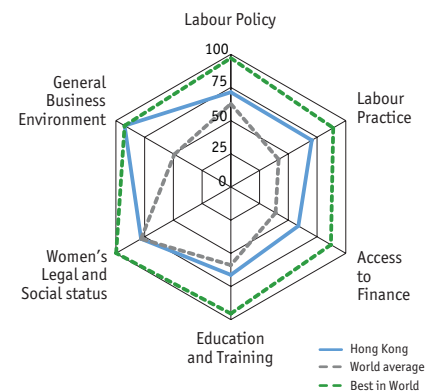


### Hong Kong

	Score	Rank
<b>OVERALL SCORE</b>	<b>72.9</b>	<b>23</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>70.9</b>	<b>21</b>
<b>LABOUR POLICY</b>	<b>71.4</b>	<b>=39</b>
Non-discrimination, ILO Convention 111, Policy	100.0	=1
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Equal pay; ILO Convention 100, Policy	42.9	=55
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>70.4</b>	<b>16</b>
Access to childcare	100.0	=1
De facto discrimination at work	81.6	22
Non-discrimination, ILO Convention 111, Practice	66.7	=16
Equal pay; ILO Convention 100, Practice	33.3	=32

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>58.7</b>	<b>26</b>
Women's access to finance programmes	100.0	=1
Building credit histories	59.9	24
Delivering financial services	50.0	=8
Private sector credit	25.0	=66
<b>EDUCATION AND TRAINING</b>	<b>66.3</b>	<b>45</b>
Literacy rate, women	89.3	59
SME support/development training	80.0	=13
Primary and secondary education, women	63.5	39
Tertiary education, women	32.1	65
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>78.1</b>	<b>67</b>
Freedom of movement, women	100.0	=1
Adolescent fertility rate	99.0	=2
Property ownership rights	75.0	=50
Addressing violence against women	66.7	=62
CEDAW ratification	50.0	=78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>92.4</b>	<b>1</b>
Regulatory quality	100.0	1
Infrastructure risk	96.7	=2
Starting a business	93.8	5
Mobile telephone subscribers	79.2	4







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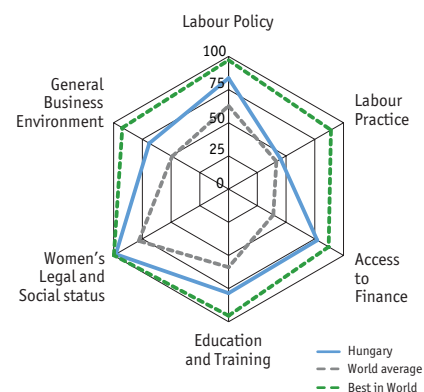
Country pages

### Hungary

	Score	Rank
<b>OVERALL SCORE</b>	<b>75.3</b>	<b>17</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>64.4</b>	<b>28</b>
<b>LABOUR POLICY</b>	<b>83.6</b>	<b>16</b>
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Maternity and paternity leave and provision	85.7	=23
Legal restrictions on job types	75.0	=54
Equal pay; ILO Convention 100, Policy	71.4	=27
<b>LABOUR PRACTICE</b>	<b>45.3</b>	<b>38</b>
Access to childcare	66.7	=13
Equal pay; ILO Convention 100, Practice	50.0	=24
De facto discrimination at work	47.8	91
Non-discrimination, ILO Convention 111, Practice	16.7	=60

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>77.2</b>	<b>6</b>
Women's access to finance programmes	100.0	=1
Delivering financial services	100.0	=1
Private sector credit	100.0	=1
Building credit histories	8.6	73
<b>EDUCATION AND TRAINING</b>	<b>78.5</b>	<b>24</b>
Literacy rate, women	98.7	36
SME support/development training	80.0	=13
Tertiary education, women	73.2	20
Primary and secondary education, women	61.9	50
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>98.1</b>	<b>18</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	90.6	=42

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>69.0</b>	<b>25</b>
Regulatory quality	79.5	22
Infrastructure risk	69.2	=31
Starting a business	69.2	=27
Mobile telephone subscribers	58.0	23



### Iceland

	Score	Rank
<b>OVERALL SCORE</b>	<b>82.9</b>	<b>6</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>84.2</b>	<b>8</b>
<b>LABOUR POLICY</b>	<b>88.6</b>	<b>10</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Maternity and paternity leave and provision	85.7	=23
Equal pay; ILO Convention 100, Policy	71.4	=27
<b>LABOUR PRACTICE</b>	<b>79.9</b>	<b>8</b>
Access to childcare	100.0	=1
De facto discrimination at work	86.1	12
Non-discrimination, ILO Convention 111, Practice	83.3	=4
Equal pay; ILO Convention 100, Practice	50.0	=24

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>62.5</b>	<b>=23</b>
Building credit histories	100.0	=1
Women's access to finance programmes	100.0	=1
Delivering financial services	50.0	=8
Private sector credit	0.0	=96
<b>EDUCATION AND TRAINING</b>	<b>95.4</b>	<b>2</b>
SME support/development training	100.0	=1
Literacy rate, women	99.0	=12
Tertiary education, women	93.4	6
Primary and secondary education, women	89.3	3
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>98.7</b>	<b>=14</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	93.7	=30

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>72.1</b>	<b>22</b>
Infrastructure risk	90.1	=9
Regulatory quality	75.7	29
Starting a business	70.9	24
Mobile telephone subscribers	51.5	38





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### India

	Score	Rank
<b>OVERALL SCORE</b>	<b>42.7</b>	<b>84</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>49.5</b>	<b>57</b>
<b>LABOUR POLICY</b>	<b>60.7</b>	<b>=63</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	75.0	=54
Equal pay; ILO Convention 100, Policy	71.4	=27
Non-discrimination, ILO Convention 111, Policy	42.9	=68
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>38.2</b>	<b>53</b>
De facto discrimination at work	69.4	=47
Equal pay; ILO Convention 100, Practice	33.3	=32
Access to childcare	33.3	=42
Non-discrimination, ILO Convention 111, Practice	16.7	=60

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>39.2</b>	<b>49</b>
Private sector credit	75.0	=28
Delivering financial services	50.0	=8
Women's access to finance programmes	25.0	=66
Building credit histories	6.8	77
<b>EDUCATION AND TRAINING</b>	<b>33.1</b>	<b>98</b>
Literacy rate, women	42.6	101
Primary and secondary education, women	40.0	96
SME support/development training	40.0	=76
Tertiary education, women	9.9	89
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>58.8</b>	<b>89</b>
Adolescent fertility rate	77.5	68
Addressing violence against women	66.7	=62
Freedom of movement, women	50.0	=93
Property ownership rights	50.0	=79
CEDAW ratification	50.0	=78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>26.0</b>	<b>95</b>
Regulatory quality	39.1	74
Infrastructure risk	38.5	=64
Starting a business	13.4	108
Mobile telephone subscribers	13.1	101



### Indonesia

	Score	Rank
<b>OVERALL SCORE</b>	<b>43.1</b>	<b>82</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>49.0</b>	<b>58</b>
<b>LABOUR POLICY</b>	<b>65.7</b>	<b>=50</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Equal pay; ILO Convention 100, Policy	42.9	=55
Maternity and paternity leave and provision	28.6	=82
<b>LABOUR PRACTICE</b>	<b>32.3</b>	<b>=73</b>
De facto discrimination at work	79.2	=27
Access to childcare	33.3	=42
Non-discrimination, ILO Convention 111, Practice	16.7	=60
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>29.6</b>	<b>72</b>
Delivering financial services	50.0	=8
Women's access to finance programmes	25.0	=66
Private sector credit	25.0	=66
Building credit histories	18.3	60
<b>EDUCATION AND TRAINING</b>	<b>51.2</b>	<b>81</b>
Literacy rate, women	86.0	66
Primary and secondary education, women	61.9	49
SME support/development training	40.0	=76
Tertiary education, women	16.9	83
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>53.2</b>	<b>98</b>
CEDAW ratification	75.0	=60
Adolescent fertility rate	74.3	=71
Addressing violence against women	66.7	=62
Freedom of movement, women	50.0	=93
Property ownership rights	0.0	=106

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>26.4</b>	<b>94</b>
Regulatory quality	37.4	77
Mobile telephone subscribers	28.8	80
Infrastructure risk	20.9	=91
Starting a business	18.6	105







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### Iran

	Score	Rank
<b>OVERALL SCORE</b>	<b>33.0</b>	<b>103</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>20.8</b>	<b>110</b>
<b>LABOUR POLICY</b>	<b>22.1</b>	<b>112</b>
Maternity and paternity leave and provision	42.9	=66
Equal pay; ILO Convention 100, Policy	28.6	=80
Legal restrictions on job types	25.0	=95
Non-discrimination, ILO Convention 111, Policy	14.3	=98
Differential retirement age	0.0	=103
<b>LABOUR PRACTICE</b>	<b>19.5</b>	<b>=102</b>
De facto discrimination at work	44.5	=96
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>35.2</b>	<b>62</b>
Delivering financial services	50.0	=8
Private sector credit	50.0	=41
Women's access to finance programmes	25.0	=66
Building credit histories	15.7	64
<b>EDUCATION AND TRAINING</b>	<b>51.2</b>	<b>82</b>
Primary and secondary education, women	76.0	10
Literacy rate, women	71.4	85
Tertiary education, women	37.2	53
SME support/development training	20.0	=104
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>37.6</b>	<b>111</b>
Adolescent fertility rate	88.0	=48
Freedom of movement, women	50.0	=93
Property ownership rights	50.0	=79
Addressing violence against women	0.0	=109
CEDAW ratification	0.0	=111

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>32.6</b>	<b>82</b>
Starting a business	64.6	33
Infrastructure risk	38.5	=64
Mobile telephone subscribers	27.3	81
Regulatory quality	0.0	113

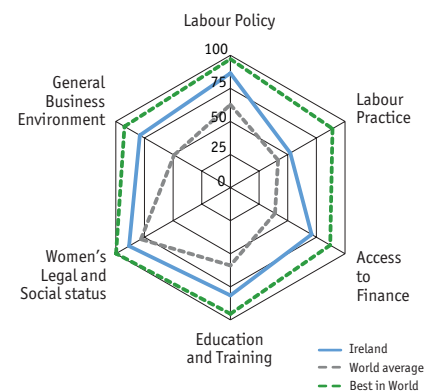


### Ireland

	Score	Rank
<b>OVERALL SCORE</b>	<b>76.4</b>	<b>16</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>69.3</b>	<b>22</b>
<b>LABOUR POLICY</b>	<b>86.4</b>	<b>11</b>
Equal pay; ILO Convention 100, Policy	100.0	=1
Differential retirement age	100.0	=1
Maternity and paternity leave and provision	85.7	=23
Legal restrictions on job types	75.0	=54
Non-discrimination, ILO Convention 111, Policy	71.4	=30
<b>LABOUR PRACTICE</b>	<b>52.3</b>	<b>29</b>
Equal pay; ILO Convention 100, Practice	83.3	=8
De facto discrimination at work	75.7	=32
Non-discrimination, ILO Convention 111, Practice	50.0	=24
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>70.8</b>	<b>=10</b>
Women's access to finance programmes	100.0	=1
Delivering financial services	100.0	=1
Building credit histories	83.3	=9
Private sector credit	0.0	=96
<b>EDUCATION AND TRAINING</b>	<b>81.5</b>	<b>15</b>
Literacy rate, women	99.0	=12
Primary and secondary education, women	84.7	4
SME support/development training	80.0	=13
Tertiary education, women	62.4	29
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>88.4</b>	<b>41</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
Adolescent fertility rate	92.1	=36
CEDAW ratification	50.0	=78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>79.0</b>	<b>8</b>
Regulatory quality	97.7	3
Starting a business	88.5	9
Infrastructure risk	72.5	=26
Mobile telephone subscribers	57.4	25





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### Israel

	Score	Rank
<b>OVERALL SCORE</b>	<b>70.2</b>	<b>28</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>66.3</b>	<b>24</b>
<b>LABOUR POLICY</b>	<b>73.6</b>	<b>=34</b>
Maternity and paternity leave and provision	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Legal restrictions on job types	75.0	=54
Equal pay; ILO Convention 100, Policy	57.1	=38
Differential retirement age	50.0	=71
<b>LABOUR PRACTICE</b>	<b>59.0</b>	<b>20</b>
De facto discrimination at work	69.4	=47
Non-discrimination, ILO Convention 111, Practice	66.7	=16
Access to childcare	66.7	=13
Equal pay; ILO Convention 100, Practice	33.3	=32

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>58.7</b>	<b>27</b>
Private sector credit	100.0	=1
Women's access to finance programmes	75.0	=32
Building credit histories	59.9	25
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>76.2</b>	<b>30</b>
Literacy rate, women	85.9	67
SME support/development training	80.0	=13
Tertiary education, women	71.5	22
Primary and secondary education, women	67.5	26
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>83.6</b>	<b>59</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
Adolescent fertility rate	93.2	=33
CEDAW ratification	25.0	=97

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>70.1</b>	<b>23</b>
Regulatory quality	77.9	25
Infrastructure risk	72.5	=26
Starting a business	69.2	=27
Mobile telephone subscribers	60.6	18



### Italy

	Score	Rank
<b>OVERALL SCORE</b>	<b>68.3</b>	<b>31</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>52.9</b>	<b>44</b>
<b>LABOUR POLICY</b>	<b>70.0</b>	<b>43</b>
Legal restrictions on job types	100.0	=1
Maternity and paternity leave and provision	85.7	=23
Equal pay; ILO Convention 100, Policy	57.1	=38
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Differential retirement age	50.0	=71
<b>LABOUR PRACTICE</b>	<b>35.8</b>	<b>61</b>
Non-discrimination, ILO Convention 111, Practice	50.0	=24
Equal pay; ILO Convention 100, Practice	33.3	=32
Access to childcare	33.3	=42
De facto discrimination at work	26.7	110

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>66.2</b>	<b>17</b>
Women's access to finance programmes	100.0	=1
Private sector credit	100.0	=1
Building credit histories	64.6	21
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>81.0</b>	<b>16</b>
Literacy rate, women	98.5	38
SME support/development training	80.0	=13
Primary and secondary education, women	74.7	13
Tertiary education, women	70.8	23
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>89.5</b>	<b>35</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
Adolescent fertility rate	97.4	=13
CEDAW ratification	50.0	=78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>67.0</b>	<b>28</b>
Mobile telephone subscribers	72.3	5
Regulatory quality	71.1	33
Infrastructure risk	69.2	=31
Starting a business	55.4	=53





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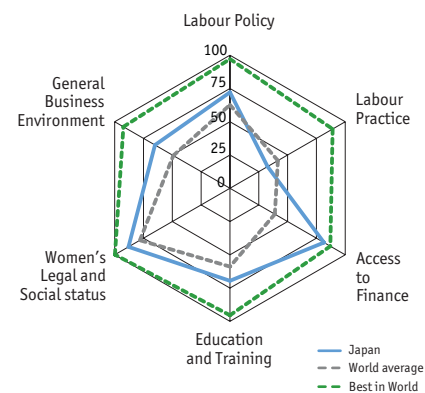
Country pages

### Japan

	Score	Rank
<b>OVERALL SCORE</b>	<b>68.2</b>	<b>32</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>52.4</b>	<b>45</b>
<b>LABOUR POLICY</b>	<b>72.1</b>	<b>=36</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	75.0	=54
Non-discrimination, ILO Convention 111, Policy	71.4	=30
Equal pay; ILO Convention 100, Policy	57.1	=38
Maternity and paternity leave and provision	57.1	=51
<b>LABOUR PRACTICE</b>	<b>32.6</b>	<b>68</b>
De facto discrimination at work	47.2	=92
Equal pay; ILO Convention 100, Practice	33.3	=32
Access to childcare	33.3	=42
Non-discrimination, ILO Convention 111, Practice	16.7	=60

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>81.6</b>	<b>4</b>
Women's access to finance programmes	100.0	=1
Private sector credit	100.0	=1
Building credit histories	76.2	17
Delivering financial services	50.0	=8
<b>EDUCATION AND TRAINING</b>	<b>69.5</b>	<b>39</b>
Literacy rate, women	99.0	=12
Primary and secondary education, women	66.5	31
SME support/development training	60.0	=40
Tertiary education, women	52.7	39
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>88.0</b>	<b>43</b>
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
Adolescent fertility rate	98.4	=6
CEDAW ratification	75.0	=60
Addressing violence against women	66.7	=62

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>65.0</b>	<b>29</b>
Infrastructure risk	82.4	=16
Regulatory quality	78.7	24
Starting a business	58.2	47
Mobile telephone subscribers	40.9	61

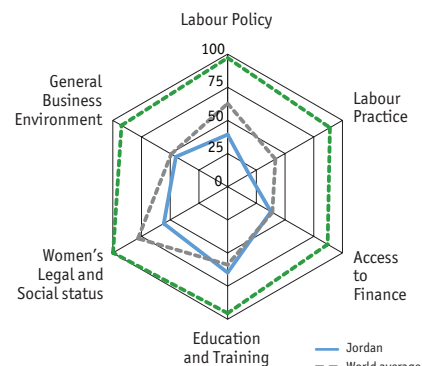


### Jordan

	Score	Rank
<b>OVERALL SCORE</b>	<b>43.5</b>	<b>81</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>29.0</b>	<b>106</b>
<b>LABOUR POLICY</b>	<b>39.3</b>	<b>100</b>
Legal restrictions on job types	75.0	=54
Differential retirement age	50.0	=71
Equal pay; ILO Convention 100, Policy	28.6	=80
Non-discrimination, ILO Convention 111, Policy	28.6	=82
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>18.7</b>	<b>104</b>
De facto discrimination at work	74.8	35
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>37.7</b>	<b>53</b>
Private sector credit	100.0	=1
Women's access to finance programmes	50.0	=42
Building credit histories	0.7	93
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>64.8</b>	<b>48</b>
Literacy rate, women	83.8	70
SME support/development training	80.0	=13
Primary and secondary education, women	56.9	64
Tertiary education, women	38.5	52
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>55.6</b>	<b>93</b>
Adolescent fertility rate	86.4	=54
Addressing violence against women	66.7	=62
Freedom of movement, women	50.0	=93
Property ownership rights	50.0	=79
CEDAW ratification	25.0	=97

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>45.1</b>	<b>63</b>
Regulatory quality	54.2	50
Infrastructure risk	48.4	=55
Mobile telephone subscribers	40.8	62
Starting a business	37.0	88





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### Kazakhstan

	Score	Rank
<b>OVERALL SCORE</b>	<b>52.1</b>	<b>56</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>40.1</b>	<b>86</b>
<b>LABOUR POLICY</b>	<b>41.4</b>	<b>=96</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	50.0	=71
Non-discrimination, ILO Convention 111, Policy	28.6	=82
Equal pay; ILO Convention 100, Policy	14.3	=99
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>38.7</b>	<b>51</b>
De facto discrimination at work	71.5	44
Access to childcare	66.7	=13
Non-discrimination, ILO Convention 111, Practice	16.7	=60
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>44.9</b>	<b>45</b>
Women's access to finance programmes	75.0	=32
Private sector credit	75.0	=28
Building credit histories	29.5	48
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>66.4</b>	<b>44</b>
Literacy rate, women	99.6	6
SME support/development training	60.0	=40
Primary and secondary education, women	57.0	63
Tertiary education, women	49.2	45
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>85.7</b>	<b>49</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	86.9	=52
Property ownership rights	75.0	=50
Addressing violence against women	66.7	=62

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>35.5</b>	<b>79</b>
Starting a business	50.8	61
Mobile telephone subscribers	45.4	50
Regulatory quality	34.7	87
Infrastructure risk	11.0	106

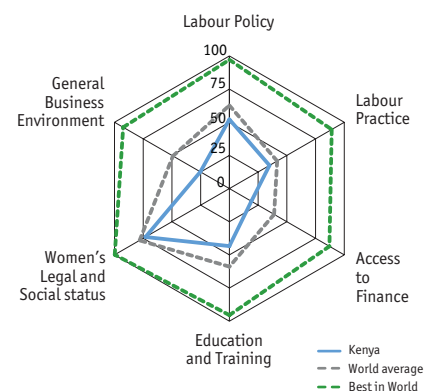


### Kenya

	Score	Rank
<b>OVERALL SCORE</b>	<b>41.3</b>	<b>90</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>43.5</b>	<b>73</b>
<b>LABOUR POLICY</b>	<b>52.1</b>	<b>=82</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	75.0	=54
Equal pay; ILO Convention 100, Policy	42.9	=55
Non-discrimination, ILO Convention 111, Policy	28.6	=82
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>34.9</b>	<b>62</b>
De facto discrimination at work	73.0	=40
Non-discrimination, ILO Convention 111, Practice	33.3	=43
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>19.1</b>	<b>89</b>
Women's access to finance programmes	50.0	=42
Private sector credit	25.0	=66
Building credit histories	1.5	86
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>43.4</b>	<b>89</b>
Literacy rate, women	62.5	87
SME support/development training	60.0	=40
Primary and secondary education, women	49.5	79
Tertiary education, women	1.5	108
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>73.1</b>	<b>78</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
CEDAW ratification	75.0	=60
Property ownership rights	50.0	=79
Adolescent fertility rate	40.3	103

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>25.3</b>	<b>98</b>
Regulatory quality	42.8	68
Starting a business	39.1	83
Mobile telephone subscribers	19.2	92
Infrastructure risk	0.0	113





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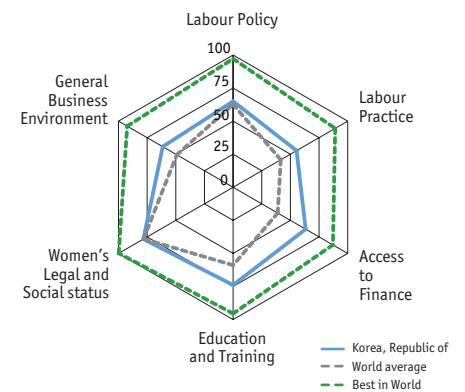
**Country pages**

### Korea, Republic of

	Score	Rank
<b>OVERALL SCORE</b>	<b>66.2</b>	<b>35</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>60.2</b>	<b>33</b>
<b>LABOUR POLICY</b>	<b>65.0</b>	<b>53</b>
Differential retirement age	100.0	=1
Equal pay; ILO Convention 100, Policy	71.4	=27
Non-discrimination, ILO Convention 111, Policy	71.4	=30
Maternity and paternity leave and provision	57.1	=51
Legal restrictions on job types	25.0	=95
<b>LABOUR PRACTICE</b>	<b>55.4</b>	<b>25</b>
Non-discrimination, ILO Convention 111, Practice	83.3	=4
Access to childcare	66.7	=13
De facto discrimination at work	38.3	=104
Equal pay; ILO Convention 100, Practice	33.3	=32

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>63.3</b>	<b>21</b>
Private sector credit	100.0	=1
Building credit histories	78.2	15
Women's access to finance programmes	75.0	=32
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>73.9</b>	<b>33</b>
Literacy rate, women	99.0	=12
Tertiary education, women	72.6	21
Primary and secondary education, women	64.0	38
SME support/development training	60.0	=40
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>78.3</b>	<b>66</b>
Freedom of movement, women	100.0	=1
Adolescent fertility rate	100.0	1
Property ownership rights	75.0	=50
Addressing violence against women	66.7	=62
CEDAW ratification	50.0	=78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>61.4</b>	<b>39</b>
Infrastructure risk	75.8	=22
Regulatory quality	65.0	39
Starting a business	60.0	42
Mobile telephone subscribers	44.8	52

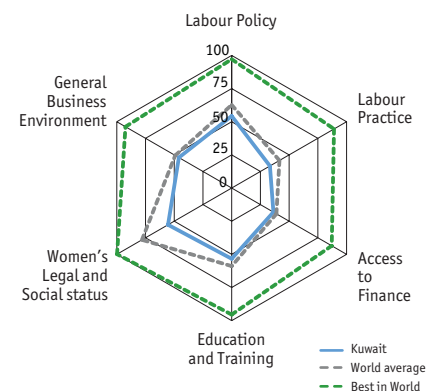


### Kuwait

	Score	Rank
<b>OVERALL SCORE</b>	<b>46.4</b>	<b>76</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>43.8</b>	<b>72</b>
<b>LABOUR POLICY</b>	<b>54.3</b>	<b>=77</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Equal pay; ILO Convention 100, Policy	42.9	=55
Non-discrimination, ILO Convention 111, Policy	14.3	=98
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>33.3</b>	<b>67</b>
Access to childcare	66.7	=13
De facto discrimination at work	66.5	60
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>36.3</b>	<b>59</b>
Private sector credit	75.0	=28
Women's access to finance programmes	50.0	=42
Building credit histories	20.3	56
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>53.4</b>	<b>74</b>
Literacy rate, women	91.5	53
Primary and secondary education, women	57.5	60
SME support/development training	40.0	=76
Tertiary education, women	24.4	77
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>55.4</b>	<b>94</b>
Adolescent fertility rate	93.7	=30
Property ownership rights	75.0	=50
Freedom of movement, women	50.0	=93
Addressing violence against women	33.3	=95
CEDAW ratification	25.0	=97

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>46.0</b>	<b>62</b>
Infrastructure risk	58.2	=41
Mobile telephone subscribers	47.1	46
Regulatory quality	45.8	65
Starting a business	32.7	93





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### Kyrgyz Republic

	Score	Rank
<b>OVERALL SCORE</b>	<b>42.2</b>	<b>87</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>29.6</b>	<b>105</b>
<b>LABOUR POLICY</b>	<b>42.9</b>	<b>95</b>
Maternity and paternity leave and provision	57.1	=51
Legal restrictions on job types	50.0	=82
Differential retirement age	50.0	=71
Non-discrimination, ILO Convention 111, Policy	42.9	=68
Equal pay; ILO Convention 100, Policy	14.3	=99
<b>LABOUR PRACTICE</b>	<b>16.3</b>	<b>108</b>
De facto discrimination at work	65.3	64
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>13.5</b>	<b>91</b>
Delivering financial services	50.0	=8
Building credit histories	3.9	83
Women's access to finance programmes	0.0	=92
Private sector credit	0.0	=96
<b>EDUCATION AND TRAINING</b>	<b>54.2</b>	<b>71</b>
Literacy rate, women	99.1	10
Tertiary education, women	51.6	42
Primary and secondary education, women	46.2	85
SME support/development training	20.0	=104
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>85.6</b>	<b>50</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	86.4	=54
Property ownership rights	75.0	=50
Addressing violence against women	66.7	=62

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>40.8</b>	<b>69</b>
Starting a business	83.7	13
Regulatory quality	35.9	83
Mobile telephone subscribers	29.2	79
Infrastructure risk	14.3	=103

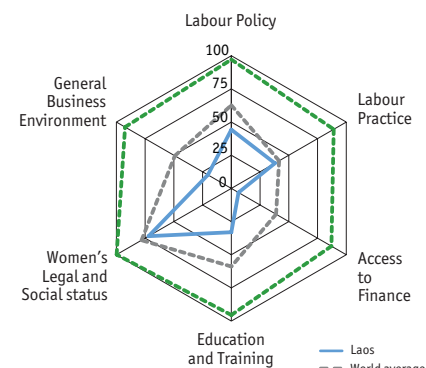


### Laos

	Score	Rank
<b>OVERALL SCORE</b>	<b>35.7</b>	<b>100</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>41.1</b>	<b>79</b>
<b>LABOUR POLICY</b>	<b>44.3</b>	<b>=92</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	50.0	=82
Maternity and paternity leave and provision	42.9	=66
Equal pay; ILO Convention 100, Policy	14.3	=99
Non-discrimination, ILO Convention 111, Policy	14.3	=98
<b>LABOUR PRACTICE</b>	<b>37.9</b>	<b>54</b>
De facto discrimination at work	68.2	=52
Access to childcare	66.7	=13
Non-discrimination, ILO Convention 111, Practice	16.7	=60
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>6.3</b>	<b>=105</b>
Private sector credit	25.0	=66
Building credit histories	0.0	=102
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>33.0</b>	<b>99</b>
Literacy rate, women	53.7	96
SME support/development training	40.0	=76
Primary and secondary education, women	26.8	103
Tertiary education, women	11.6	86
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>72.0</b>	<b>79</b>
Freedom of movement, women	100.0	=1
Property ownership rights	75.0	=50
CEDAW ratification	75.0	=60
Addressing violence against women	66.7	=62
Adolescent fertility rate	43.5	100

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>20.4</b>	<b>107</b>
Starting a business	48.7	62
Mobile telephone subscribers	14.6	98
Regulatory quality	10.5	109
Infrastructure risk	7.7	=107







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### Latvia

	Score	Rank
<b>OVERALL SCORE</b>	<b>68.5</b>	<b>30</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>59.7</b>	<b>35</b>
<b>LABOUR POLICY</b>	<b>77.1</b>	<b>=26</b>
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Equal pay; ILO Convention 100, Policy	28.6	=80
<b>LABOUR PRACTICE</b>	<b>42.3</b>	<b>40</b>
De facto discrimination at work	85.8	13
Non-discrimination, ILO Convention 111, Practice	50.0	=24
Equal pay; ILO Convention 100, Practice	33.3	=32
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>64.0</b>	<b>19</b>
Private sector credit	100.0	=1
Women's access to finance programmes	75.0	=32
Delivering financial services	50.0	=8
Building credit histories	31.0	47
<b>EDUCATION AND TRAINING</b>	<b>79.1</b>	<b>21</b>
Literacy rate, women	100.0	2
Tertiary education, women	95.7	3
Primary and secondary education, women	60.9	55
SME support/development training	60.0	=40
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>86.8</b>	<b>46</b>
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
Adolescent fertility rate	92.1	=36
CEDAW ratification	75.0	=60
Addressing violence against women	66.7	=62

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>61.6</b>	<b>35</b>
Regulatory quality	74.4	31
Infrastructure risk	62.6	=37
Starting a business	62.6	37
Mobile telephone subscribers	46.8	47

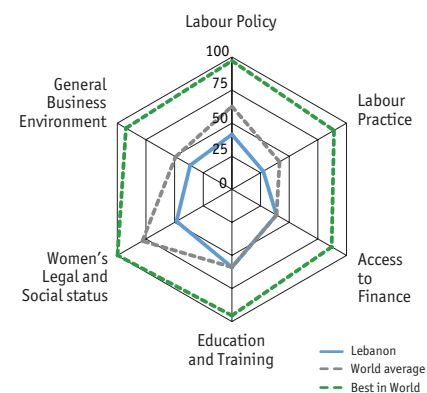


### Lebanon

	Score	Rank
<b>OVERALL SCORE</b>	<b>41.9</b>	<b>88</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>34.4</b>	<b>100</b>
<b>LABOUR POLICY</b>	<b>41.4</b>	<b>=96</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	50.0	=82
Equal pay; ILO Convention 100, Policy	28.6	=80
Non-discrimination, ILO Convention 111, Policy	14.3	=98
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>27.3</b>	<b>85</b>
De facto discrimination at work	59.3	=77
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	16.7	=48
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>38.9</b>	<b>50</b>
Private sector credit	100.0	=1
Women's access to finance programmes	50.0	=42
Building credit histories	5.5	79
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>58.9</b>	<b>58</b>
Literacy rate, women	82.5	74
Primary and secondary education, women	57.5	62
Tertiary education, women	55.6	35
SME support/development training	40.0	=76
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>48.3</b>	<b>106</b>
Adolescent fertility rate	91.6	=39
Property ownership rights	75.0	=50
Freedom of movement, women	50.0	=93
CEDAW ratification	25.0	=97
Addressing violence against women	0.0	=109

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>36.4</b>	<b>77</b>
Starting a business	45.8	72
Infrastructure risk	45.1	=57
Regulatory quality	39.3	71
Mobile telephone subscribers	15.3	96







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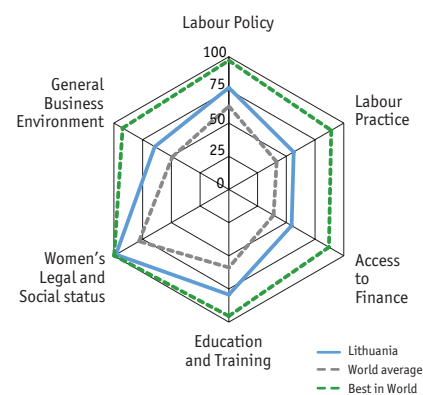
Country pages

### Lithuania

	Score	Rank
<b>OVERALL SCORE</b>	<b>71.6</b>	<b>25</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>66.5</b>	<b>23</b>
<b>LABOUR POLICY</b>	<b>76.7</b>	<b>28</b>
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	100.0	=1
Differential retirement age	83.3	=63
Equal pay; ILO Convention 100, Policy	57.1	=38
Non-discrimination, ILO Convention 111, Policy	42.9	=68
<b>LABOUR PRACTICE</b>	<b>56.4</b>	<b>23</b>
De facto discrimination at work	75.7	=32
Access to childcare	66.7	=13
Equal pay; ILO Convention 100, Practice	50.0	=24
Non-discrimination, ILO Convention 111, Practice	33.3	=43

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>54.6</b>	<b>34</b>
Women's access to finance programmes	75.0	=32
Private sector credit	75.0	=28
Delivering financial services	50.0	=8
Building credit histories	18.4	59
<b>EDUCATION AND TRAINING</b>	<b>79.3</b>	<b>20</b>
Literacy rate, women	99.9	3
Tertiary education, women	94.5	4
Primary and secondary education, women	62.9	43
SME support/development training	60.0	=40
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>98.2</b>	<b>17</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	91.1	41

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>64.5</b>	<b>31</b>
Regulatory quality	76.4	26
Mobile telephone subscribers	72.2	6
Infrastructure risk	62.6	=37
Starting a business	46.7	68



### Luxembourg

	Score	Rank
<b>OVERALL SCORE</b>	<b>71.9</b>	<b>24</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>73.6</b>	<b>19</b>
<b>LABOUR POLICY</b>	<b>82.9</b>	<b>17</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Maternity and paternity leave and provision	85.7	=23
Non-discrimination, ILO Convention 111, Policy	71.4	=30
Equal pay; ILO Convention 100, Policy	57.1	=38
<b>LABOUR PRACTICE</b>	<b>64.3</b>	<b>19</b>
De facto discrimination at work	73.9	38
Equal pay; ILO Convention 100, Practice	66.7	=18
Access to childcare	66.7	=13
Non-discrimination, ILO Convention 111, Practice	50.0	=24

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>37.5</b>	<b>54</b>
Women's access to finance programmes	100.0	=1
Delivering financial services	50.0	=8
Building credit histories	0.0	=102
Private sector credit	0.0	=96
<b>EDUCATION AND TRAINING</b>	<b>70.2</b>	<b>37</b>
SME support/development training	100.0	=1
Literacy rate, women	99.0	=12
Primary and secondary education, women	72.7	16
Tertiary education, women	9.0	90
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>99.2</b>	<b>=7</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	95.8	=18

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>77.1</b>	<b>12</b>
Regulatory quality	92.2	9
Infrastructure risk	90.1	=9
Mobile telephone subscribers	70.2	7
Starting a business	56.1	51





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### Madagascar

	Score	Rank
<b>OVERALL SCORE</b>	<b>35.2</b>	<b>101</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>33.1</b>	<b>101</b>
<b>LABOUR POLICY</b>	<b>33.6</b>	<b>106</b>
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Equal pay; ILO Convention 100, Policy	42.9	=55
Maternity and paternity leave and provision	42.9	=66
Legal restrictions on job types	25.0	=95
Differential retirement age	0.0	=103
<b>LABOUR PRACTICE</b>	<b>32.6</b>	<b>69</b>
De facto discrimination at work	80.4	=24
Non-discrimination, ILO Convention 111, Practice	33.3	=43
Equal pay; ILO Convention 100, Practice	16.7	=48
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>0.0</b>	<b>112</b>
Building credit histories	0.0	=100
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
Private sector credit	0.0	=96
<b>EDUCATION AND TRAINING</b>	<b>36.1</b>	<b>94</b>
Literacy rate, women	56.3	93
Primary and secondary education, women	45.5	86
SME support/development training	40.0	=76
Tertiary education, women	2.7	106
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>69.1</b>	<b>84</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Property ownership rights	25.0	=94
Adolescent fertility rate	20.4	110

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>39.7</b>	<b>72</b>
Starting a business	84.4	11
Regulatory quality	35.7	84
Infrastructure risk	27.5	=79
Mobile telephone subscribers	11.1	107

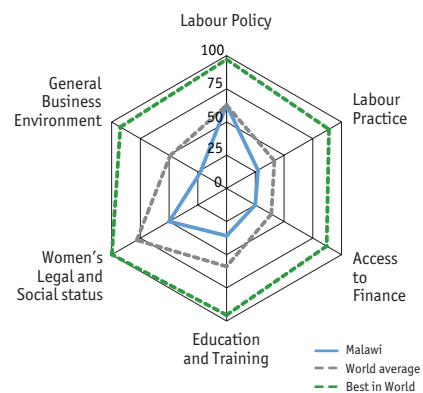


### Malawi

	Score	Rank
<b>OVERALL SCORE</b>	<b>37.3</b>	<b>95</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>45.1</b>	<b>69</b>
<b>LABOUR POLICY</b>	<b>62.9</b>	<b>=60</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Equal pay; ILO Convention 100, Policy	42.9	=55
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>27.3</b>	<b>86</b>
De facto discrimination at work	76.0	31
Equal pay; ILO Convention 100, Practice	16.7	=48
Non-discrimination, ILO Convention 111, Practice	16.7	=60
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>25.0</b>	<b>=80</b>
Delivering financial services	50.0	=8
Women's access to finance programmes	25.0	=66
Private sector credit	25.0	=66
Building credit histories	0.0	=102
<b>EDUCATION AND TRAINING</b>	<b>35.7</b>	<b>96</b>
Literacy rate, women	55.4	94
Primary and secondary education, women	40.2	95
SME support/development training	40.0	=76
Tertiary education, women	7.3	93
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>49.9</b>	<b>103</b>
CEDAW ratification	100.0	=1
Addressing violence against women	66.7	=62
Freedom of movement, women	50.0	=93
Property ownership rights	25.0	=94
Adolescent fertility rate	7.9	112

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>23.1</b>	<b>104</b>
Starting a business	36.1	89
Regulatory quality	34.1	89
Infrastructure risk	17.6	=96
Mobile telephone subscribers	4.6	112





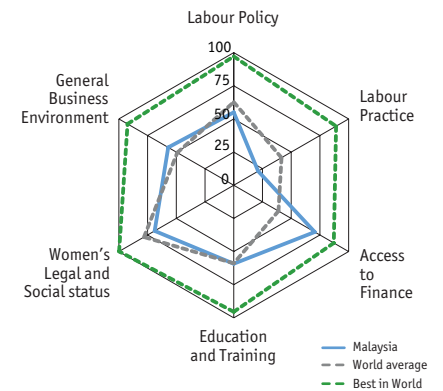
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## Malaysia

	Score	Rank
<b>OVERALL SCORE</b>	<b>55.3</b>	<b>49</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>38.1</b>	<b>90</b>
<b>LABOUR POLICY</b>	<b>55.0</b>	<b>=72</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	75.0	=54
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Equal pay; ILO Convention 100, Policy	28.6	=80
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>21.2</b>	<b>101</b>
De facto discrimination at work	84.9	16
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>70.5</b>	<b>12</b>
Delivering financial services	100.0	=1
Building credit histories	82.0	14
Women's access to finance programmes	50.0	=42
Private sector credit	50.0	=41
<b>EDUCATION AND TRAINING</b>	<b>59.2</b>	<b>57</b>
Literacy rate, women	87.0	63
SME support/development training	60.0	=40
Primary and secondary education, women	56.5	68
Tertiary education, women	33.2	63
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>68.9</b>	<b>85</b>
Addressing violence against women	100.0	=1
Adolescent fertility rate	94.2	=26
Property ownership rights	75.0	=50
Freedom of movement, women	50.0	=93
CEDAW ratification	25.0	=97

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>57.0</b>	<b>43</b>
Infrastructure risk	65.9	=34
Starting a business	61.4	40
Regulatory quality	52.3	54
Mobile telephone subscribers	48.6	41

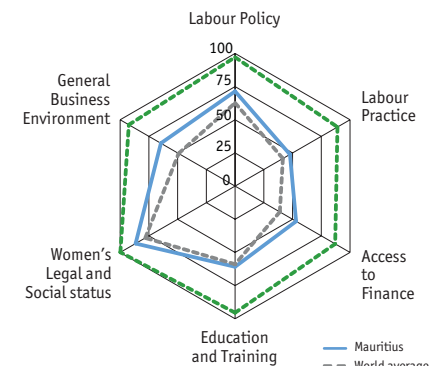


## Mauritius

	Score	Rank
<b>OVERALL SCORE</b>	<b>64.0</b>	<b>37</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>59.6</b>	<b>36</b>
<b>LABOUR POLICY</b>	<b>71.4</b>	<b>=39</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	71.4	=30
Equal pay; ILO Convention 100, Policy	57.1	=38
Maternity and paternity leave and provision	28.6	=82
<b>LABOUR PRACTICE</b>	<b>47.7</b>	<b>35</b>
Access to childcare	66.7	=13
De facto discrimination at work	57.6	82
Non-discrimination, ILO Convention 111, Practice	50.0	=24
Equal pay; ILO Convention 100, Practice	16.7	=48

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>53.1</b>	<b>36</b>
Private sector credit	100.0	=1
Women's access to finance programmes	50.0	=42
Delivering financial services	50.0	=8
Building credit histories	12.3	67
<b>EDUCATION AND TRAINING</b>	<b>60.8</b>	<b>53</b>
Literacy rate, women	80.9	75
SME support/development training	80.0	=13
Primary and secondary education, women	66.0	32
Tertiary education, women	16.4	84
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>86.5</b>	<b>48</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Adolescent fertility rate	82.7	=60
Property ownership rights	75.0	=50
CEDAW ratification	75.0	=60

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>64.6</b>	<b>30</b>
Starting a business	86.5	10
Regulatory quality	71.2	32
Infrastructure risk	62.6	=37
Mobile telephone subscribers	38.0	66





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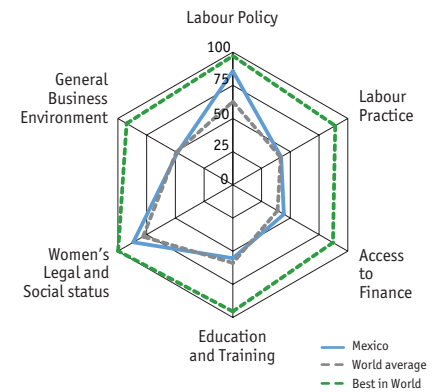
**Country pages**

### Mexico

	Score	Rank
<b>OVERALL SCORE</b>	<b>60.4</b>	<b>41</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>63.9</b>	<b>29</b>
<b>LABOUR POLICY</b>	<b>85.7</b>	<b>=12</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Equal pay; ILO Convention 100, Policy	71.4	=27
Maternity and paternity leave and provision	71.4	=41
<b>LABOUR PRACTICE</b>	<b>42.0</b>	<b>42</b>
Equal pay; ILO Convention 100, Practice	66.7	=18
De facto discrimination at work	34.7	108
Non-discrimination, ILO Convention 111, Practice	33.3	=43
Access to childcare	33.3	=42

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>44.4</b>	<b>46</b>
Building credit histories	77.5	16
Delivering financial services	50.0	=8
Women's access to finance programmes	25.0	=66
Private sector credit	25.0	=66
<b>EDUCATION AND TRAINING</b>	<b>55.3</b>	<b>68</b>
Literacy rate, women	89.3	60
Primary and secondary education, women	66.6	30
SME support/development training	40.0	=76
Tertiary education, women	25.4	75
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>86.6</b>	<b>47</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Property ownership rights	75.0	=50
Adolescent fertility rate	58.1	88

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>48.3</b>	<b>54</b>
Regulatory quality	57.2	49
Infrastructure risk	54.9	=45
Starting a business	48.5	=63
Mobile telephone subscribers	32.5	75



### Moldova

	Score	Rank
<b>OVERALL SCORE</b>	<b>51.0</b>	<b>60</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>47.9</b>	<b>61</b>
<b>LABOUR POLICY</b>	<b>64.3</b>	<b>=55</b>
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	100.0	=1
Differential retirement age	50.0	=71
Non-discrimination, ILO Convention 111, Policy	42.9	=68
Equal pay; ILO Convention 100, Policy	28.6	=80
<b>LABOUR PRACTICE</b>	<b>31.5</b>	<b>76</b>
De facto discrimination at work	59.3	=77
Non-discrimination, ILO Convention 111, Practice	33.3	=43
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>25.0</b>	<b>=80</b>
Women's access to finance programmes	50.0	=42
Private sector credit	50.0	=41
Building credit histories	0.0	=102
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>57.5</b>	<b>60</b>
Literacy rate, women	98.8	35
Tertiary education, women	48.8	46
Primary and secondary education, women	42.4	91
SME support/development training	40.0	=76
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>90.9</b>	<b>30</b>
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	88.0	=48
Addressing violence against women	66.7	=62

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>36.8</b>	<b>76</b>
Starting a business	52.7	60
Regulatory quality	39.3	72
Mobile telephone subscribers	31.2	76
Infrastructure risk	24.2	=83





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### Morocco

	Score	Rank
<b>OVERALL SCORE</b>	<b>44.1</b>	<b>78</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>31.9</b>	<b>103</b>
<b>LABOUR POLICY</b>	<b>48.6</b>	<b>=85</b>
Differential retirement age	100.0	=1
Maternity and paternity leave and provision	57.1	=51
Equal pay; ILO Convention 100, Policy	42.9	=55
Non-discrimination, ILO Convention 111, Policy	42.9	=68
Legal restrictions on job types	0.0	=109
<b>LABOUR PRACTICE</b>	<b>15.3</b>	<b>109</b>
De facto discrimination at work	61.1	73
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>52.9</b>	<b>38</b>
Private sector credit	100.0	=1
Women's access to finance programmes	50.0	=42
Delivering financial services	50.0	=8
Building credit histories	11.7	71
<b>EDUCATION AND TRAINING</b>	<b>34.6</b>	<b>97</b>
SME support/development training	60.0	=40
Primary and secondary education, women	39.5	97
Literacy rate, women	28.3	104
Tertiary education, women	10.6	88
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>71.7</b>	<b>80</b>
Freedom of movement, women	100.0	=1
Adolescent fertility rate	91.6	=39
Property ownership rights	75.0	=50
Addressing violence against women	66.7	=62
CEDAW ratification	25.0	=97

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>41.6</b>	<b>68</b>
Starting a business	53.6	58
Regulatory quality	43.9	66
Infrastructure risk	35.2	=69
Mobile telephone subscribers	33.8	74



### Namibia

	Score	Rank
<b>OVERALL SCORE</b>	<b>51.0</b>	<b>59</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>50.4</b>	<b>54</b>
<b>LABOUR POLICY</b>	<b>68.6</b>	<b>=44</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Equal pay; ILO Convention 100, Policy	42.9	=55
Maternity and paternity leave and provision	42.9	=66
<b>LABOUR PRACTICE</b>	<b>32.3</b>	<b>=73</b>
De facto discrimination at work	79.2	=27
Access to childcare	33.3	=42
Non-discrimination, ILO Convention 111, Practice	16.7	=60
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>37.0</b>	<b>55</b>
Women's access to finance programmes	50.0	=42
Private sector credit	50.0	=41
Building credit histories	48.1	31
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>48.8</b>	<b>84</b>
Literacy rate, women	84.2	68
Primary and secondary education, women	59.7	58
SME support/development training	40.0	=76
Tertiary education, women	11.2	87
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>77.5</b>	<b>72</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	62.3	=84
Property ownership rights	25.0	=94

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>42.1</b>	<b>66</b>
Infrastructure risk	58.2	=41
Regulatory quality	48.4	61
Starting a business	38.9	=84
Mobile telephone subscribers	22.8	89





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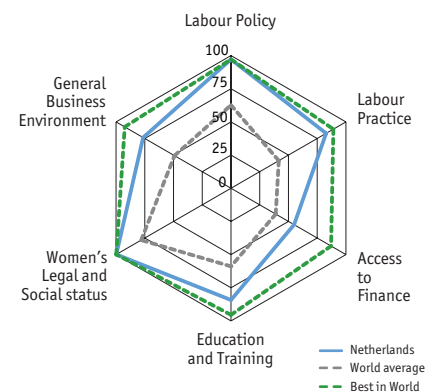
Country pages

### Netherlands

	Score	Rank
<b>OVERALL SCORE</b>	<b>82.5</b>	<b>7</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>90.0</b>	<b>4</b>
<b>LABOUR POLICY</b>	<b>97.1</b>	<b>=1</b>
Equal pay; ILO Convention 100, Policy	100.0	=1
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
<b>LABOUR PRACTICE</b>	<b>82.8</b>	<b>7</b>
Access to childcare	100.0	=1
Equal pay; ILO Convention 100, Practice	83.3	=8
Non-discrimination, ILO Convention 111, Practice	83.3	=4
De facto discrimination at work	64.4	65

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>54.9</b>	<b>32</b>
Women's access to finance programmes	100.0	=1
Building credit histories	69.6	18
Delivering financial services	50.0	=8
Private sector credit	0.0	=96
<b>EDUCATION AND TRAINING</b>	<b>84.2</b>	<b>10</b>
SME support/development training	100.0	=1
Literacy rate, women	99.0	=12
Primary and secondary education, women	78.0	6
Tertiary education, women	60.0	32
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>99.8</b>	<b>1</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	99.0	=2

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>76.4</b>	<b>13</b>
Infrastructure risk	96.7	=2
Regulatory quality	93.2	7
Mobile telephone subscribers	59.3	21
Starting a business	56.6	50



### New Zealand

	Score	Rank
<b>OVERALL SCORE</b>	<b>81.2</b>	<b>8</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>85.5</b>	<b>7</b>
<b>LABOUR POLICY</b>	<b>94.3</b>	<b>=4</b>
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Equal pay; ILO Convention 100, Policy	85.7	=12
Non-discrimination, ILO Convention 111, Policy	85.7	=3
<b>LABOUR PRACTICE</b>	<b>76.7</b>	<b>10</b>
De facto discrimination at work	90.2	=6
Non-discrimination, ILO Convention 111, Practice	83.3	=4
Equal pay; ILO Convention 100, Practice	66.7	=18
Access to childcare	66.7	=13

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>52.1</b>	<b>41</b>
Women's access to finance programmes	100.0	=1
Building credit histories	83.3	=9
Private sector credit	25.0	=66
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>95.4</b>	<b>1</b>
SME support/development training	100.0	=1
Literacy rate, women	99.0	=12
Tertiary education, women	93.3	7
Primary and secondary education, women	89.5	2
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>87.2</b>	<b>45</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
Adolescent fertility rate	85.9	58
CEDAW ratification	50.0	=78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>81.6</b>	<b>3</b>
Starting a business	100.0	1
Regulatory quality	92.3	8
Infrastructure risk	82.4	=16
Mobile telephone subscribers	51.8	37







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### Nicaragua

	Score	Rank
<b>OVERALL SCORE</b>	<b>45.6</b>	<b>77</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>49.0</b>	<b>59</b>
<b>LABOUR POLICY</b>	<b>72.1</b>	<b>=36</b>
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Legal restrictions on job types	75.0	=54
Maternity and paternity leave and provision	71.4	=41
Equal pay; ILO Convention 100, Policy	28.6	=80
<b>LABOUR PRACTICE</b>	<b>25.8</b>	<b>91</b>
De facto discrimination at work	53.1	86
Access to childcare	33.3	=42
Non-discrimination, ILO Convention 111, Practice	16.7	=60
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>19.6</b>	<b>86</b>
Private sector credit	50.0	=41
Building credit histories	28.4	52
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>45.7</b>	<b>86</b>
Literacy rate, women	72.3	83
Primary and secondary education, women	52.8	75
SME support/development training	40.0	=76
Tertiary education, women	17.6	82
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>78.8</b>	<b>65</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	75.0	=50
CEDAW ratification	75.0	=60
Adolescent fertility rate	44.0	=98

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>31.5</b>	<b>=85</b>
Starting a business	48.1	65
Regulatory quality	34.8	86
Mobile telephone subscribers	25.4	83
Infrastructure risk	17.6	=96

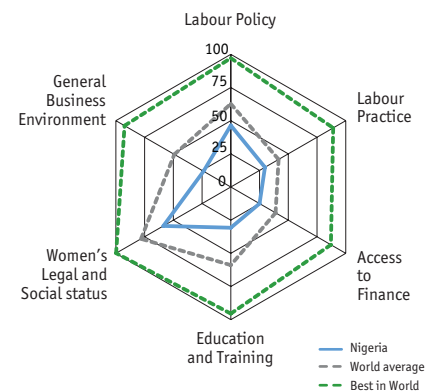


### Nigeria

	Score	Rank
<b>OVERALL SCORE</b>	<b>35.7</b>	<b>99</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>38.1</b>	<b>91</b>
<b>LABOUR POLICY</b>	<b>46.4</b>	<b>=90</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	75.0	=54
Equal pay; ILO Convention 100, Policy	28.6	=80
Non-discrimination, ILO Convention 111, Policy	14.3	=98
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>29.7</b>	<b>79</b>
De facto discrimination at work	85.5	=14
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>25.0</b>	<b>=80</b>
Women's access to finance programmes	50.0	=42
Private sector credit	50.0	=41
Building credit histories	0.0	=102
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>30.7</b>	<b>102</b>
Literacy rate, women	54.8	95
SME support/development training	40.0	=76
Primary and secondary education, women	20.9	106
Tertiary education, women	7.2	94
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>58.7</b>	<b>90</b>
CEDAW ratification	100.0	=1
Property ownership rights	75.0	=50
Freedom of movement, women	50.0	=93
Adolescent fertility rate	35.1	104
Addressing violence against women	33.3	=95

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>23.7</b>	<b>102</b>
Starting a business	44.9	=73
Regulatory quality	27.7	97
Mobile telephone subscribers	19.0	94
Infrastructure risk	3.3	=111







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### Norway

	Score	Rank
<b>OVERALL SCORE</b>	<b>85.3</b>	<b>3</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>90.5</b>	<b>3</b>
<b>LABOUR POLICY</b>	<b>94.3</b>	<b>=4</b>
Equal pay; ILO Convention 100, Policy	100.0	=1
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	71.4	=30
<b>LABOUR PRACTICE</b>	<b>86.6</b>	<b>3</b>
Equal pay; ILO Convention 100, Practice	100.0	=1
Access to childcare	100.0	=1
De facto discrimination at work	96.4	=3
Non-discrimination, ILO Convention 111, Practice	50.0	=24

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>66.7</b>	<b>16</b>
Women's access to finance programmes	100.0	=1
Building credit histories	66.7	20
Delivering financial services	50.0	=8
Private sector credit	50.0	=41
<b>EDUCATION AND TRAINING</b>	<b>91.2</b>	<b>5</b>
SME support/development training	100.0	=1
Literacy rate, women	99.0	=12
Tertiary education, women	86.1	10
Primary and secondary education, women	79.9	5
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>99.3</b>	<b>=5</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	96.3	=16

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>73.7</b>	<b>20</b>
Infrastructure risk	90.1	=9
Regulatory quality	81.8	20
Starting a business	70.4	25
Mobile telephone subscribers	52.2	36



### Oman

	Score	Rank
<b>OVERALL SCORE</b>	<b>43.7</b>	<b>80</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>32.8</b>	<b>102</b>
<b>LABOUR POLICY</b>	<b>31.4</b>	<b>=108</b>
Legal restrictions on job types	50.0	=82
Differential retirement age	50.0	=71
Maternity and paternity leave and provision	28.6	=82
Equal pay; ILO Convention 100, Policy	14.3	=99
Non-discrimination, ILO Convention 111, Policy	14.3	=98
<b>LABOUR PRACTICE</b>	<b>34.1</b>	<b>64</b>
De facto discrimination at work	69.7	=45
Access to childcare	66.7	=13
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>27.1</b>	<b>75</b>
Women's access to finance programmes	50.0	=42
Private sector credit	50.0	=41
Building credit histories	8.5	74
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>56.0</b>	<b>66</b>
SME support/development training	80.0	=13
Literacy rate, women	71.7	84
Primary and secondary education, women	44.9	88
Tertiary education, women	27.2	69
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>50.7</b>	<b>101</b>
Adolescent fertility rate	95.3	21
Freedom of movement, women	50.0	=93
Property ownership rights	50.0	=79
Addressing violence against women	33.3	=95
CEDAW ratification	25.0	=97

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>63.0</b>	<b>34</b>
Infrastructure risk	75.8	=22
Regulatory quality	62.9	40
Starting a business	58.4	46
Mobile telephone subscribers	54.9	29





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### Pakistan

	Score	Rank
<b>OVERALL SCORE</b>	<b>29.9</b>	<b>108</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>27.4</b>	<b>108</b>
<b>LABOUR POLICY</b>	<b>36.4</b>	<b>=102</b>
Legal restrictions on job types	75.0	=54
Differential retirement age	50.0	=71
Non-discrimination, ILO Convention 111, Policy	28.6	=82
Equal pay; ILO Convention 100, Policy	14.3	=99
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>18.4</b>	<b>106</b>
De facto discrimination at work	40.1	101
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>26.2</b>	<b>77</b>
Delivering financial services	50.0	=8
Women's access to finance programmes	25.0	=66
Private sector credit	25.0	=66
Building credit histories	4.7	80
<b>EDUCATION AND TRAINING</b>	<b>14.4</b>	<b>111</b>
Literacy rate, women	23.8	106
SME support/development training	20.0	=104
Primary and secondary education, women	10.0	110
Tertiary education, women	3.7	104
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>49.8</b>	<b>104</b>
Adolescent fertility rate	90.6	=42
Freedom of movement, women	50.0	=93
CEDAW ratification	50.0	=78
Addressing violence against women	33.3	=95
Property ownership rights	25.0	=94

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>34.2</b>	<b>80</b>
Starting a business	57.7	49
Regulatory quality	31.8	92
Infrastructure risk	24.2	=83
Mobile telephone subscribers	22.9	87

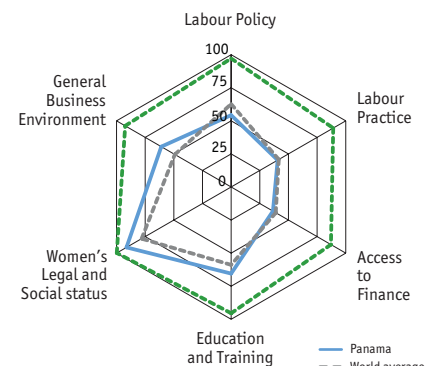


### Panama

	Score	Rank
<b>OVERALL SCORE</b>	<b>58.2</b>	<b>46</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>47.4</b>	<b>64</b>
<b>LABOUR POLICY</b>	<b>54.3</b>	<b>=77</b>
Non-discrimination, ILO Convention 111, Policy	71.4	=30
Maternity and paternity leave and provision	71.4	=41
Legal restrictions on job types	50.0	=82
Differential retirement age	50.0	=71
Equal pay; ILO Convention 100, Policy	28.6	=80
<b>LABOUR PRACTICE</b>	<b>40.6</b>	<b>49</b>
De facto discrimination at work	62.3	70
Non-discrimination, ILO Convention 111, Practice	50.0	=24
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	16.7	=48

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>36.5</b>	<b>57</b>
Private sector credit	100.0	=1
Building credit histories	45.9	36
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>65.5</b>	<b>47</b>
Literacy rate, women	91.1	55
SME support/development training	60.0	=40
Primary and secondary education, women	56.6	67
Tertiary education, women	54.2	37
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>91.3</b>	<b>29</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	56.5	89

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>61.0</b>	<b>40</b>
Starting a business	72.0	=22
Regulatory quality	62.2	42
Infrastructure risk	54.9	=45
Mobile telephone subscribers	54.7	31





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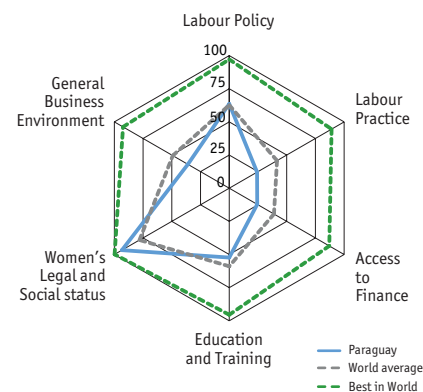
Country pages

### Paraguay

	Score	Rank
<b>OVERALL SCORE</b>	<b>49.0</b>	<b>69</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>43.9</b>	<b>71</b>
<b>LABOUR POLICY</b>	<b>63.6</b>	<b>=58</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	75.0	=54
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Equal pay; ILO Convention 100, Policy	42.9	=55
Maternity and paternity leave and provision	42.9	=66
<b>LABOUR PRACTICE</b>	<b>24.2</b>	<b>96</b>
Non-discrimination, ILO Convention 111, Practice	50.0	=24
De facto discrimination at work	46.9	94
Equal pay; ILO Convention 100, Practice	0.0	=61
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>24.4</b>	<b>83</b>
Building credit histories	47.4	32
Women's access to finance programmes	25.0	=66
Private sector credit	25.0	=66
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>52.3</b>	<b>76</b>
Literacy rate, women	91.9	51
Primary and secondary education, women	51.4	76
SME support/development training	40.0	=76
Tertiary education, women	25.9	72
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>93.4</b>	<b>25</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	67.0	82

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>36.0</b>	<b>78</b>
Starting a business	46.7	=69
Mobile telephone subscribers	45.1	51
Regulatory quality	31.4	94
Infrastructure risk	20.9	=91



### Peru

	Score	Rank
<b>OVERALL SCORE</b>	<b>53.0</b>	<b>54</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>53.3</b>	<b>43</b>
<b>LABOUR POLICY</b>	<b>74.3</b>	<b>=30</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Maternity and paternity leave and provision	71.4	=41
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Equal pay; ILO Convention 100, Policy	42.9	=55
<b>LABOUR PRACTICE</b>	<b>32.4</b>	<b>71</b>
De facto discrimination at work	62.9	68
Non-discrimination, ILO Convention 111, Practice	33.3	=43
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>20.5</b>	<b>85</b>
Building credit histories	31.8	46
Women's access to finance programmes	25.0	=66
Private sector credit	25.0	=66
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>59.5</b>	<b>56</b>
Literacy rate, women	80.8	76
Primary and secondary education, women	63.0	42
SME support/development training	60.0	=40
Tertiary education, women	34.3	60
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>89.0</b>	<b>38</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Property ownership rights	75.0	=50
Adolescent fertility rate	70.2	78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>42.3</b>	<b>65</b>
Regulatory quality	54.1	51
Starting a business	42.8	75
Infrastructure risk	38.5	=64
Mobile telephone subscribers	34.1	72





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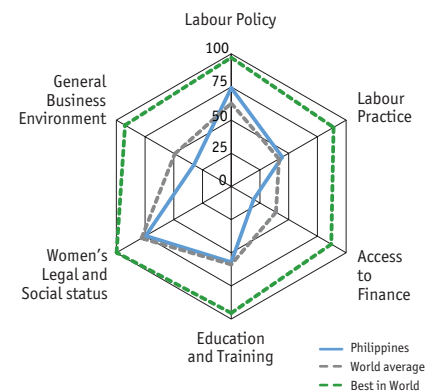
**Country pages**

### Philippines

	Score	Rank
<b>OVERALL SCORE</b>	<b>50.4</b>	<b>63</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>59.3</b>	<b>37</b>
<b>LABOUR POLICY</b>	<b>74.3</b>	<b>=30</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	71.4	=30
Maternity and paternity leave and provision	57.1	=51
Equal pay; ILO Convention 100, Policy	42.9	=55
<b>LABOUR PRACTICE</b>	<b>44.4</b>	<b>39</b>
De facto discrimination at work	94.1	5
Equal pay; ILO Convention 100, Practice	33.3	=32
Access to childcare	33.3	=42
Non-discrimination, ILO Convention 111, Practice	16.7	=60

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>19.5</b>	<b>88</b>
Private sector credit	50.0	=41
Women's access to finance programmes	25.0	=66
Building credit histories	3.1	85
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>57.1</b>	<b>62</b>
Literacy rate, women	92.2	50
SME support/development training	60.0	=40
Primary and secondary education, women	46.6	82
Tertiary education, women	29.6	67
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>74.5</b>	<b>76</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	72.3	76
Property ownership rights	0.0	=106

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>32.5</b>	<b>83</b>
Regulatory quality	43.4	67
Mobile telephone subscribers	35.4	70
Infrastructure risk	30.8	=74
Starting a business	20.5	104

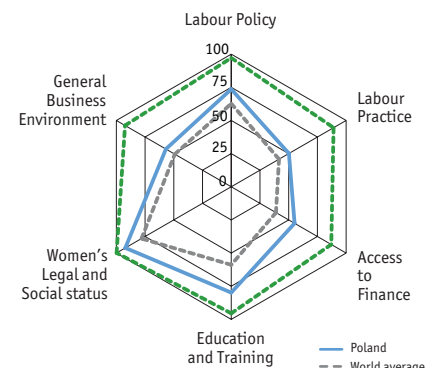


### Poland

	Score	Rank
<b>OVERALL SCORE</b>	<b>68.0</b>	<b>33</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>61.9</b>	<b>30</b>
<b>LABOUR POLICY</b>	<b>73.6</b>	<b>=34</b>
Equal pay; ILO Convention 100, Policy	85.7	=12
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Legal restrictions on job types	75.0	=54
Maternity and paternity leave and provision	71.4	=41
Differential retirement age	50.0	=71
<b>LABOUR PRACTICE</b>	<b>50.2</b>	<b>31</b>
Access to childcare	66.7	=13
De facto discrimination at work	50.7	=89
Non-discrimination, ILO Convention 111, Practice	50.0	=24
Equal pay; ILO Convention 100, Practice	33.3	=32

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>55.1</b>	<b>31</b>
Women's access to finance programmes	100.0	=1
Private sector credit	75.0	=28
Building credit histories	45.5	37
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>79.8</b>	<b>18</b>
Literacy rate, women	99.0	11
SME support/development training	80.0	=13
Tertiary education, women	77.6	18
Primary and secondary education, women	62.7	45
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>92.2</b>	<b>27</b>
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	94.2	=26
Addressing violence against women	66.7	=62

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>56.9</b>	<b>44</b>
Regulatory quality	66.1	37
Infrastructure risk	65.9	=34
Mobile telephone subscribers	54.7	30
Starting a business	40.7	79





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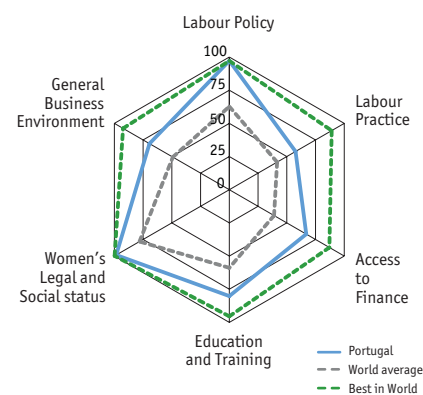
Country pages

### Portugal

	Score	Rank
<b>OVERALL SCORE</b>	<b>78.3</b>	<b>12</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>77.4</b>	<b>13</b>
<b>LABOUR POLICY</b>	<b>97.1</b>	<b>=1</b>
Non-discrimination, ILO Convention 111, Policy	100.0	=1
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Equal pay; ILO Convention 100, Policy	85.7	=12
<b>LABOUR PRACTICE</b>	<b>57.6</b>	<b>22</b>
Non-discrimination, ILO Convention 111, Practice	100.0	=1
Equal pay; ILO Convention 100, Practice	83.3	=8
De facto discrimination at work	47.2	=92
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>66.9</b>	<b>15</b>
Women's access to finance programmes	100.0	=1
Delivering financial services	100.0	=1
Building credit histories	67.8	19
Private sector credit	0.0	=96
<b>EDUCATION AND TRAINING</b>	<b>80.2</b>	<b>17</b>
SME support/development training	100.0	=1
Literacy rate, women	91.8	52
Primary and secondary education, women	73.4	14
Tertiary education, women	55.5	36
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>98.4</b>	<b>16</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	92.1	=36

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>69.5</b>	<b>24</b>
Regulatory quality	75.8	28
Infrastructure risk	75.8	=22
Mobile telephone subscribers	66.5	10
Starting a business	59.6	43



### Romania

	Score	Rank
<b>OVERALL SCORE</b>	<b>61.0</b>	<b>39</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>52.1</b>	<b>46</b>
<b>LABOUR POLICY</b>	<b>78.6</b>	<b>25</b>
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Equal pay; ILO Convention 100, Policy	57.1	=38
Differential retirement age	50.0	=71
<b>LABOUR PRACTICE</b>	<b>25.7</b>	<b>92</b>
De facto discrimination at work	69.4	=47
Non-discrimination, ILO Convention 111, Practice	33.3	=43
Equal pay; ILO Convention 100, Practice	0.0	=61
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>36.3</b>	<b>60</b>
Women's access to finance programmes	75.0	=32
Private sector credit	50.0	=41
Building credit histories	20.1	57
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>69.7</b>	<b>38</b>
Literacy rate, women	96.3	44
Tertiary education, women	62.5	28
SME support/development training	60.0	=40
Primary and secondary education, women	59.9	57
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>96.5</b>	<b>20</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	82.7	=60

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>59.5</b>	<b>41</b>
Starting a business	69.0	29
Regulatory quality	59.6	45
Infrastructure risk	54.9	=45
Mobile telephone subscribers	54.4	32





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### Russia

	Score	Rank
<b>OVERALL SCORE</b>	<b>50.3</b>	<b>64</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>34.5</b>	<b>99</b>
<b>LABOUR POLICY</b>	<b>43.6</b>	<b>94</b>
Maternity and paternity leave and provision	57.1	=51
Differential retirement age	50.0	=71
Equal pay; ILO Convention 100, Policy	42.9	=55
Non-discrimination, ILO Convention 111, Policy	42.9	=68
Legal restrictions on job types	25.0	=95
<b>LABOUR PRACTICE</b>	<b>25.4</b>	<b>94</b>
De facto discrimination at work	68.2	=52
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>34.2</b>	<b>64</b>
Delivering financial services	50.0	=8
Private sector credit	50.0	=41
Women's access to finance programmes	25.0	=66
Building credit histories	11.9	70
<b>EDUCATION AND TRAINING</b>	<b>67.7</b>	<b>42</b>
Literacy rate, women	99.4	7
Tertiary education, women	84.9	12
Primary and secondary education, women	46.4	84
SME support/development training	40.0	=76
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>83.9</b>	<b>=55</b>
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	86.4	=54
Addressing violence against women	33.3	=95

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>47.2</b>	<b>58</b>
Mobile telephone subscribers	67.3	9
Starting a business	46.9	67
Infrastructure risk	45.1	=57
Regulatory quality	29.5	96

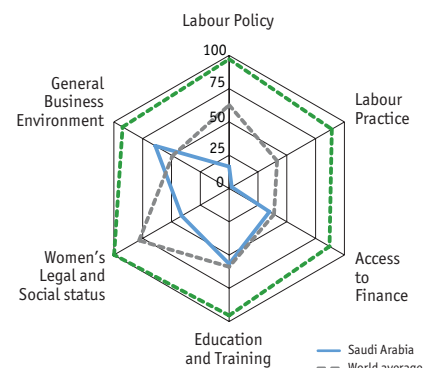


### Saudi Arabia

	Score	Rank
<b>OVERALL SCORE</b>	<b>35.9</b>	<b>98</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>9.3</b>	<b>113</b>
<b>LABOUR POLICY</b>	<b>16.4</b>	<b>113</b>
Equal pay; ILO Convention 100, Policy	42.9	=55
Legal restrictions on job types	25.0	=95
Maternity and paternity leave and provision	14.3	=87
Non-discrimination, ILO Convention 111, Policy	0.0	=111
Differential retirement age	0.0	=103
<b>LABOUR PRACTICE</b>	<b>2.2</b>	<b>112</b>
De facto discrimination at work	8.9	112
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>35.0</b>	<b>63</b>
Private sector credit	75.0	=28
Women's access to finance programmes	50.0	=42
Building credit histories	14.9	65
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>56.7</b>	<b>63</b>
Literacy rate, women	74.2	82
SME support/development training	60.0	=40
Primary and secondary education, women	57.7	59
Tertiary education, women	34.8	57
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>41.1</b>	<b>110</b>
Adolescent fertility rate	97.4	=13
Property ownership rights	50.0	=79
Addressing violence against women	33.3	=95
CEDAW ratification	25.0	=97
Freedom of movement, women	0.0	=112

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>64.1</b>	<b>32</b>
Starting a business	83.9	12
Mobile telephone subscribers	68.1	8
Infrastructure risk	54.9	=45
Regulatory quality	49.5	59







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### Senegal

	Score	Rank
<b>OVERALL SCORE</b>	<b>38.0</b>	<b>94</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>40.7</b>	<b>82</b>
<b>LABOUR POLICY</b>	<b>52.1</b>	<b>=82</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	75.0	=54
Maternity and paternity leave and provision	57.1	=51
Equal pay; ILO Convention 100, Policy	14.3	=99
Non-discrimination, ILO Convention 111, Policy	14.3	=98
<b>LABOUR PRACTICE</b>	<b>29.3</b>	<b>=80</b>
De facto discrimination at work	84.0	=17
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>12.9</b>	<b>93</b>
Women's access to finance programmes	25.0	=66
Private sector credit	25.0	=66
Building credit histories	1.5	88
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>25.1</b>	<b>104</b>
SME support/development training	60.0	=40
Primary and secondary education, women	20.2	107
Literacy rate, women	15.4	109
Tertiary education, women	4.6	98
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>78.1</b>	<b>=68</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Property ownership rights	75.0	=50
Addressing violence against women	66.7	=62
Adolescent fertility rate	48.7	=95

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>30.3</b>	<b>88</b>
Starting a business	46.4	71
Regulatory quality	36.8	80
Mobile telephone subscribers	20.2	91
Infrastructure risk	17.6	=96



### Serbia

	Score	Rank
<b>OVERALL SCORE</b>	<b>52.7</b>	<b>55</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>30.1</b>	<b>104</b>
<b>LABOUR POLICY</b>	<b>40.7</b>	<b>99</b>
Maternity and paternity leave and provision	100.0	=1
Differential retirement age	50.0	=71
Non-discrimination, ILO Convention 111, Policy	28.6	=82
Legal restrictions on job types	25.0	=95
Equal pay; ILO Convention 100, Policy	0.0	=111
<b>LABOUR PRACTICE</b>	<b>19.5</b>	<b>=102</b>
De facto discrimination at work	44.5	=96
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>54.8</b>	<b>33</b>
Building credit histories	94.2	8
Delivering financial services	50.0	=8
Private sector credit	50.0	=41
Women's access to finance programmes	25.0	=66
<b>EDUCATION AND TRAINING</b>	<b>55.7</b>	<b>67</b>
Literacy rate, women	92.8	49
Primary and secondary education, women	57.5	61
Tertiary education, women	52.7	40
SME support/development training	20.0	=104
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>97.7</b>	<b>19</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	88.5	47

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>47.8</b>	<b>56</b>
Starting a business	54.3	56
Infrastructure risk	51.6	=52
Mobile telephone subscribers	46.2	48
Regulatory quality	39.1	73







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### Singapore

	Score	Rank
<b>OVERALL SCORE</b>	<b>66.7</b>	<b>34</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>43.2</b>	<b>77</b>
<b>LABOUR POLICY</b>	<b>36.4</b>	<b>=102</b>
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	28.6	=82
Legal restrictions on job types	25.0	=95
Equal pay; ILO Convention 100, Policy	14.3	=99
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>50.0</b>	<b>32</b>
De facto discrimination at work	100.0	1
Access to childcare	100.0	=1
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>70.9</b>	<b>9</b>
Women's access to finance programmes	100.0	=1
Private sector credit	100.0	=1
Delivering financial services	50.0	=8
Building credit histories	33.6	45
<b>EDUCATION AND TRAINING</b>	<b>75.3</b>	<b>32</b>
Literacy rate, women	89.6	57
SME support/development training	80.0	=13
Primary and secondary education, women	69.7	22
Tertiary education, women	62.0	30
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>77.9</b>	<b>71</b>
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
Adolescent fertility rate	97.9	=9
Addressing violence against women	66.7	=62
CEDAW ratification	25.0	=97

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>89.5</b>	<b>2</b>
Regulatory quality	97.8	2
Starting a business	97.7	=3
Infrastructure risk	96.7	=2
Mobile telephone subscribers	65.8	12

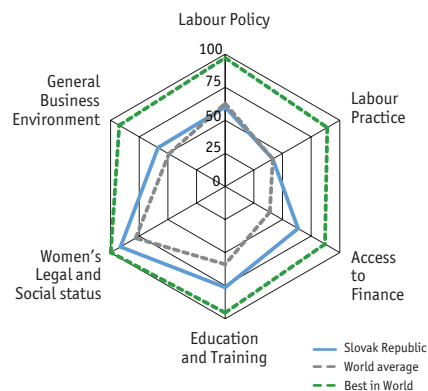


### Slovak Republic

	Score	Rank
<b>OVERALL SCORE</b>	<b>65.2</b>	<b>36</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>50.8</b>	<b>51</b>
<b>LABOUR POLICY</b>	<b>60.0</b>	<b>=65</b>
Maternity and paternity leave and provision	100.0	=1
Equal pay; ILO Convention 100, Policy	57.1	=38
Legal restrictions on job types	50.0	=82
Differential retirement age	50.0	=71
Non-discrimination, ILO Convention 111, Policy	42.9	=68
<b>LABOUR PRACTICE</b>	<b>41.5</b>	<b>46</b>
Access to childcare	66.7	=13
De facto discrimination at work	66.2	61
Equal pay; ILO Convention 100, Practice	16.7	=48
Non-discrimination, ILO Convention 111, Practice	16.7	=60

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>63.6</b>	<b>20</b>
Women's access to finance programmes	100.0	=1
Private sector credit	75.0	=28
Delivering financial services	50.0	=8
Building credit histories	29.3	49
<b>EDUCATION AND TRAINING</b>	<b>76.3</b>	<b>28</b>
Literacy rate, women	99.0	=12
SME support/development training	80.0	=13
Primary and secondary education, women	67.0	29
Tertiary education, women	59.2	33
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>91.3</b>	<b>28</b>
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	90.1	45
Addressing violence against women	66.7	=62

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>58.6</b>	<b>42</b>
Regulatory quality	76.3	27
Starting a business	58.0	48
Infrastructure risk	51.6	=52
Mobile telephone subscribers	48.4	42





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## Slovenia

	Score	Rank
<b>OVERALL SCORE</b>	<b>73.2</b>	<b>21</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>61.2</b>	<b>32</b>
<b>LABOUR POLICY</b>	<b>67.9</b>	<b>47</b>
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	75.0	=54
Non-discrimination, ILO Convention 111, Policy	71.4	=30
Differential retirement age	50.0	=71
Equal pay; ILO Convention 100, Policy	42.9	=55
<b>LABOUR PRACTICE</b>	<b>54.5</b>	<b>28</b>
De facto discrimination at work	68.0	=56
Non-discrimination, ILO Convention 111, Practice	66.7	=16
Access to childcare	66.7	=13
Equal pay; ILO Convention 100, Practice	16.7	=48

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>62.8</b>	<b>22</b>
Women's access to finance programmes	100.0	=1
Private sector credit	100.0	=1
Delivering financial services	50.0	=8
Building credit histories	1.4	89
<b>EDUCATION AND TRAINING</b>	<b>86.5</b>	<b>7</b>
Literacy rate, women	99.8	4
Tertiary education, women	96.7	2
SME support/development training	80.0	=13
Primary and secondary education, women	69.7	23
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>99.7</b>	<b>2</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	98.4	=6

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>67.7</b>	<b>27</b>
Infrastructure risk	79.1	21
Starting a business	76.1	18
Regulatory quality	67.3	35
Mobile telephone subscribers	48.3	43



## South Africa

	Score	Rank
<b>OVERALL SCORE</b>	<b>60.3</b>	<b>42</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>55.5</b>	<b>42</b>
<b>LABOUR POLICY</b>	<b>63.8</b>	<b>57</b>
Legal restrictions on job types	100.0	=1
Maternity and paternity leave and provision	71.4	=41
Equal pay; ILO Convention 100, Policy	57.1	=38
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Differential retirement age	33.3	=101
<b>LABOUR PRACTICE</b>	<b>47.2</b>	<b>36</b>
De facto discrimination at work	72.1	42
Non-discrimination, ILO Convention 111, Practice	66.7	=16
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	16.7	=48

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>57.4</b>	<b>29</b>
Private sector credit	100.0	=1
Women's access to finance programmes	75.0	=32
Building credit histories	54.7	29
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>62.9</b>	<b>49</b>
Literacy rate, women	84.0	69
SME support/development training	80.0	=13
Primary and secondary education, women	65.3	33
Tertiary education, women	22.2	79
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>79.6</b>	<b>63</b>
Addressing violence against women	100.0	=1
CEDAW ratification	100.0	=1
Property ownership rights	75.0	=50
Adolescent fertility rate	72.8	75
Freedom of movement, women	50.0	=93

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>51.1</b>	<b>51</b>
Starting a business	68.5	30
Regulatory quality	62.4	41
Mobile telephone subscribers	42.8	57
Infrastructure risk	30.8	=74





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### Spain

	Score	Rank
<b>OVERALL SCORE</b>	<b>70.5</b>	<b>26</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>73.4</b>	<b>20</b>
<b>LABOUR POLICY</b>	<b>91.4</b>	<b>=7</b>
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Equal pay; ILO Convention 100, Policy	85.7	=12
Non-discrimination, ILO Convention 111, Policy	71.4	=30
<b>LABOUR PRACTICE</b>	<b>55.3</b>	<b>26</b>
Equal pay; ILO Convention 100, Practice	83.3	=8
Non-discrimination, ILO Convention 111, Practice	66.7	=16
De facto discrimination at work	38.0	=106
Access to childcare	33.3	=42

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>36.3</b>	<b>58</b>
Women's access to finance programmes	100.0	=1
Building credit histories	45.3	38
Delivering financial services	0.0	=47
Private sector credit	0.0	=96

	Score	Rank
<b>EDUCATION AND TRAINING</b>	<b>79.6</b>	<b>19</b>
Literacy rate, women	96.8	43
SME support/development training	80.0	=13
Primary and secondary education, women	76.6	9
Tertiary education, women	65.2	26

	Score	Rank
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>99.0</b>	<b>12</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	94.8	=24

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>61.5</b>	<b>38</b>
Infrastructure risk	85.7	=13
Regulatory quality	80.0	21
Mobile telephone subscribers	53.0	34
Starting a business	27.1	100



### Sri Lanka

	Score	Rank
<b>OVERALL SCORE</b>	<b>47.5</b>	<b>73</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>38.0</b>	<b>92</b>
<b>LABOUR POLICY</b>	<b>34.3</b>	<b>=104</b>
Legal restrictions on job types	100.0	=1
Non-discrimination, ILO Convention 111, Policy	42.9	=68
Equal pay; ILO Convention 100, Policy	14.3	=99
Maternity and paternity leave and provision	14.3	=87
Differential retirement age	0.0	=103
<b>LABOUR PRACTICE</b>	<b>41.7</b>	<b>45</b>
De facto discrimination at work	83.4	21
Non-discrimination, ILO Convention 111, Practice	50.0	=24
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>33.6</b>	<b>65</b>
Women's access to finance programmes	50.0	=42
Delivering financial services	50.0	=8
Private sector credit	25.0	=66
Building credit histories	9.5	72

	Score	Rank
<b>EDUCATION AND TRAINING</b>	<b>56.3</b>	<b>64</b>
Literacy rate, women	86.4	65
Primary and secondary education, women	70.7	20
SME support/development training	40.0	=76
Tertiary education, women	28.2	68

	Score	Rank
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>77.3</b>	<b>73</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	86.4	=54
Property ownership rights	0.0	=106

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>42.0</b>	<b>67</b>
Starting a business	66.9	32
Infrastructure risk	38.5	=64
Regulatory quality	37.1	79
Mobile telephone subscribers	25.6	82





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### Sudan

	Score	Rank
<b>OVERALL SCORE</b>	<b>14.5</b>	<b>113</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>15.1</b>	<b>112</b>
<b>LABOUR POLICY</b>	<b>22.9</b>	<b>111</b>
Differential retirement age	100.0	=1
Maternity and paternity leave and provision	14.3	=87
Equal pay; ILO Convention 100, Policy	0.0	=111
Non-discrimination, ILO Convention 111, Policy	0.0	=111
Legal restrictions on job types	0.0	=109
<b>LABOUR PRACTICE</b>	<b>7.4</b>	<b>111</b>
De facto discrimination at work	29.7	109
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>0.0</b>	<b>113</b>
Building credit histories	0.0	=102
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
Private sector credit	0.0	=96

	Score	Rank
<b>EDUCATION AND TRAINING</b>	<b>18.9</b>	<b>109</b>
Literacy rate, women	39.2	102
SME support/development training	20.0	=104
Primary and secondary education, women	11.6	109
Tertiary education, women	4.6	97

	Score	Rank
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>20.6</b>	<b>113</b>
Adolescent fertility rate	78.1	66
Property ownership rights	25.0	=94
Addressing violence against women	0.0	=109
Freedom of movement, women	0.0	=112
CEDAW ratification	0.0	=111

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>17.2</b>	<b>111</b>
Starting a business	40.9	78
Mobile telephone subscribers	12.9	103
Infrastructure risk	7.7	=107
Regulatory quality	7.3	111



### Sweden

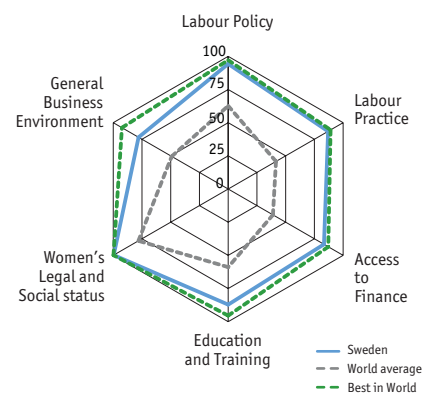
	Score	Rank
<b>OVERALL SCORE</b>	<b>88.2</b>	<b>1</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>90.6</b>	<b>2</b>
<b>LABOUR POLICY</b>	<b>94.3</b>	<b>=4</b>
Maternity and paternity leave and provision	100.0	=1
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Equal pay; ILO Convention 100, Policy	85.7	=12
Non-discrimination, ILO Convention 111, Policy	85.7	=3
<b>LABOUR PRACTICE</b>	<b>86.9</b>	<b>2</b>
Access to childcare	100.0	=1
Equal pay; ILO Convention 100, Practice	83.3	=8
Non-discrimination, ILO Convention 111, Practice	83.3	=4
De facto discrimination at work	81.0	23

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>83.3</b>	<b>3</b>
Women's access to finance programmes	100.0	=1
Delivering financial services	100.0	=1
Building credit histories	83.3	=9
Private sector credit	50.0	=41

	Score	Rank
<b>EDUCATION AND TRAINING</b>	<b>87.1</b>	<b>6</b>
SME support/development training	100.0	=1
Literacy rate, women	99.0	=12
Tertiary education, women	86.1	9
Primary and secondary education, women	63.5	40

	Score	Rank
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>99.6</b>	<b>=3</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	97.9	=9

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>78.0</b>	<b>11</b>
Infrastructure risk	96.7	=2
Regulatory quality	91.4	10
Starting a business	67.6	31
Mobile telephone subscribers	56.2	26





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### Switzerland

	Score	Rank
<b>OVERALL SCORE</b>	<b>75.0</b>	<b>18</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>80.0</b>	<b>10</b>
<b>LABOUR POLICY</b>	<b>80.2</b>	<b>23</b>
Equal pay; ILO Convention 100, Policy	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Differential retirement age	83.3	=63
Legal restrictions on job types	75.0	=54
Maternity and paternity leave and provision	57.1	=51
<b>LABOUR PRACTICE</b>	<b>79.7</b>	<b>9</b>
Equal pay; ILO Convention 100, Practice	100.0	=1
Non-discrimination, ILO Convention 111, Practice	83.3	=4
De facto discrimination at work	68.8	51
Access to childcare	66.7	=13

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>48.4</b>	<b>42</b>
Women's access to finance programmes	100.0	=1
Delivering financial services	50.0	=8
Private sector credit	25.0	=66
Building credit histories	18.8	58
<b>EDUCATION AND TRAINING</b>	<b>78.0</b>	<b>25</b>
SME support/development training	100.0	=1
Literacy rate, women	99.0	=12
Primary and secondary education, women	71.1	18
Tertiary education, women	41.7	49
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>89.8</b>	<b>32</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
Adolescent fertility rate	99.0	=2
CEDAW ratification	50.0	=78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>73.9</b>	<b>19</b>
Infrastructure risk	93.4	8
Regulatory quality	90.6	12
Mobile telephone subscribers	56.0	27
Starting a business	55.7	52



### Syria

	Score	Rank
<b>OVERALL SCORE</b>	<b>31.7</b>	<b>106</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>27.0</b>	<b>109</b>
<b>LABOUR POLICY</b>	<b>29.3</b>	<b>110</b>
Differential retirement age	50.0	=71
Equal pay; ILO Convention 100, Policy	42.9	=55
Legal restrictions on job types	25.0	=95
Non-discrimination, ILO Convention 111, Policy	14.3	=98
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>24.7</b>	<b>95</b>
De facto discrimination at work	65.6	=62
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>6.3</b>	<b>=105</b>
Private sector credit	25.0	=66
Building credit histories	0.0	=102
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>52.1</b>	<b>77</b>
Literacy rate, women	70.5	86
SME support/development training	60.0	=40
Primary and secondary education, women	53.5	71
Tertiary education, women	24.4	76
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>54.0</b>	<b>97</b>
Freedom of movement, women	100.0	=1
Adolescent fertility rate	61.8	86
Property ownership rights	50.0	=79
Addressing violence against women	33.3	=95
CEDAW ratification	25.0	=97

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>23.5</b>	<b>103</b>
Infrastructure risk	35.2	=69
Starting a business	31.5	=97
Mobile telephone subscribers	14.9	97
Regulatory quality	12.5	108





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### Tanzania

	Score	Rank
<b>OVERALL SCORE</b>	<b>42.7</b>	<b>83</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>59.7</b>	<b>34</b>
<b>LABOUR POLICY</b>	<b>80.0</b>	<b>24</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Maternity and paternity leave and provision	85.7	=23
Equal pay; ILO Convention 100, Policy	57.1	=38
Non-discrimination, ILO Convention 111, Policy	57.1	=48
<b>LABOUR PRACTICE</b>	<b>39.5</b>	<b>50</b>
De facto discrimination at work	74.5	=36
Non-discrimination, ILO Convention 111, Practice	50.0	=24
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>12.5</b>	<b>=96</b>
Women's access to finance programmes	25.0	=66
Private sector credit	25.0	=66
Building credit histories	0.0	=102
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>32.0</b>	<b>100</b>
Literacy rate, women	57.0	91
SME support/development training	40.0	=76
Primary and secondary education, women	31.2	100
Tertiary education, women	0.0	113
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>64.0</b>	<b>88</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Addressing violence against women	66.7	=62
Adolescent fertility rate	28.3	107
Property ownership rights	25.0	=94

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>28.1</b>	<b>92</b>
Starting a business	40.7	=81
Regulatory quality	34.0	90
Infrastructure risk	24.2	=83
Mobile telephone subscribers	13.7	100



### Thailand

	Score	Rank
<b>OVERALL SCORE</b>	<b>56.8</b>	<b>48</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>49.8</b>	<b>56</b>
<b>LABOUR POLICY</b>	<b>57.9</b>	<b>=68</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	75.0	=54
Equal pay; ILO Convention 100, Policy	57.1	=38
Maternity and paternity leave and provision	42.9	=66
Non-discrimination, ILO Convention 111, Policy	14.3	=98
<b>LABOUR PRACTICE</b>	<b>41.8</b>	<b>44</b>
De facto discrimination at work	83.7	=19
Access to childcare	66.7	=13
Equal pay; ILO Convention 100, Practice	16.7	=48
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>56.9</b>	<b>30</b>
Private sector credit	100.0	=1
Women's access to finance programmes	50.0	=42
Delivering financial services	50.0	=8
Building credit histories	27.4	54
<b>EDUCATION AND TRAINING</b>	<b>56.1</b>	<b>65</b>
Literacy rate, women	90.8	56
Primary and secondary education, women	61.0	54
SME support/development training	40.0	=76
Tertiary education, women	32.7	64
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>80.4</b>	<b>61</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Adolescent fertility rate	77.0	69
Property ownership rights	75.0	=50
CEDAW ratification	50.0	=78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>47.6</b>	<b>57</b>
Starting a business	59.6	44
Regulatory quality	52.0	55
Mobile telephone subscribers	43.4	55
Infrastructure risk	35.2	=69







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### Togo

	Score	Rank
<b>OVERALL SCORE</b>	<b>29.2</b>	<b>109</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>38.7</b>	<b>88</b>
<b>LABOUR POLICY</b>	<b>54.3</b>	<b>=77</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Maternity and paternity leave and provision	42.9	=66
Equal pay; ILO Convention 100, Policy	14.3	=99
Non-discrimination, ILO Convention 111, Policy	14.3	=98
<b>LABOUR PRACTICE</b>	<b>23.2</b>	<b>98</b>
De facto discrimination at work	59.3	=77
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>6.5</b>	<b>=100</b>
Private sector credit	25.0	=66
Building credit histories	0.9	=90
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>24.5</b>	<b>105</b>
SME support/development training	40.0	=76
Primary and secondary education, women	28.8	102
Literacy rate, women	22.3	108
Tertiary education, women	6.9	95
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>52.6</b>	<b>100</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	75.0	=60
Adolescent fertility rate	54.7	91
Addressing violence against women	33.3	=95
Property ownership rights	0.0	=106

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>14.2</b>	<b>112</b>
Infrastructure risk	17.6	=96
Regulatory quality	15.8	106
Starting a business	13.1	109
Mobile telephone subscribers	10.5	108



### Tunisia

	Score	Rank
<b>OVERALL SCORE</b>	<b>59.7</b>	<b>44</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>65.1</b>	<b>26</b>
<b>LABOUR POLICY</b>	<b>75.0</b>	<b>29</b>
Differential retirement age	100.0	=1
Maternity and paternity leave and provision	85.7	=23
Legal restrictions on job types	75.0	=54
Non-discrimination, ILO Convention 111, Policy	71.4	=30
Equal pay; ILO Convention 100, Policy	42.9	=55
<b>LABOUR PRACTICE</b>	<b>55.1</b>	<b>27</b>
De facto discrimination at work	87.2	9
Access to childcare	66.7	=13
Equal pay; ILO Convention 100, Practice	33.3	=32
Non-discrimination, ILO Convention 111, Practice	33.3	=43

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>29.2</b>	<b>74</b>
Private sector credit	75.0	=28
Women's access to finance programmes	25.0	=66
Building credit histories	16.6	63
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>57.6</b>	<b>59</b>
Primary and secondary education, women	72.8	15
Literacy rate, women	61.0	88
SME support/development training	60.0	=40
Tertiary education, women	36.7	54
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>89.6</b>	<b>34</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
Adolescent fertility rate	97.9	=9
CEDAW ratification	50.0	=78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>51.8</b>	<b>48</b>
Starting a business	64.6	34
Infrastructure risk	54.9	=45
Regulatory quality	47.8	62
Mobile telephone subscribers	39.8	65







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### Turkey

	Score	Rank
<b>OVERALL SCORE</b>	<b>49.2</b>	<b>68</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>40.2</b>	<b>84</b>
<b>LABOUR POLICY</b>	<b>58.8</b>	<b>67</b>
Maternity and paternity leave and provision	85.7	=23
Legal restrictions on job types	75.0	=54
Equal pay; ILO Convention 100, Policy	57.1	=38
Non-discrimination, ILO Convention 111, Policy	42.9	=68
Differential retirement age	33.3	=101
<b>LABOUR PRACTICE</b>	<b>21.5</b>	<b>100</b>
De facto discrimination at work	52.8	87
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>32.2</b>	<b>70</b>
Women's access to finance programmes	50.0	=42
Private sector credit	50.0	=41
Building credit histories	28.6	51
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>52.4</b>	<b>75</b>
Literacy rate, women	76.5	80
SME support/development training	60.0	=40
Primary and secondary education, women	42.0	92
Tertiary education, women	30.9	66
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>79.9</b>	<b>62</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
CEDAW ratification	75.0	=60
Adolescent fertility rate	74.3	=71
Property ownership rights	50.0	=79

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>50.6</b>	<b>52</b>
Starting a business	61.2	41
Regulatory quality	50.8	57
Infrastructure risk	48.4	=55
Mobile telephone subscribers	42.0	58

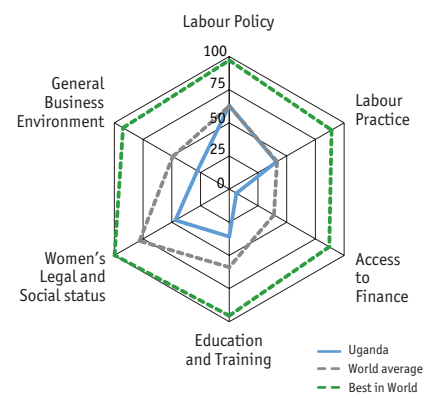


### Uganda

	Score	Rank
<b>OVERALL SCORE</b>	<b>36.8</b>	<b>97</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>52.0</b>	<b>47</b>
<b>LABOUR POLICY</b>	<b>62.9</b>	<b>=60</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Equal pay; ILO Convention 100, Policy	57.1	=38
Non-discrimination, ILO Convention 111, Policy	28.6	=82
Maternity and paternity leave and provision	28.6	=82
<b>LABOUR PRACTICE</b>	<b>41.1</b>	<b>47</b>
De facto discrimination at work	97.6	2
Non-discrimination, ILO Convention 111, Practice	33.3	=43
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>6.3</b>	<b>=105</b>
Women's access to finance programmes	25.0	=66
Building credit histories	0.0	=102
Delivering financial services	0.0	=47
Private sector credit	0.0	=96
<b>EDUCATION AND TRAINING</b>	<b>35.8</b>	<b>95</b>
Literacy rate, women	56.6	92
Primary and secondary education, women	45.1	87
SME support/development training	40.0	=76
Tertiary education, women	1.6	107
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>46.9</b>	<b>107</b>
CEDAW ratification	75.0	=60
Addressing violence against women	66.7	=62
Freedom of movement, women	50.0	=93
Property ownership rights	25.0	=94
Adolescent fertility rate	17.8	111

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>27.7</b>	<b>93</b>
Regulatory quality	42.8	69
Starting a business	35.4	90
Infrastructure risk	20.9	=91
Mobile telephone subscribers	11.9	106





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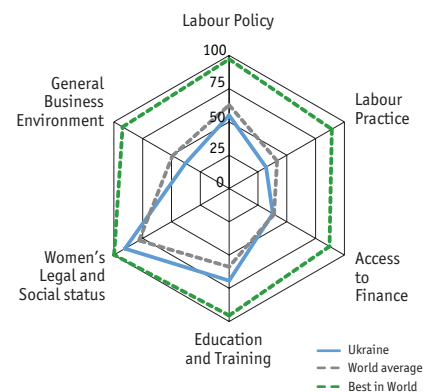
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### Ukraine

	Score	Rank
<b>OVERALL SCORE</b>	<b>53.7</b>	<b>53</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>43.5</b>	<b>74</b>
<b>LABOUR POLICY</b>	<b>55.0</b>	<b>=72</b>
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Maternity and paternity leave and provision	85.7	=23
Differential retirement age	50.0	=71
Equal pay; ILO Convention 100, Policy	28.6	=80
Legal restrictions on job types	25.0	=95
<b>LABOUR PRACTICE</b>	<b>32.0</b>	<b>75</b>
De facto discrimination at work	61.4	72
Non-discrimination, ILO Convention 111, Practice	33.3	=43
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>37.9</b>	<b>52</b>
Private sector credit	100.0	=1
Women's access to finance programmes	50.0	=42
Building credit histories	1.5	87
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>69.3</b>	<b>41</b>
Literacy rate, women	99.7	5
Tertiary education, women	86.8	8
Primary and secondary education, women	50.6	77
SME support/development training	40.0	=76
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>90.4</b>	<b>31</b>
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	85.3	59
Addressing violence against women	66.7	=62

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>37.8</b>	<b>75</b>
Mobile telephone subscribers	57.5	24
Regulatory quality	34.1	88
Starting a business	32.2	94
Infrastructure risk	27.5	=79



### Unites Arab Emirates

	Score	Rank
<b>OVERALL SCORE</b>	<b>48.6</b>	<b>70</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>34.5</b>	<b>98</b>
<b>LABOUR POLICY</b>	<b>41.4</b>	<b>=96</b>
Differential retirement age	100.0	=1
Legal restrictions on job types	50.0	=82
Equal pay; ILO Convention 100, Policy	42.9	=55
Maternity and paternity leave and provision	14.3	=87
Non-discrimination, ILO Convention 111, Policy	0.0	=111
<b>LABOUR PRACTICE</b>	<b>27.6</b>	<b>84</b>
De facto discrimination at work	76.9	30
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>33.4</b>	<b>67</b>
Private sector credit	100.0	=1
Women's access to finance programmes	25.0	=66
Building credit histories	8.4	75
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>62.0</b>	<b>52</b>
Literacy rate, women	89.4	58
Primary and secondary education, women	64.1	37
SME support/development training	60.0	=40
Tertiary education, women	34.4	59
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>52.8</b>	<b>99</b>
Property ownership rights	100.0	=1
Adolescent fertility rate	89.0	46
Freedom of movement, women	50.0	=93
CEDAW ratification	25.0	=97
Addressing violence against women	0.0	=109

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>74.5</b>	<b>17</b>
Mobile telephone subscribers	100.0	1
Infrastructure risk	72.5	=26
Starting a business	64.4	35
Regulatory quality	60.9	44





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### United Kingdom

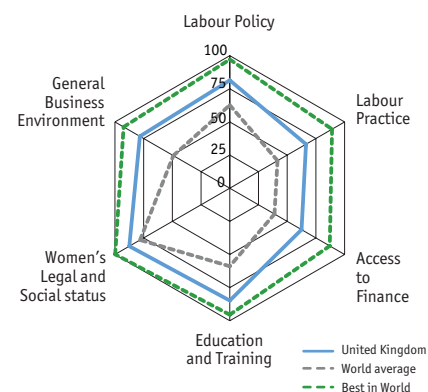
	Score	Rank
<b>OVERALL SCORE</b>	<b>76.8</b>	<b>14</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>73.9</b>	<b>17</b>
<b>LABOUR POLICY</b>	<b>81.4</b>	<b>=20</b>
Legal restrictions on job types	100.0	=1
Equal pay; ILO Convention 100, Policy	85.7	=12
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Maternity and paternity leave and provision	85.7	=23
Differential retirement age	50.0	=71
<b>LABOUR PRACTICE</b>	<b>66.4</b>	<b>18</b>
Equal pay; ILO Convention 100, Practice	83.3	=8
Non-discrimination, ILO Convention 111, Practice	83.3	=4
De facto discrimination at work	65.6	=62
Access to childcare	33.3	=42

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>62.5</b>	<b>=23</b>
Building credit histories	100.0	=1
Women's access to finance programmes	100.0	=1
Delivering financial services	50.0	=8
Private sector credit	0.0	=96

	Score	Rank
<b>EDUCATION AND TRAINING</b>	<b>84.8</b>	<b>8</b>
SME support/development training	100.0	=1
Literacy rate, women	99.0	=12
Primary and secondary education, women	75.3	11
Tertiary education, women	64.8	27

	Score	Rank
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>87.5</b>	<b>44</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
Adolescent fertility rate	87.5	51
CEDAW ratification	50.0	=78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>78.3</b>	<b>10</b>
Regulatory quality	94.3	5
Starting a business	83.0	14
Infrastructure risk	75.8	=22
Mobile telephone subscribers	60.1	19



### United States

	Score	Rank
<b>OVERALL SCORE</b>	<b>76.7</b>	<b>15</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>78.4</b>	<b>12</b>
<b>LABOUR POLICY</b>	<b>71.4</b>	<b>=39</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Equal pay; ILO Convention 100, Policy	85.7	=12
Non-discrimination, ILO Convention 111, Policy	71.4	=30
Maternity and paternity leave and provision	0.0	=112
<b>LABOUR PRACTICE</b>	<b>85.3</b>	<b>4</b>
Equal pay; ILO Convention 100, Practice	100.0	=1
Non-discrimination, ILO Convention 111, Practice	100.0	=1
De facto discrimination at work	74.5	=36
Access to childcare	66.7	=13

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>68.8</b>	<b>=13</b>
Building credit histories	100.0	=1
Women's access to finance programmes	100.0	=1
Private sector credit	75.0	=28
Delivering financial services	0.0	=47

	Score	Rank
<b>EDUCATION AND TRAINING</b>	<b>83.6</b>	<b>12</b>
Literacy rate, women	99.0	=12
Tertiary education, women	94.3	5
SME support/development training	80.0	=13
Primary and secondary education, women	61.0	53

	Score	Rank
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>75.9</b>	<b>74</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
Adolescent fertility rate	79.6	65
CEDAW ratification	0.0	=111

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>75.4</b>	<b>16</b>
Starting a business	89.7	=8
Regulatory quality	88.4	15
Infrastructure risk	82.4	=16
Mobile telephone subscribers	40.9	60





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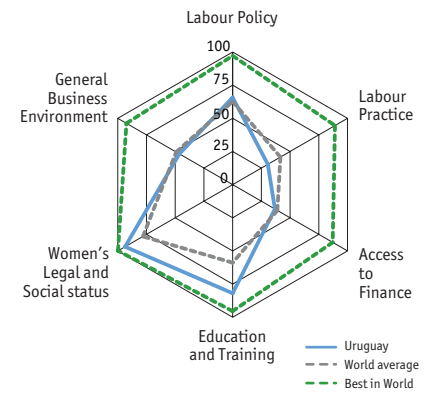
**Country pages**

### Uruguay

	Score	Rank
<b>OVERALL SCORE</b>	<b>59.2</b>	<b>45</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>48.2</b>	<b>60</b>
<b>LABOUR POLICY</b>	<b>65.7</b>	<b>=50</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Maternity and paternity leave and provision	42.9	=66
Equal pay; ILO Convention 100, Policy	28.6	=80
<b>LABOUR PRACTICE</b>	<b>30.6</b>	<b>78</b>
Access to childcare	66.7	=13
De facto discrimination at work	39.2	102
Non-discrimination, ILO Convention 111, Practice	16.7	=60
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>36.8</b>	<b>56</b>
Building credit histories	97.2	6
Women's access to finance programmes	25.0	=66
Private sector credit	25.0	=66
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>81.9</b>	<b>14</b>
Literacy rate, women	98.0	39
Tertiary education, women	82.4	15
SME support/development training	80.0	=13
Primary and secondary education, women	67.2	27
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>93.6</b>	<b>=23</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	100.0	=1
CEDAW ratification	100.0	=1
Adolescent fertility rate	68.1	=80

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>46.4</b>	<b>59</b>
Infrastructure risk	54.9	=45
Mobile telephone subscribers	49.6	40
Regulatory quality	47.1	63
Starting a business	33.8	91



### Venezuela

	Score	Rank
<b>OVERALL SCORE</b>	<b>47.4</b>	<b>74</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>51.7</b>	<b>48</b>
<b>LABOUR POLICY</b>	<b>67.1</b>	<b>48</b>
Legal restrictions on job types	100.0	=1
Non-discrimination, ILO Convention 111, Policy	85.7	=3
Maternity and paternity leave and provision	57.1	=51
Differential retirement age	50.0	=71
Equal pay; ILO Convention 100, Policy	42.9	=55
<b>LABOUR PRACTICE</b>	<b>36.3</b>	<b>57</b>
De facto discrimination at work	61.7	71
Non-discrimination, ILO Convention 111, Practice	50.0	=24
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>6.3</b>	<b>=105</b>
Private sector credit	25.0	=66
Building credit histories	0.0	=102
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
<b>EDUCATION AND TRAINING</b>	<b>66.0</b>	<b>46</b>
Literacy rate, women	93.8	48
SME support/development training	80.0	=13
Primary and secondary education, women	50.5	78
Tertiary education, women	39.4	51
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>80.7</b>	<b>60</b>
Addressing violence against women	100.0	=1
Freedom of movement, women	100.0	=1
Property ownership rights	75.0	=50
CEDAW ratification	75.0	=60
Adolescent fertility rate	53.4	92

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>28.2</b>	<b>91</b>
Mobile telephone subscribers	45.5	49
Starting a business	31.5	=96
Infrastructure risk	30.8	=74
Regulatory quality	5.1	112





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### Vietnam

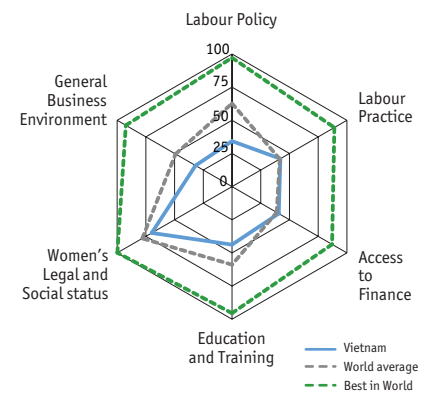
	Score	Rank
<b>OVERALL SCORE</b>	<b>43.7</b>	<b>79</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>38.2</b>	<b>89</b>
<b>LABOUR POLICY</b>	<b>34.3</b>	<b>=104</b>
Maternity and paternity leave and provision	85.7	=23
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Equal pay; ILO Convention 100, Policy	28.6	=80
Legal restrictions on job types	0.0	=109
Differential retirement age	0.0	=103
<b>LABOUR PRACTICE</b>	<b>42.1</b>	<b>41</b>
De facto discrimination at work	68.2	=52
Access to childcare	66.7	=13
Non-discrimination, ILO Convention 111, Practice	33.3	=43
Equal pay; ILO Convention 100, Practice	0.0	=61

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>40.7</b>	<b>48</b>
Private sector credit	100.0	=1
Women's access to finance programmes	50.0	=42
Building credit histories	12.7	66
Delivering financial services	0.0	=47

<b>EDUCATION AND TRAINING</b>	<b>43.8</b>	<b>87</b>
Literacy rate, women	83.7	71
Primary and secondary education, women	43.9	89
SME support/development training	40.0	=76
Tertiary education, women	7.5	92

<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>69.9</b>	<b>82</b>
Freedom of movement, women	100.0	=1
Adolescent fertility rate	82.7	=60
Addressing violence against women	66.7	=62
Property ownership rights	50.0	=79
CEDAW ratification	50.0	=78

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>31.8</b>	<b>84</b>
Starting a business	41.4	77
Mobile telephone subscribers	37.8	67
Regulatory quality	30.3	95
Infrastructure risk	17.6	=96



### Yemen

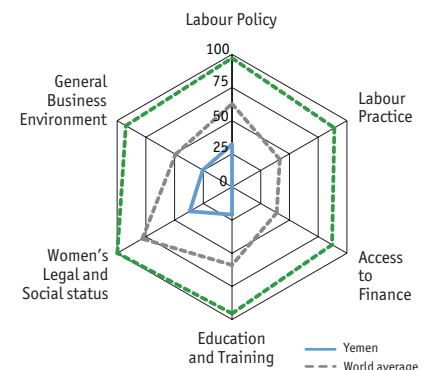
	Score	Rank
<b>OVERALL SCORE</b>	<b>19.2</b>	<b>112</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>16.1</b>	<b>111</b>
<b>LABOUR POLICY</b>	<b>32.1</b>	<b>107</b>
Differential retirement age	50.0	=71
Non-discrimination, ILO Convention 111, Policy	42.9	=68
Equal pay; ILO Convention 100, Policy	28.6	=80
Legal restrictions on job types	25.0	=95
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>0.0</b>	<b>113</b>
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75
De facto discrimination at work	0.0	113
Access to childcare	0.0	=91

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>0.0</b>	<b>=110</b>
Building credit histories	0.1	=98
Women's access to finance programmes	0.0	=92
Delivering financial services	0.0	=47
Private sector credit	0.0	=96

<b>EDUCATION AND TRAINING</b>	<b>20.9</b>	<b>108</b>
SME support/development training	40.0	=76
Literacy rate, women	24.9	105
Primary and secondary education, women	14.7	108
Tertiary education, women	4.0	102

<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>36.8</b>	<b>112</b>
Adolescent fertility rate	59.2	87
Freedom of movement, women	50.0	=93
CEDAW ratification	50.0	=78
Property ownership rights	25.0	=94
Addressing violence against women	0.0	=109

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>25.5</b>	<b>96</b>
Starting a business	62.1	39
Regulatory quality	25.5	100
Infrastructure risk	7.7	=107
Mobile telephone subscribers	6.7	111





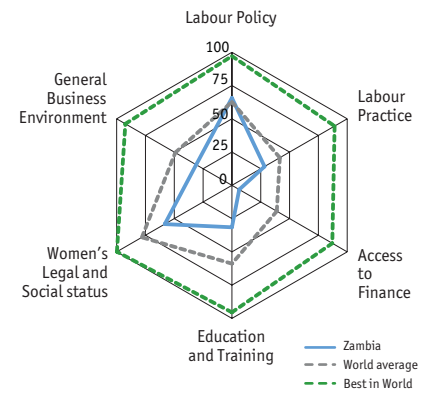
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**Country pages**

## Zambia

	Score	Rank
<b>OVERALL SCORE</b>	<b>36.9</b>	<b>96</b>
<b>LABOUR POLICY AND PRACTICE</b>	<b>47.0</b>	<b>65</b>
<b>LABOUR POLICY</b>	<b>65.7</b>	<b>=50</b>
Legal restrictions on job types	100.0	=1
Differential retirement age	100.0	=1
Equal pay; ILO Convention 100, Policy	57.1	=38
Non-discrimination, ILO Convention 111, Policy	57.1	=48
Maternity and paternity leave and provision	14.3	=87
<b>LABOUR PRACTICE</b>	<b>28.3</b>	<b>83</b>
De facto discrimination at work	79.8	26
Access to childcare	33.3	=42
Equal pay; ILO Convention 100, Practice	0.0	=61
Non-discrimination, ILO Convention 111, Practice	0.0	=75

	Score	Rank
<b>ACCESS TO FINANCE</b>	<b>6.3</b>	<b>103</b>
Women's access to finance programmes	25.0	=66
Building credit histories	0.3	96
Delivering financial services	0.0	=47
Private sector credit	0.0	=96
<b>EDUCATION AND TRAINING</b>	<b>31.5</b>	<b>101</b>
Primary and secondary education, women	55.1	70
Literacy rate, women	50.5	97
SME support/development training	20.0	=104
Tertiary education, women	0.5	112
<b>WOMEN'S LEGAL AND SOCIAL STATUS</b>	<b>58.3</b>	<b>91</b>
Freedom of movement, women	100.0	=1
CEDAW ratification	100.0	=1
Addressing violence against women	66.7	=62
Adolescent fertility rate	24.6	109
Property ownership rights	0.0	=106

	Score	Rank
<b>GENERAL BUSINESS ENVIRONMENT</b>	<b>31.0</b>	<b>87</b>
Starting a business	48.5	=63
Regulatory quality	35.6	85
Infrastructure risk	27.5	=79
Mobile telephone subscribers	12.4	104



## Appendix I

# Empirical evidence for selected indicators in the Women's Economic Opportunity Index

*Prepared by June-wei Sum, Independent Gender & Economic Development Expert*

Note: Appendix I focuses on the economic research behind selected indicators, and includes an explanation for the scoring schemes behind several of the more complex indicators created by the Economist Intelligence Unit. Scoring criteria for all of the indicators are included in Appendix II.

## 1) Labour Policy and Practice

### ILO Convention 100–Equal Pay for Equal Work

The principle of equal pay for equal work is straightforward and easily understood. Its application is laid out in the International Labour Organisation's (ILO's) Convention 100, which reads: "Each Member shall, by means appropriate to the methods in operation for determining rates of remuneration, promote and, in so far as is consistent with such methods, ensure the application to all workers of the principle of equal remuneration for men and women workers for work of equal value" (Article 2, [1]). However, there is often a gap between policy and practice. Hence, the ILO considers both policy and enforcement to better capture this gap.<sup>1</sup> This is also the approach taken by the Women's Economic Opportunity Index, which scores countries on both labour policy and labour practice.

According to the ILO, there is strong national evidence that wage gaps persist around the world. Throughout most regions and many occupations, women are paid less than men for the same job. In most countries, women's wages represent 70-90% of men's wages, with even lower ratios in some Asian and Latin American countries.<sup>2</sup>

One example of where equal remuneration policy and practice diverge is in Ethiopia. There, up to half of the wage gap between men and women in the formal labour force cannot be explained by individual characteristics, signalling the possibility of gender-based discrimination in wage allocations.<sup>3</sup> There are similar findings on gender-based wage discrimination in Lebanon. Close to 27% of the wage difference

1. See the ILO's International Labour Standards: <http://www.ilo.org/ilolex/english/index.htm>

2. *Global Wage Report 2008/09*, International Labour Organisation: Geneva, 2008.

3 A Kolev and P Suarez-Robles, "Exploring the Gender Pay Gap Through Different Age Cohorts: The Case of Ethiopia", 2009, upcoming in *Gender Disparities in Africa: Methods and Techniques* (working title), World Bank: Washington DC.

4 R Akeel, "Gender-based Differences Among Entrepreneurs and Workers in Lebanon", MENA Knowledge and Learning Fast Brief, World Bank: Washington DC, April 2009.



between male and female employees was shown by statistical analysis to be plausibly attributable to discrimination. Wage gaps exist within the same sector and occupation even after controlling for different levels of education. However, wage discrimination varies by age and is non-existent for younger female workers.<sup>4</sup>

Even across OECD countries, median earnings for men are on average about 18% higher than for women. The largest differences are in Japan and South Korea, where the gap is more than 30%. The OECD cites gender discrimination as one of the factors behind this gap. Separately, women are more likely to be in low-paid occupations, with fewer chances for promotion. Childcare responsibilities mean women are also more likely to work part-time.<sup>5</sup> (The Index addresses the issue of access to childcare in a separate indicator).

5. *Gender Brief*, OECD Social Policy Division: Paris, March 2010.

6. See for example J Albrecht, A Bjorklund and S Vroman, "Is there a Glass Ceiling in Sweden?" *Journal of Labour Economics*, Vol. 21, No. 1, University of Chicago, 2003.

W Arulampalam, A L Booth and M L Bryan, "Is there a glass ceiling over Europe? Exploring the Gender Wage Gap across the Wage Distribution", *Industrial and Labour Relations Review*, Vol. 60, No. 2, January 2007, Cornell University: Ithaca NY.

7. C Dolan, M Opondo and S Smith, "Gender, Rights & Participation in the Kenya Cut Flower Industry", National Resources Institute Report No. 2768, SSR Project No. R8077 2002-4, 2002

8. F D Blau and L M Kahn, "The Gender Earnings Gap: Learning from International Comparisons", *American Economic Review Papers and Proceedings*, Vol. 82, No. 2, 1992, pages 533-38.

— "Wage structure and gender earnings differentials: An international comparison", *Economica*, Vol. 63, Issue 250, 1996, Suppl. S29-62.

9. F D Blau and L M Kahn, "Understanding International Differences in the Gender Pay Gap", *Journal of Labour Economics*, Vol. 21, No. 1, 2003, pages 106-144.

10. International Labour Organisation Employment Trends, "Women in labour markets: Measuring progress and identifying challenges", 978-92-2-123319-0 (web print) (ISBN), International Labour Organisation: Geneva, 2010.

### Further Reading

International Labour Organisation Employment Trends, "Women in labour markets: Measuring progress and identifying challenges", 978-92-2-123319-0 (web print) (ISBN). ILO: Geneva, 2010

## ILO Convention 111–Non-discrimination in Employment

The elimination of discrimination in employment or occupation, based on race, colour, sex, religion, political opinion, national extraction or social origin, is the basis of ILO Convention 111. Scoring of the Index's indicator is based on the ILO's monitoring efforts of this Convention, and covers both policy and practice.

In many countries, women are clustered in lower-paying jobs, whether lower-skilled work or part-time work chosen by women to balance household responsibilities. Even in countries in which women have been able to enter professional fields, there remains the well-documented "glass ceiling" phenomenon (the inability to rise within an organisation beyond a certain responsibility level, irrespective of individual performance or credentials).<sup>6</sup> Employers often hold gendered notions of what these jobs are worth, and this bias often leads to lower pay for women. For example, in Ethiopia and Kenya, women looking for jobs in cut-flower processing plants are mostly hired for lower-paid post-harvest seasonal handling of flowers, whereas men usually fill permanent, better-paying jobs that require workers to operate machines or manage others in the plant.<sup>7</sup> Blau and Khan have demonstrated that the general wage inequality in a country has a large effect on the gender wage gap, since women are typically on the lower end of the wage distribution scale. Therefore, the higher the inequality of wages in a country, the larger the gender wage gap will typically be.<sup>8</sup> In further research in 2003, Blau and Khan find that a narrower male wage structure and lower female labour supply results in a smaller gender pay gap. Moreover, they find that collective bargaining reduces the wage differential.<sup>9</sup>

Recent research shows gender disparity in terms of both opportunities and quality of employment for women versus men.<sup>10</sup> Encouragingly, supranational legal measures that are meant to address this—such as ILO Convention 111—have been shown to have a positive effect in reducing the gap. Weichselbaumer and Rudolf (2007) constructed a dataset of published values of gender wage gaps in different countries, and made them comparable by the use of meta-regression analysis. These data were later supplemented with information on the business environment and equal treatment laws, which allowed them to investigate the impacts of these two factors. Meta-analysis of the data shows that increased adoption of

11. D Weichselbaumer and R Winter-Ebmer, "The Effects of Competition and Equal Treatment Laws on Gender Wage Differentials", *Economic Policy*, Vol. 22, No. 50, April 2007, pages 235-287.

12. OECD Family database. <http://www.oecd.org/els/social/family/database>. Last updated July 29th 2009.

13. Malaysia 1955 Employment Act (Sec. 37). Source: Women, Business and the Law database. <http://wbl.worldbank.org>.

14. J Heymann, A Earle and J Hayes, *The Work, Family and Equity Index*. How Does the United States Measure Up?. Institute for Health and Social Policy, McGill University: Montreal, 2007. <http://www.mcgill.ca/files/ihsp/WFEI2007.pdf>

15. See for example J De Henau, D Meulders and S O'Dorchai, "Parents' Care and Career. Comparing Parental Leave Policies across EU-15", in Daniela Del Boca and Cécile Wetzels (eds.), *Social Policies, Labour Markets and Motherhood: a Comparative Analysis of European Countries*, Cambridge University Press, 2007, pages 63-106.

D Del Boca, S Pasqua, C Pronzato and C Wetzels, "An empirical analysis of the effects of social policies on fertility, labour market participation and hourly wages of European women", in *Social Policies, Labour Markets and Motherhood: a Comparative Analysis of European Countries*, pages 269-270.

16. See for example C J Ruhm, "Parental Leave and Child Health", *Journal of Health Economics*, Vol. 19, Issue 6, November 2000, pages 931-960.

De Heanau, Meulders and O'Dorchai (2007)

J Galtry and P Callister, "Assessing the Optimal Length of Parental Leave for Child and Parental Well-Being", *Journal of Family Issues*, Vol. 26, No. 2, 2005, pages 219-246.

17. F Jaumotte, "Female labour force participation: Past trends and main determinants in OECD countries", OECD Economics Department Working Papers No. 376, 2003.

18. See for example, J Gruber, "The Incidence of Mandated Maternity Benefits", *American Economic Review*, Vol. 84, No. 3, 1994.

J E Zveglic and Y Rodgers, "The Impact of Protective Measures for Female Workers", *Journal of Labour Economics*, Vol. 21, No. 3, 2003. Ruhm, op.cit.

19. IOun and G P Trujillo, *Maternity at work: A review of national legislation. Findings from the ILO's Conditions of Work and Employment Database* (ILO, TRAVAIL: Geneva).

international conventions supporting equal treatment of women and men has a strong and significant impact on the gender wage residual, that is, ratification of equality laws narrows the gender wage gap. (The impact of ratifying the UN Convention on the Elimination of All Forms of Discrimination against Women, as well as ILO Convention 111, were analysed in the paper). Conversely, legislation that prevents women from performing strenuous or dangerous jobs (ILO Conventions 89 and 45 on night and underground work) is found to increase the gender wage gap in countries that have such laws.<sup>11</sup>

These positive findings support the inclusion of this indicator in the pilot Women's Economic Opportunity Index.

### Further Reading

International Labour Organisation Employment Trends, "Women in labour markets: Measuring progress and identifying challenges", [http://www.ilo.org/empelm/units/lang--en/WCMS\\_DOC\\_ELM\\_DPT\\_TRD\\_EN/index.htm](http://www.ilo.org/empelm/units/lang--en/WCMS_DOC_ELM_DPT_TRD_EN/index.htm), 978-92-2-123319-0 (web print) (ISBN). ILO: Geneva, 2010

Jill Rubery, "Gender Mainstreaming and Gender Equality in the EU: the Impact of the EU Employment Strategy", *Industrial Relations Journal*, Vol. 33, Issue 5, 2002.

## Maternity and Paternity Leave Provision

Maternity leave provisions vary enormously from country to country, from 63 weeks of paid leave in Bulgaria<sup>12</sup> to 60 days of leave with pay in Malaysia<sup>13</sup> to no paid leave at all in countries such as the US, Papua New Guinea and Swaziland.<sup>14</sup> Research indicates that the guarantee of maternity leave, particularly paid leave, will increase women's labour force participation before giving birth and increases the likelihood that women will return to the labour market at the end of leave.<sup>15</sup>

The design of parental leave schemes, including the optimal length of leave, is a complex issue, because it may affect health outcomes for mother and child, women's employment outcomes, children's cognitive development, and other factors. Research on all of these issues supports paid leave, although there is no agreement on the optimal length.<sup>16</sup> Hence, the baseline standard for this indicator follows the ILO's Maternity Protection Convention, 2000 (No. 183), which provides for leave of at least 14 weeks. For example, a study that evaluated changes in female labour force participation in 17 OECD countries between 1985 and 1999 concluded that paid parental leave has a positive impact on female participation. However, as found by other researchers, the marginal effect becomes negative for very long parental leaves (in excess of the equivalent of 20 weeks of full pay, according to the paper's estimates).<sup>17</sup> Studies have also found varying effects of maternity benefits on women's wages.<sup>18</sup> Overall, there is considerable evidence that short to medium-length maternity leave time (between three and six months) has no or negligible impact on women's wages.

Who pays for maternity and paternity benefits is a second element of this indicator—the government, the employer, or both parties? The ILO has found that an increasing number of countries are shifting away from financing mechanisms that place the direct costs of maternity leave on employers, which is a potential burden to employers and a possible source of discrimination against women. Instead, countries are gravitating to greater reliance on compulsory social insurance or public funds, or a mixed system dividing responsibility between employers and social security systems.<sup>19</sup> Having government or the social

security system shoulder at least part of the cash benefits during the maternity leave period reduces the perceived cost to an organisation of hiring women of child-bearing age. In the Women's Economic Opportunity Index, countries were given more points for mandating a mixed financing scheme (between employers and public funds) and the most points for a fully publicly financed scheme.

In addition, the Index's scoring system awards a bonus point to countries that have maternity and paternity leave schemes that cover the self-employed. The self-employed (such as business owners and freelance workers) are often not specifically covered by parental leave agreements or legislation. In effect, the self-employed fully finance any period of parental leave and determine its duration. Government-funded maternity leave schemes that cover self-employed workers encourage entrepreneurship as a work option for women; thus these schemes are scored more highly in the Index.

The Index does not score the value of paid leave, because there is no universal agreement on the appropriate level of wage replacement. This debate is especially strong in developing countries, where the size of the formal sector is small. The ILO advocates a two-thirds wage replacement rate for maternity cash benefits, but anecdotal evidence suggests that such high levels of paid leave may be a disincentive to employers hiring women. Globally, countries have adopted a wide range of complex systems that provide unpaid, partially paid or fully paid maternity benefits. Within the OECD, some countries offer flat-rate benefits (for example, Belgium, Germany, New Zealand, Sweden), whereas others grant different levels of leave and payments based on industry or sector (as in Denmark and Greece).<sup>20</sup>

The Index awards one bonus point to countries that mandate paid paternity leave. Due to the already complex and multi-dimensional nature of this indicator, the Index does not take into consideration policy incentives that encourage men to take or not take their available leave, an aspect stressed by Ray *et al*,<sup>21</sup> and which the Index authors acknowledge as important. Nor does the Index take into consideration the duration and compensation of paternity leave. This may be explored in detail in future editions. For now, the goal is to acknowledge the existence of paid paternity leave, as such provisions are becoming more common and reflect policies that support the family as a whole.

### Further Reading

J M Evans, "Firms' Contribution to the Reconciliation between Work and Family Life", *Labour Market and Social Policy Occasional Papers*, No. 48, Paris: OCED, 2001.

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## Restrictions on Job Types

More than half the countries included in the Index have at least one legal restriction on the types of jobs for which women can be employed. Some of these restrictions were initially established with good intent, in most cases to protect women from so-called hazardous jobs. Out of a sense of concern for working women, many countries adopted special measures that included prohibition of night work, underground work and other activities considered dangerous to women and their reproductive health, including exposure to certain agents. Other measures limited the weekly number of hours of work and overtime work, and were intended to protect women's roles as mothers and wives.

However, international labour policy is increasingly recognising that any type of employment restriction on women limits their opportunities. For example, women in Mongolia are prohibited from working underground, which reduces the types of employment that they can obtain at Rio Tinto's gold and copper mining project in southern Mongolia.<sup>22</sup> Instead of reducing the workplace risk for all workers, women as a group have been excluded from hazardous occupations. An example of this approach is the prohibition of women from working with lead at the beginning of the twentieth century. Although there is no significant difference in the toxicological response between sexes, women were more exposed because of the type of work they undertook. With this measure, women were excluded and men remained unprotected.<sup>23</sup>

The 11th session of the Committee on Occupational Health of the ILO and the World Health Organisation (WHO), in 1992, recognised that there are specific occupational risks based on factors such as gender and age, and encouraged addressing these issues in such a way so as to not lead to further, inadvertent discrimination.<sup>24</sup>

Where there is no scientific evidence that certain jobs have a direct, negative impact on women's health and safety, job restrictions pose a constraint on women's employment opportunities. For example, women in Morocco cannot hold posts in certain ministries (the Ministries of Interior, Civil Protection, National Defence, and National Security),<sup>25</sup> and in Russia women are not allowed to drive a metro train, but can be an announcer (the Russian labour code lists about 460 jobs that women cannot hold).<sup>26</sup>

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25. "Gender and Development in the Middle East and North Africa: Women in the Public Sphere", *MENA Development Report*, World Bank: Washington DC, 2004.

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## De facto Discrimination at Work

Women continue to face various forms of explicit and implicit discrimination in the workplace, from the "glass ceiling" that keeps women from senior executive jobs to the "sticky floor" that keeps women at the bottom of the economic ladder. Discrimination can also manifest itself in the form of wage gaps between women and men, where differences in pay for the same job cannot be explained by factors such as occupation, age, education, work experience and seniority in job, job tenure, training or occupational segregation. This form of discrimination is addressed in the "ILO Convention 100—Equal Pay for Equal Work" indicator of the Index.

The "*De facto* Discrimination at Work" indicator focuses on the perceived opportunities for women to rise to senior management positions, based on survey data from the World Economic Forum's Executive Opinion Survey.<sup>27</sup> Data on women as executive heads of organisations are not directly comparable across countries and organisations, owing to differences in terminology, but data collected from several countries point to a general gap between the number of women and men in leadership positions.

In the UK, the Cranfield University School of Management has collected data on top female managers in FTSE 100 companies since 1999. The most recent (2009) survey shows that one in four UK blue-chip companies have no female director at all; overall, women hold only 12.2% of boardroom posts.<sup>28</sup> Norway was the first country to introduce a quota law to increase the number of women on boards; the law was introduced in November 2003 and required boards to be comprised of a minimum of 40% of each sex. At the time, female board directors accounted for 6.8% of the total; by 2008 it was 31.3%. Without such legislation, Sweden has 21.9% female board members and Finland has 16.8%.<sup>29</sup> Spain introduced similar legislation to balance male-female representation on company boards in 2007, together with incentives and support for private initiatives, as well as increasing public awareness. As a result of these initiatives, in 2008 women made up 42.9% of the workforce and held 32.5% of managerial positions.<sup>30</sup> However, at the board level, women make up only 7.6% of directors in Spanish listed companies.<sup>31</sup> Italy and Portugal have even lower proportions of women on corporate boards, with 2.1% and 0.8%, respectively.<sup>32</sup> In the US, women hold 15.2% of Fortune 500 board seats.<sup>33</sup>

Global data on women in senior management positions are also clouded by broad or differing definitions. Given that limitation, UN Statistics Division figures show that the percentage of women who are legislators, senior officials and managers varies widely between countries.<sup>34</sup> A sample of these data is presented in the graph below; in very few economies does the share of women holding senior positions approach or reach half.

27. Data for the 2010 pilot Women's Economic Opportunity Index is from the World Economic Forum's 2009 Executive Opinion Survey. The 2010 Executive Opinion Survey is ongoing at the time of writing. <https://wefsurvey.org/index.php?sid=28226&lang=en&intro=0> (accessed May 18th 2010).

28. *The Female FTSE Board Report 2009*, Cranfield University School of Management, 2009.

29. *ibid.*

30. National Statistics Institute, Spain, 2008. Cited in Cranfield University School of Management, *op. cit.*

31. Cranfield University School of Management, *op. cit.*

32. European Professional Women's Network, *Third Bi-annual European PWN BoardWomen Monitor 2008*, June 2008.

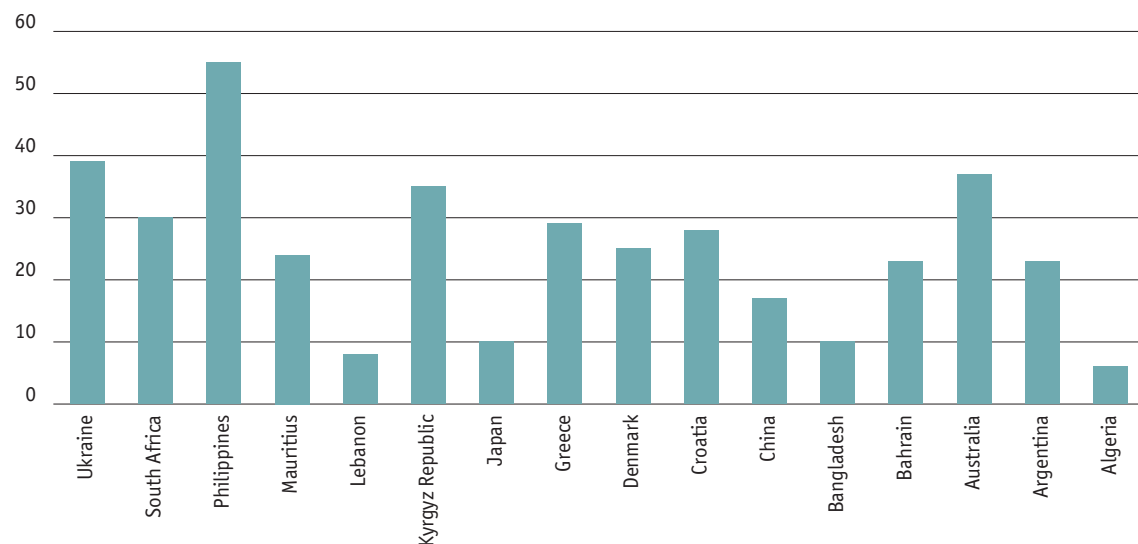
33. *2008 Catalyst Census of Women Corporate Officers and Top Earners of the Fortune 500*. Catalyst: New York, 2008.

34. The category "legislators and managers" refers to major group 1 of the 1988 revision of the International Standard Classification of Occupations (ISCO-88) and includes the following sub-groups: (a) legislators and senior officials; (b) corporate managers; and (c) general managers.



### Women's share of legislators, senior officials and managers

(%)



Source: Calculated by the UN Statistics Division based on data published by the International Labour Organisation in Table 2C Total employment, by occupation, available from the ILO LABOURSTA website, <http://laboursta.ilo.org>. Available at <http://unstats.un.org/unsd/demographic/products/indwm/tab5d.htm#tech>.

35. G Psacharopoulos and H Patrinos, "Family size, schooling and child labour in Peru - An empirical analysis", *Journal of Population Economics*, Vol. 10, Issue 4, 1997, pages 387-405.

36. S B Kamerman, "Early childhood education and care: an overview of developments in the OECD countries", *International Journal of Educational Research*, Vol. 33, Issue 1, 2000, pages 7-29.

37. S B Kamerman, *Early childhood care and education and other family policies and programs in South-East Asia*, UN Educational, Scientific and Cultural Organisation, 2002.  
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38. M Lokshin, E Glinskaya and M Garcia, "The effect of early childhood development Programs on women's labour force participation and older children's schooling in Kenya", *Journal of African Economies*, Vol. 13, No. 2, 2004.

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## Access to Childcare

Childcare, for both younger and older children, is a key component in enabling women to take part in paid employment in the formal sector. Support for caregiving is crucial for gender equality, because in most societies women take on a disproportionate share of childcare in a household. The indicator measuring childcare in the pilot Index focuses on three main elements: the availability of childcare, both professional and informal (provided by family); affordability of childcare; and quality of childcare. In assessing childcare availability, we were careful to exclude childcare provided by older siblings, as their school performance can suffer when they are required to take care of younger brothers and sisters.<sup>35</sup> The availability of early childhood education (pre-school) was also considered as childcare for the purposes of this indicator.<sup>36</sup>

Affordability is another important factor that influences the extent to which formal childcare services are used. As family structures are changing, with extended family networks declining and the number of single-parent households rising, there is a growing need for extra-family support.<sup>37</sup> A 2004 study in Kenya found that high childcare costs discourage households from using formal childcare facilities and has a negative effect on mothers' participation in market work. Higher childcare costs were found to have no

39. J M Love, L Harrison, A Sagi-Schwartz, M H van Ijzendoorn, C Ross, J A Ungerer, H Raikes, C Brady-Smith, K Boiler, J Brooks-Gunn, J Constantine, E Eliason Kisker, D Paulsell and R Chazan-Cohen, "Child Care Quality Matters: How Conclusions May Vary with Context", *Child Development*, Vol. 74, No. 4, July/August 2003, pages 1021-1033.

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40. D Blau, *The Child Care Problem*, Russell Sage Foundation: New York, 2001.

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42. F Jaumotte, *Labour force participation of women: Empirical evidence on the role of policy and other determinants in OECD countries*. OECD Economic Studies, No. 37, 2003/2.

43. Hein, op. cit.

44. J Heymann, *How are workers with family responsibilities faring in the work place?*, International Labour Organisation: Geneva, 2004. Also Kamerman (2002), op. cit.

45. R Deutsch, "Does Child Care Pay?: Labour Force Participation and Earnings Effects of Access to Child Care in the Favelas of Rio de Janeiro", Inter-American Development Bank. Working Paper No. 384, 1998.

46. R P de Barros, P Olinto, T Lunde and M Carvalho, "The Impact of Free Childcare on Women's Labor Force Participation: Evidence from low-income neighborhoods in Rio de Janeiro", background paper for *World Bank Regional Study: Gender in Latin America and the Caribbean: Linking Labor Market Outcomes and Intra-Household Dynamics*, forthcoming.

47. M Bruhn, "Female-owned firms in Latin America: characteristics, performance, and obstacles to growth", Policy Research Working Paper Series, World Bank: Washington DC, 2009.

significant effect on boys' schooling, but significantly lowered the number of girls in school.<sup>38</sup>

Finally, the average quality of childcare available was assessed qualitatively for the countries in the Index sample. The quality of childcare has been found to influence young children's developmental outcomes,<sup>39</sup> although research in the US suggests that price drives demand for childcare services more than quality.<sup>40</sup>

Lack of affordable, good-quality childcare might not prevent women from obtaining paid employment altogether, but it will restrict them from competing for jobs on an equal basis to men. Further, because women are often the secondary earner, they are more likely than men to reduce employment when childcare needs arise. This creates a negatively self-reinforcing cycle. Recent research shows that women participate more in the labour market if childcare is available, making it important to policymakers to think about how to increase the supply of quality childcare.<sup>41</sup> There is also empirical evidence that childcare subsidies raise female labour supply levels,<sup>42</sup> although this specific policy tool is not assessed in the Index.

In the absence of access to childcare, many women are forced to take their children to work with them. Hein cites survey data for Peru, Pakistan and ten African countries that suggest that 40% of mothers take young children with them while they work.<sup>43</sup> Apart from the potential danger to the health of the child, having to provide their own childcare while working restricts the range of jobs that mothers may seek. Alternatively, children are left in the care of older female siblings, limiting girls' opportunities to attend school, and thus restricting their opportunities in the future.<sup>44</sup> Heymann—based on extensive case studies in Botswana, Guatemala, Mexico, Vietnam and the US—finds that lack of childcare is an important factor that pushes mothers from formal into informal employment.

One of the few studies directly estimating the impact of childcare on women's labour force participation and earnings, in Rio de Janeiro, confirms that "increased earnings are consistently associated with use of childcare outside the home".<sup>45</sup> Deutsch's findings suggest, however, that lack of flexibility and the limited opening hours of publicly provided childcare significantly restricts the impact on women's earning capacity. Another recent randomised impact evaluation of public child day care on women's labour market behaviour in Rio de Janeiro found that access to public childcare seems to increase significantly female labour force participation, especially for women not previously working.<sup>46</sup>

In terms of female entrepreneurship, a recent paper finds a negative correlation in Latin America between childcare and household obligations on the one hand, and female-owned firm size and performance on the other.<sup>47</sup> Data from Mexico and Bolivia also indicate that women are two to three times more likely than men to operate a business from their home. This suggests that household obligations could be restricting the location, size and industry choices of female entrepreneurs.

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## Differential Retirement Age

Legislation in several countries specifies that women and men either *must* retire (mandatory retirement) or may *choose* to retire (statutory retirement) at different ages. The statutory retirement age is usually, but not always, the age when workers can begin receiving their pensions. The relevant indicator in the Women's Economic Opportunity Index measures the difference in statutory pensionable retirement age for women and men, and accounts for both mandatory and non-mandatory retirement legislation. The Index penalises any economy that has differing retirement ages for women and men, although it scores economies that have *mandatory* retirement ages worse than economies where retirement at a certain age is a choice.

Differential retirement age is a gender-specific social security rule. More commonly, rules do not differentiate between the sexes explicitly, but the same rule may affect women and men differently. This is because of their different demographic characteristics and employment histories. Women live longer than men on average, but often have had fewer years in the formal labour force because of time away from work to bear and raise children, and to care for elderly members of the family. In addition, there remains a gender wage gap in all countries.<sup>48</sup> Lower wages, less labour force participation and higher life expectancy adds up to lower pensions for women, which affects their financial security in later life.<sup>49</sup> For example, in Australia, where the public age pension is means-tested, it is received by 85% of older women, compared with 65% of older men.<sup>50</sup>

Different retirement ages for women and men exacerbate these problems, and further lower the pension sums that women can expect to receive. Differences in pension amounts for women and men can also vary greatly between defined benefit and defined contribution plans. Defined benefit plans provide a monthly pension that is based on the participant's wages and length of service. Although such plans tend to protect women's interests more (because they are guaranteed for life), the actual monthly amount that women receive is usually smaller than for men, because women have fewer contributory years and a lower reference age than men. In a defined contribution plan, the employer also makes a contribution during a worker's employment, but does *not* provide a guaranteed retirement benefit. Again, women are at a disadvantage because they have often worked fewer years than men, and have had lower wages during their working lifetime. Economic simulations show that if a woman is required to postpone her pension for five years in a defined contribution plan, her monthly pension will be 40-50% larger.<sup>51</sup>

Lower retirement ages for women can also inadvertently reduce their opportunities for access to skills training and promotions at work. Knowing that women have shorter careers, it may be less profitable for them to invest in themselves via schooling, or for employers to provide on-the-job training. This in turn may reduce the chance of a woman being promoted to a better job or to a management position, further exacerbating the cycle of lower wages and lower pensions compared with men.

For example, women in China can retire five years earlier than men. This policy inadvertently discriminated against women during a restructuring of the public sector in the 1990s. During this

48. *Gender Brief*, OECD Social Policy Division: Paris, March 2010.

49. E James, A Cox Edwards and R Wong, "The Gender Impact of Pension Reform", *Journal of Pension Economics and Finance*, Vol. 2, No. 2, 2003.

50. D Mitchell, "Income security for old age: evidence from eight OECD countries", Australian National University, Research School of Social Sciences Working Paper, 1993.

51. E James, "Retirement Age Differentials and Other Gender Issues in Old Age Security Systems", commissioned by the World Bank Gender Action Plan, forthcoming.

downsizing, mandatory early retirements were widely applied to employees who were within five years of the legal retirement age. This resulted in large numbers of women in their late 40s being laid off, and subsequently having a much more difficult time than men in becoming re-employed.<sup>52</sup> Analysis showed that on average women were unemployed for nearly 22 months longer than male workers laid off at the same time. When researchers estimated the extent to which the predicted gender gap in unemployment duration could be attributed to either differences in observable characteristics or differences in regression coefficients,<sup>53</sup> it was found that given the same market structure, women's predicted mean unemployment period would be 7.7 months shorter than men's. In other words, women's search efforts were hampered by a lack of access to social networks, higher costs of job separation (in terms of decreased earnings), unequal entitlement to re-employment services and unfair treatment with respect to mandatory retirement.

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## 2) Access to Finance

### Building credit histories

The Index looks at two basic building blocks of women's access to finance: credit and savings. The ability to deposit savings safely in a financial institution and to take loans out to finance businesses is particularly important for women entrepreneurs. It is important to note that there are no globally available sex-disaggregated data on women's access to finance. Hence, the following indicators are not based on gender-disaggregated quantitative data, but were selected because of the potential impact that reform in these areas may have on women's employment and business opportunities. We hope that this indexing effort will spur further research in this important area.

Building credit histories measures the coverage, scope, quality and accessibility of credit information that is available through public and private credit registries. It is disaggregated from data collected by the World Bank Group's Doing Business project. Although a credit history is not a substitute for risk analysis, banks that share credit information make it easier for loan officers to assess borrowers' creditworthiness using objective measures. If lenders are also reassured by strong creditors' rights, it allows them to take greater, better-informed risks.<sup>54</sup>

52. F Du and X Dong, "Why Do Women Have Longer Durations of Unemployment than Men in Post-Restructuring Urban China?", *Cambridge Journal of Economics*, Vol. 33, Issue 2, 2009 pages 233-252.

53. *ibid.* The regression coefficients included human capital characteristics, marital status and household demographics, re-employment incentives, ownership of the firm employed before lay-off, access to social networks, and macroeconomic indicators.

54. J F Houston, C Lin, P Lin and Y Ma, "Creditor Rights, Information Sharing, and Bank Risk Taking", *Journal of Financial Economics*, Vol. 96, Issue 3, 2010. doi:10.1016/j.jfineco.2010.02.008

For an entrepreneur, access to credit can be key to starting or growing a business. A study in 2007 found that banks are more likely to extend loans in countries that have strong collateral laws and where credit registries exist.<sup>55</sup> This study looked at credit institutions across 129 countries over 25 years. Overall, both strengthened legal creditor rights and more effective sharing of credit information are associated with higher ratios of private credit to GDP.<sup>56</sup>

Most credit registries record historical credit information on individuals' or companies' bank loans, and a growing number also record credit from utilities and retailers. This may be especially important for new women business owners who may not have a credit history of existing business or property loans. Further research suggests that establishing strong legal rights and new credit registries may also reduce income inequality.<sup>57</sup> As women in most countries have lower incomes than men, this suggests again that women may benefit disproportionately from better credit information.

A forthcoming paper on credit and women-owned businesses tests the hypothesis of whether credit reporting improves access to finance for women-owned businesses.<sup>58</sup> The two appear to be directly related. In addition, the paper finds that women tend to have superior payment performance to men, especially when they are credit rationed and underrepresented in the loan market. Therefore, reporting this type of information would give them a positive edge in applying for credit and would help women to gain increased access to finance.

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## Financial Services Provision

This indicator is based on two data points collected by the Consultative Group to Assist the Poor (CGAP), a policy and research centre dedicated to advancing financial access for the world's poor.<sup>59</sup> They are:

- i) Provision of basic, low-fee accounts for low-income clients;
- ii) Provision by private operators of financial services at post offices.

For many people, access to savings institutions and instruments are not readily available. The elements of this indicator cover some of the factors that may influence access to savings, in particular those that are relevant to women.

### i) Provision of basic, low-fee accounts for low-income clients

Opening a bank account often involves initial charges and recurring maintenance costs. In Rwanda, the typical monthly maintenance fee for a bank account is equivalent to 3% of the average monthly wage; at some banks the minimum balance can be a multiple of local per-head income.<sup>60</sup> Of the banks in 54 countries sampled for a 2008 World Bank report, half charged monthly fees, and 20% reported charging

55. S Djankov, C McLiesh and A Shleifer, "Private Credit in 129 Countries", *Journal of Financial Economics*, Vol. 84, No. 2, 2007, pages 299-329.

56. *ibid.*

57. S Claessens, and E Perotti, "Finance and Inequality: Channels and Evidence", *Journal of Comparative Economics*, Vol. 35, No. 4, 2007, pages 748-773.

58. M Miller, *Credit reporting and women-owned businesses* (working title), paper commissioned by the World Bank Group's Gender Action Plan, forthcoming.

59. Consultative Group to Assist the Poor, "Financial Access 2009: Measuring Financial Inclusion Around the World", World Bank: Washington DC, 2009.

60. *Banking the Poor: Measuring Banking Access in 54 Economies*, World Bank: Washington DC, 2008.

for services such as cheque books or automatic teller machine (ATM) use. Average charges across the board were much higher in Africa than in East Asia (US\$4 versus 50 US cents).<sup>61</sup> The report found that such costs were a factor in the number of bank accounts opened in a country.

Only 20 of 139 countries surveyed in 2009 by CGAP had banking regulations in place that made provision of basic, low-fee accounts to low-income clients compulsory. Among developing countries, these include India, Pakistan, Malaysia, Argentina, Chile, Colombia and Mexico. So far, survey data do not show a significant difference in the number of accounts per person in countries with and without basic banking.<sup>62</sup> However, country-level studies show some positive economic results in providing basic savings programmes to women.

For example, a recent randomised evaluation in Kenya tested the impact of formal savings accounts on how small-scale entrepreneurs save and use their money.<sup>63</sup> Anecdotally, many individuals in poor countries say that they find it hard to save, given the many demands on their income. The researchers for this project tested whether savings constraints prevent microentrepreneurs from expanding the size of their businesses. The researchers opened interest-free savings accounts in a local village bank for a randomly selected sample of 185 poor daily income earners (such as market vendors, bicycle taxi drivers and self-employed artisans) and collected a unique dataset from self-reported logbooks that respondents filled out daily.

What they found, if applicable to other countries, is relevant to policies to improve women's economic opportunity. Despite the fact that the savings accounts paid no interest and featured substantial withdrawal fees, take-up and usage was high among women. After about six months, access to a savings account led to a 39% increase in productive investment and a 13% increase in food expenditure among women microentrepreneurs in Kenya, suggesting that higher investment levels led to higher income levels. They also found evidence suggesting that women in the control group draw down their working capital in response to health shocks, and that the accounts enabled the treatment group to cope with these shocks without having to liquidate their inventories.

In Mexico, a unique event—the opening of multiple branches of a new bank targeting lower-income individuals—allowed researchers to evaluate the effect of increased access to financial services on entrepreneurial activity, employment and income for low-income people.<sup>64</sup> Banco Azteca opened branches in all of the existing stores of its parent company, Grupo Elektra, a large consumer goods retailer. Almost overnight, Banco Azteca established more than 800 branches. Results showed that informal business ownership increased significantly for men in municipalities where the new bank opened, and that there was also an increase in women being employed as wage-earners (more so than men). Total employment, including informal business owners and wage earners, rose by 1.4% for the overall sample, and income levels for both women and men rose by about 7%.

## ii) Provision by private operators of financial services at post offices

The world's vast postal network can be leveraged to provide access to financial services to underserved markets. The World Bank reports that there are 500,000 post offices in the developing world—twice the number of bank branches in the same countries—and that they have a greater reach into rural and poor areas than banks.<sup>65</sup> In Brazil, for example, this reach has allowed Banco Postal to open more than 5m new

61. *ibid.*

62. Consultative Group to Assist the Poor (2009), *op. cit.*

63. P Dupas and J Robinson, "Savings Constraints and Microenterprise Development: Evidence from a Field Experiment in Kenya", MIT Poverty Action Lab: Cambridge MA, 2009.

64. M Bruhn and I Love, "The Economic Impact of Banking the Unbanked: Evidence from Mexico", World Bank Policy Research Working Paper No. 4981, World Bank: Washington DC, 2009.

65. "The Role of Postal Networks in Expanding Access to Financial Services", Discussion Paper, World Bank Global Information and Communication Technologies Department: Washington DC, 2006.

accounts in less than five years (see below for more details). The interest in post-office banking is not just from developing countries. The UK recently announced an expansion of the financial services offered by its Post Office to improve the supply of credit to low-income households, to serve small and medium-sized enterprises (SMEs) better, and to make the Post Office network of 11,500 branches more financially sustainable.<sup>66</sup>

Although post offices have been offering financial services for many years, the concept of using a bricks-and-mortar network to increase access to savings and loans has been sidelined in recent years by the microfinance movement, and the use of new technology such as mobile banking. However, several success stories show that the post office may be an effective tool to bring financial services to the poor.

The Brazil example is instructive. Starting in 2002, Brazil set up a special postal financial service through the Brazilian post that acts as a correspondent for a private bank (Bradesco). Taking advantage of the experimental conditions provided by the gradual opening of postal bank branches in Brazil, an impact evaluation was done. It revealed clear and positive effects between the opening of postal bank branches and new-firm creation and employment.<sup>67</sup> In a four-year period (2002-05), the involved municipalities saw an average of 20 additional new firms per municipality compared with peers without Banco Postal (after controlling for regional differences and specific levels of financial access). Interestingly, the presence of Banco Postal also had positive effects on formalisation of the labour market. On average, municipalities that were initially unbanked experienced relatively more growth in the proportion of salaried workers than the municipalities that did not benefit from a Banco Postal launch in 2002.

In Egypt in 2002, 50% of savings accounts were held at post offices—although these accounts held only 3% of total national deposits—and handled 22m payment transactions (compared with 8m by banks in Egypt).<sup>68</sup> In terms of potential for increasing financial inclusion, however, the post office has wide coverage in many of Egypt's poorest villages, through its more than 3,000 outlets, and is accessible to low-income households. When Egypt Post introduced remittance services in 2007, this service saw large customer take-up, as remittances are a main source of income for rural villages with relatives working abroad.<sup>69</sup> A new World Bank project aims to use the country's network of post offices to expand the availability of credit to micro and small enterprises across Egypt.<sup>70</sup> An innovative element of this project will be a new financial product line designed and targeted at disadvantaged women in the country's poorest 1,000 villages. This will operate through the new post-office-facilitated expansion of credit services.

Most financial services delivered at post offices are not specifically targeted at women, but the fact that these services are being offered in locations relatively close to their home may make it easier for women, especially women in rural areas, to access, as they may have more limited geographic mobility than men, owing to greater household and childcare responsibilities, less cash available for transportation needs, and less knowledge of financial institutions and services.

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68. World Bank. (2006), op. cit.

69. "Egypt Post Remittances Volume Reaches 2.5 Billions", <http://www.egyptpost.org/en/NewsDetails.asp?NewsID=164> (accessed May 5th 2010).

70. *Egypt Enhancing Access to Finance for Micro and Small Enterprises*, World Bank Project Appraisal Document, February 9th 2010. <http://web.worldbank.org/external/projects/main?pagePK=64283627&piPK=73230&theSitePK=40941&menuPK=228424&Projectid=P116011> (accessed May 5th 2010).



## Women's Access to Finance Programmes

Access to finance is an obstacle for many women entrepreneurs around the world. Studies have shown that women in both developed and developing countries are still less likely to receive funding from formal financial institutions or are charged a higher interest rate than men.<sup>71</sup> There are a range of reasons for this: women are less likely to be in formal sector jobs, they are less likely to own title to land or a house (which in turn may be because of unequal inheritance and property laws), or they are often less financially literate and lack business skills or access to business development training.<sup>72</sup> The Women's Economic Opportunity Index has attempted to highlight these interrelated factors by including them as indicators within the "Access to Finance" category and other indicator categories.

In many developing countries (including Bangladesh, Malawi, India, Pakistan, Ethiopia, Kenya, Tanzania, Uganda and Zambia), women entrepreneurs report facing greater and more systemic access barriers to formal financial services and cite finance as a challenge in starting and growing their businesses.<sup>73</sup>

Although women business owners are potentially a large market for the commercial loan industry, few retail banks are directly targeting women-owned businesses as clients. Why is this so?

- Women-owned businesses in developing countries are underrepresented in the formal sector. This is often owing to a range of legal, regulatory, and socio-cultural barriers.
- Limited market data makes it difficult for banks in emerging markets to assess market needs and size, owing to inadequate quantitative data about the women's market or the micro, small and medium enterprise segment.
- Perceived credit risk. Relatively few banks in emerging markets have access to credit bureau data; new women entrepreneurs generally have limited credit history, and they have constraints on access to collateral (for more on this issue, please read section on "Equal Property Ownership" in this appendix).
- Lack of technical expertise. Few banks are familiar with the obstacles facing women-owned businesses and how to meet their specific needs.<sup>74</sup>

Some banks have successfully been focusing on lending to women business owners. For example, the Global Banking Alliance for Women (GBA) is a membership organisation of banks and private-sector financial institutions that are committed to the growth of women's businesses.<sup>75</sup> The GBA member banks do not all evaluate the impact of the loans that they make on individual women-owned businesses (in terms of the effect of loans on business revenue, profit or growth), but they see positive returns for their own operations by focusing on this market.

For example, Wells Fargo, one of the largest financial services providers in the US, was the first financial services company in the country to create a national programme dedicated to supporting women-owned businesses. When Wells Fargo set up its women's loan programme in 1995, it had a goal to lend US\$1bn over three years to qualified women-owned small businesses. Due to overwhelming response, it lent over US\$1bn in the first year alone.<sup>76</sup> Since 1995, Wells Fargo has lent US\$34bn to hundreds of thousands of women business owners, supporting one of the country's fastest-growing segments.<sup>77</sup>

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72. See for example N A Goheer, *Women Entrepreneurs in Pakistan: How to Improve Their Bargaining Power*, International Labour Organisation: Geneva, 2003.

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74. "Women Entrepreneurs and Access to Finance: Global Profiles from Around the World", International Finance Corporation: Washington DC, 2006.

75. Global Banking Alliance for Women website: <http://www.gbaforwomen.org>

76. *Capital Access for Women: Profile and Analysis of U.S. Best Practice Programs*, Urban Institute: Washington DC, 2006.

77. Wells Fargo website, "Women Business Services". [https://www.wellsfargo.com/biz/women\\_diverse\\_business/women/index](https://www.wellsfargo.com/biz/women_diverse_business/women/index).

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## 3) Education and Training

### Primary and secondary Education, women

The literature on the impact of human capital on individual economic returns shows unequivocally that there is a positive effect of education on individual productivity and wages. Dollar and Gatti ("Gender Inequality, Income, and Growth: Are Good Times Good for Women?", 1999) found that an extra year of schooling could increase individual earnings by 10%.<sup>78</sup> In estimates of Mincer earnings functions for 98 countries, average returns for additional years of schooling were found to be above 17% worldwide, and are systematically higher in developing countries.<sup>79</sup> For girls, one extra year of schooling results in an average return of 9.8% in wages down the road, compared with 8.7% for men, although results vary by country.<sup>80</sup> Overall, empirical evidence from around the world shows that the social returns to the years of schooling of females are greater than the return to males.<sup>81</sup>

Although returns on girls' primary education in developing countries appear to be lower than for boys', women get a greater return on secondary education than men.<sup>82</sup> The lower return to girls' primary schooling in developing countries is puzzling for researchers, as the opposite is found in most transition countries. Patrinos and others posit that discrimination and other factors could cause women to accept lower wages.<sup>83</sup> Better-educated women (with secondary education) may be more able and willing to overcome discrimination and compete with men in the labour market, or there could be male-female differences in the quality of schooling.

In more developed economies such as the US, it has been found that more education for women has a dual effect on women's earnings.<sup>84</sup> It increases women's skills and productivity, and it reduces the gap in male and female earnings attributable to discrimination. Dougherty finds that discrimination accounts for about half of the differential in the returns to schooling.

Education also positively affects self-employment and entrepreneurship. One study in Pakistan shows that returns to non-farm enterprises grow by 30-35% when household members working at the enterprise have secondary education attainment.<sup>85</sup> The influence of education is different across countries, sectors and education levels, but its positive effects are generally confirmed by virtually all cross-country comparisons.<sup>86</sup>

78. See D Dollar and R Gatti (1999). The World Bank Development Research Group/ PREM Network. Also, for latest trends see: UNESCO, *Education For All - Global Monitoring Report 2009*, available at [www.unesco.org](http://www.unesco.org).

79. G Psacharopoulos and H A Patrinos, "Returns to Investment in Education: A Further Update", *Education Economics*, Vol. 12, No. 2, 2004, pages 111-134.

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81. T P Schultz, "Why Governments Should Invest More To Educate Girls", *World Development*, Vol. 30, Issue 2, February 2002, pages 207-225.

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85. T Kurosaki and H Khan, "Human Capital, Productivity, and Stratification in Rural Pakistan", *Review of Development Economics*, Vol. 10, No. 1, February 2006, pages 116-134.

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## Tertiary Education, women

Beyond primary and secondary education, higher learning has a large impact on earnings and job progression, especially for individuals employed in the non-farm sector. For OECD countries, the average individual returns of an additional year of tertiary education are 8-11%,<sup>87</sup> and this is even higher for many developing countries where studies have been conducted.<sup>88</sup> For example, in rural Pakistan, non-farm wages of those with tertiary education are 49% higher than those of the uneducated, and 30% higher even when comparing between individuals with the same kind of job.<sup>89</sup> Furthermore, in India, Indonesia, the Philippines and Vietnam, the wage gap between those with a tertiary education and those without is rising significantly.<sup>90</sup> Evidence from Latin America suggests that returns from secondary and tertiary education are going up more rapidly than those from primary education.<sup>91</sup>

An OECD study shows that workers with tertiary education are more likely to participate in the labour market, and have longer active working lives. This is especially true for women, where the gap in labour force participation between women with upper secondary and tertiary education is wider than for men. The effects of education on female labour force participation are relatively wide in all age groups studied (25-64 years).<sup>92</sup>

In Pakistan, women get far more economic returns on education (defined as earning increment from an extra year of schooling) than for men in all occupations except agriculture. Therefore, education reduces gender gaps in earnings. However, women's participation in the labour market increases only after ten years of education—and only about 10% of Pakistani women have had ten or more years of education (as of the early 2000s).<sup>93</sup>

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## Literacy Rate, women

An estimated 776m adults—or 16% of the world's adult population—lack basic literacy skills. About two-thirds of these are women. Gender disparities in adult literacy are widespread, especially in the countries with the lowest literacy rates. Gender and poverty often interact: in The Gambia, literacy rates ranged from 12% among extremely poor women to 53% for richer men. In seven Sub-Saharan African countries with particularly low adult literacy rates, the literacy gap between the poorest and wealthiest households is more than 40 percentage points. In India, literacy levels are lowest in the poorest states. Literacy rates are almost always lower in rural communities and regions than in urban ones. In Ethiopia, regional disparities in literacy rates range from 83% in the Addis Ababa region to 25% in the rural Amhara region.<sup>94</sup>

The ability to read and write has direct impact on the amount of information that a person can access or transmit for any purpose. The ability to absorb, manipulate and disseminate written information is crucial for anyone seeking to maximise the economic returns of their chosen activity, or even to be able to choose activities in the first place. A large portion of jobs in the formal sector—including virtually all those above the most basic level of responsibility—require workers to be proficient in reading and writing.<sup>95</sup>

The hindrance of illiteracy also bears upon entrepreneurs, especially those wishing to grow beyond the most basic small and informal businesses. For example, as in many countries, summaries of new business regulations in Cambodia are only offered to the public through newspapers or the Internet. Those who cannot keep abreast of quickly changing laws that apply to their businesses cannot adequately compete with those who are able to do so.<sup>96</sup>

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## Existence of SME Support/Development Training

Both developed and developing countries recognise the benefit of business development services and entrepreneurship training for SMEs. For example, when a 2002 OECD study found that there was “a positive correlation between the degree of management training and the bottom-line performance of an SME”, the Singapore government promptly began looking into ways to provide management training to SMEs.<sup>97</sup>

Entrepreneurship training appears to work for smaller enterprises in less developed business markets as well. A randomised control trial conducted in Peru added business training to a group lending programme for female microentrepreneurs and showed positive results.<sup>98</sup> The training led to improved business results for the treatment group of an average of 9% more sales a month. The treatment group improved its business knowledge and practices, such as keeping records of business activities and implementing innovations. The programme also improved repayment and client retention rates for the microfinance institution. For example, 78% of clients in the control group already had a perfect repayment rate, but an even higher percentage of the treatment group, 81%, were able to maintain a perfect repayment record.

Evaluations of several ILO/Start and Improve Your Business (SIYB) projects have shown positive results

94. *Education For All - Global Monitoring Report*, UNESCO, 2009.

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107. "End Violence Against Women and Girls: The Facts", UN Development Fund for Women: New York, 2010.

in terms of creating female employment and improvement in business performance. As of 2008, the SIYB programme is estimated to have trained 940,000 potential micro and small entrepreneurs, and created 1.2m jobs.<sup>99</sup>

Impact analysis from the SIYB programme in Sri Lanka indicates that women entrepreneurs trained in SIYB are more likely to have created new jobs than male participants in the programme. One-quarter of the women entrepreneurs increased employment in their businesses after SIYB training, compared with 8% of men.<sup>100</sup> In Vietnam, nearly 97% of the participants of the programme stated that their business performance had improved considerably, and nearly 49% said that their personal income for private consumption had increased. After participating in the programme, 56 business owners (out of 258 surveyed) had hired new employees, creating a total of 185 new jobs.<sup>101</sup> Impact studies of the same project showed that women who receive training are more ready to adopt business practices that increase profits, grow businesses and create jobs.<sup>102</sup>

Despite these successes, others have argued that some business development services training and support programmes to strengthen micro- and small enterprises have been of limited quality, accessibility, and effectiveness,<sup>103</sup> and that few programmes have focused explicitly on building women's entrepreneurship skills.<sup>104</sup>

Overall, in constructing this Index, the presence of training programs for SMEs was seen as positive. The indicator measures not only the availability of training (the extent to which training is geographically available), but also its cost (whether it is affordable to the majority of intended beneficiaries), women's access to such programmes, timing (to take into account women's time shared between work, household and children), and if training is culturally appropriate.

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## 4) Women's Legal and Social Status

### Addressing Violence Against Women

Beyond constituting a human rights violation and causing harm and suffering, violence against women and girls is associated with measurable losses in economic terms, both on an individual and on an aggregate level.<sup>105</sup> It has a demonstrable negative effect on female earnings and on women's ability to remain employed, in terms of longer unemployment periods, higher job turnover, lower income, and more health issues that negatively affect their job productivity.<sup>106</sup>

This in turn negatively affects economic growth. Violence against women has enormous direct and indirect costs for survivors, employers and the public sector in terms of health, police, legal and related expenditures, as well as lost wages and productivity.<sup>107</sup> According to a study in Uganda, about 9% of

108. *Intimate Partner Violence: High Costs to Households and Communities*, International Centre for Research on Women: Washington DC, 2009.

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117. The UN Secretary-General's Database on Violence against Women is maintained by The Division for the Advancement of Women/Department of Economic and Social Affairs (DAW/DESA), which functions as the secretariat of the database. The primary source of information for the database is the responses received from member states to the questionnaire on violence against women, of September 2008, and subsequent updates. <http://webapps01.un.org/vawdatabase/home.action>

violent incidents forced women to lose time from paid work, amounting to around 11 days a year.<sup>108</sup> Annual costs of intimate partner violence were calculated at US\$5.8bn in the US<sup>109</sup> and US\$1.4bn in Canada.<sup>110</sup> In Australia, in terms of productivity losses alone, violence against women and children is estimated at US\$433m per year. When combined with costs in six other categories, the cost of such violence reaches US\$7bn.<sup>111</sup> In Fiji, the annual estimated cost was US\$135.8m, or 7% of GDP in 2002.<sup>112</sup> The aggregate negative effect of female productivity loss due to violence has been estimated to be equivalent to 1.6% of Nicaragua's GDP and 2% of Chile's GDP.<sup>113</sup> It should be noted that the economic costs of violence against women cannot be directly compared between economies, owing to differing methodologies and assumptions in research.

Some progress has been made in measuring gender-based violence—most notably through a WHO multi-country study (2005),<sup>114</sup> demographic and health surveys, and international violence against women surveys—but it is difficult to ascertain accurately the full extent of violence against women, owing to frequent underreporting and differences in how violence is measured between countries, including intimate partner violence.<sup>115</sup> However, the presence of clear and specific legislation against it can help to determine the degree of political will and how societies view and address the problem.<sup>116</sup>

The Women's Economic Opportunity Index bases this indicator on the existence of legislation on violence against women captured in the UN Secretary-General's database on violence against women,<sup>117</sup> which is a first step towards capturing comparable cross-country information on such issues.

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## Women's Freedom of Movement

Mobility is a significant factor in access to economic resources, education, health and other central elements influencing women's empowerment. Increasingly, it is recognised that a woman's ability to travel easily is an important factor in accessing economic opportunities. Restrictions on a woman's mobility may limit travel to markets, and reduce her networking opportunities. This also affects her access to business information and networks. It is useful to note that spaces where information is exchanged are not necessarily gender-neutral.<sup>118</sup> For example, in Albania, market information is often received through networking with colleagues in local coffee shops. These coffee shops are considered male spaces, and women do not comfortably congregate there. Similarly, in rural Uganda, men network in drinking clubs, spaces women are restricted from entering.<sup>119</sup>

The International Centre for Research on Women (ICRW) has recognised that access to non-financial services is as important as financial services to women to access economic opportunities.<sup>120</sup> Such services include market information and access, management and financial training, peer networks and leadership skills. Women entrepreneurs in developing countries have themselves identified a need for education and skills, including specialised training, financial advice, business counselling and marketing support for their products and services.<sup>121</sup> However, if women's mobility is limited, access to such support will also be reduced.

Limited mobility could stem from economic constraints. For example, women may not own or have access to private means of transport, and hence are reliant on public transport or walking.<sup>122</sup> Mobility could be constrained by legal and cultural factors. The Women's Economic Opportunity Index does not look directly at the issues of women and transport, in part because there is little sex-disaggregated data on the subject; the index considers infrastructure risk broadly under the "General Business Environment" category.

Legal and cultural restrictions on travel that apply only to women are, however, a gender-specific constraint that the Index attempts to address. The indicator is sourced from the OECD Development Centre, which constructed a "Women's Freedom of Movement" indicator for its Social Institutions and Gender Index.<sup>123</sup> The indicator is a qualitative assessment made by the OECD Development Centre, based on country analyses done by the team.

It is acknowledged that in certain contexts—notably in South Asia, and the Middle East and North Africa—individual identity is subordinated to relationships and transactions with others, and a woman's wellbeing is bound to that of the larger household.<sup>124</sup> As one study notes, in such a context, women's long-term interests may be better served by preserving household solidarity and co-operation rather than meeting one's personal needs, and the system penalises any attempt at autonomous or individualistic forms of behaviour.<sup>125</sup> It is also recognised that observed mobility cannot be uncritically equated with a notion of "freedom of movement", as it may reflect economic necessity rather than preference.<sup>126</sup>

### Further Reading

L Aljounaidi, "Gender and Transport in MENA - Case Studies from West Bank, Gaza and Yemen", MENA Knowledge and Learning, Quick Notes Series, Number 21, World Bank: Washington DC, March 2010.



*Rural Poverty Assessment: Near East and North Africa*, International Fund for Agricultural Development: Rome, August 1999.

## Adolescent Fertility Rate

The literature suggests that there is a negative correlation between adolescent motherhood and economic opportunity for young women. For example, Klepinger et al (1999) analysed data from a sample of women in the US National Longitudinal Survey of Youth, and found that adolescent fertility substantially reduces years of formal education and work experience. These reductions in human capital resulted in a significant effect on wages at the age of 25.<sup>127</sup> Other studies in the US attribute a large part of the negative economic consequences to prior social and economic disadvantages, and not to teenage child-bearing.<sup>128</sup> The main empirical challenge in assessing the impact of early childbearing is to isolate the causal impact of becoming a young mother from the mother's socio-economic background.

In developing countries, there is empirical evidence that suggests a negative correlation between adolescent motherhood and decreased economic opportunity for young women. A four-country study in Chile, Barbados, Guatemala and Mexico shows evidence from all four countries that adolescent motherhood is associated with adverse socio-economic conditions and poor earning opportunities for the teenage mother.<sup>129</sup> After controlling for the mother's schooling and her wealth as a child, both the Guatemala and the Mexico studies found that adolescent child-bearing was positively associated with poverty indicators (measured by an index of housing quality in Guatemala, and an index of housing quality and socio-economic standing in Mexico). The Chile study suggests that early childbearing and closely associated factors can have significant economic costs, especially for poor mothers who need those earnings most. Early childbearing seems to entrench the poverty trajectory of poor women.

Research shows that most very young mothers work in the informal sector or perform unpaid economic activity in the home.<sup>130</sup> Young married mothers in developing countries tend to be primarily responsible for household-related tasks, and they have limited access to productive resources such as land, housing, credit, water and agricultural technical assistance.<sup>131</sup> All these constraints add up to limit a young woman's opportunities to access jobs, earn an income and improve her livelihood.

### Further Reading

*Giving Girls Today and Tomorrow: Breaking the Cycle of Adolescent Pregnancy*, UN Population Fund: New York, 2007.

## Property Ownership Rights

Property ownership is still very unequal between women and men in many countries. This is due to a combination of discriminatory inheritance practices, unequal access to land markets and gender-biased land reform.<sup>132</sup> For women, this is a double blow in terms of not having sufficient control over resources to increase agricultural productivity and food security,<sup>133</sup> and reducing their ability to access income-generating opportunities through non-farm business, especially through the use of immovable assets as collateral for business loans.<sup>134</sup>

127. D Klepinger, S Lundberg and R Plotnick, "How Does Adolescent Fertility Affect the Human Capital and Wages of Young Women?", *Journal of Human Resources*, Vol. 34, No. 3, summer 1999, pages 421-448.

128. A T Geronimus and S Korenman, "The Socioeconomic Consequences of Teen Childbearing Reconsidered", PSC Research Report No. 90-190, September 1990.

129. M Buvinic, "The Costs of Adolescent Childbearing: Evidence from Chile, Barbados, Guatemala and Mexico", *Studies in Family Planning*, Vol. 29, No. 2, The Population Council, 1998.

130. *Adolescent Girls' Livelihoods*, Population Council and International Centre for Research on Women: New York and Washington DC, 2000.

131. S Mathur, M Greene and A Malhotra, *Too Young to Wed: The Lives, Rights, and Health of Young Married Girls*, International Centre for Research on Women: Washington DC, 2003.

132. *2009 World Survey on the Role of Women in Development: Women's Control over Economic Resources and Access to Financial Resources, including Microfinance*, UN Department of Economic and Social Affairs Division for the Advancement of Women, ST/ESA/326, UN: New York, 2009.

133. C Grown, G Rao Gupta and A Kes, *Taking Action: Achieving Gender Equality and Empowering Women. Report of the Millennium Project Task Force on Education and Gender Equality*, Earthscan for the UN Task Force on Education and Gender Equality: London, 2005.

134. A Ellis, C Manuel and C M Blackden, *Gender and Economic Growth in Uganda: Unleashing the Power of Women*, Directions in Development, World Bank: Washington DC: 2006.

135. E Katz and J S Chamorro, "Gender, Land Rights, and the Household Economy in Rural Nicaragua and Honduras", presented at the annual conference of the Latin American and Caribbean Economics Association, Puebla, Mexico, October 9th-11th 2003.

136. K Mason and H Carlsson, "The impact of gender equality in land rights on development", presented at the conference on "Human rights and development: towards mutual reinforcement", hosted by the New York University School of Law, New York, March 1st 2004.

137. A Quisumbing and B De la Brière, "The impact of PROGRESA on intra-household decision-making and relative schooling achievements of boys and girls, part I", in *The Impact of PROGRESA on Women's Status and Intra-household Relations*, M Adato et al, International Food Policy Research Institute: Washington DC, 2000.

138. H Fleisig, M Safavian and N de la Peña, *Reforming Collateral Laws to Expand Access to Finance*, World Bank: Washington DC, 2006.

139. K Deininger and S Jin, "Land Sales and Rental Markets in Transition: Evidence from Rural Vietnam", American Agricultural Economics Association (new name from 2008: Agricultural and Applied Economics Association) Annual meeting, July 24th-27th 2005, Providence RI 19359. K Deininger, D A Ali and T Alemu, "Assessing the Functioning of Land Rental Markets in Ethiopia", *Economic Development and Cultural Change*, Vol. 57, No. 1, University of Chicago Press, October 2008, pages 67-100.

140. *Innovation for Women's Empowerment and Gender Equality*, International Centre for Research on Women: Washington DC, 2009.

141. C Deere and M Leon, *Empowering Women: Land and Property Rights in Latin America*, University of Pittsburgh, 2001. B Argawal, *A Field of One's Own. Gender and Land Rights in South Asia*, Cambridge University Press, 1994.

Comparative analysis of data from Honduras and Nicaragua suggests that women gain greater control over agricultural income, gain higher shares of business and labour market earnings, and more frequently receive credit if they secure more land rights.<sup>135</sup> There is evidence that women's employment and productivity increases as a result of more secure property rights;<sup>136</sup> in addition, their children's health and education improves.<sup>137</sup>

For a female entrepreneur, not having full legal ownership rights to land and property is an obstacle when she seeks to borrow capital from banks. This is because in most developing countries, only land and other immovable property is accepted as bank collateral. One way around this is for *movable* property, such as inventory, equipment or even jewellery to become accepted as collateral. Such collateral reform may be disproportionately beneficial to women, as without being able to use movable property as collateral for loans, borrowers end up paying higher unsecured interest rates.<sup>138</sup>

Separately, innovative land reform programmes around the world, for example in Vietnam and Ethiopia, are helping women to gain more control over the use and disposal of land.<sup>139</sup> Similar land titling exercises took place in Peru in the 1990s, which mandated that married couples receive joint land titles. More than 50% of the beneficiaries of this policy were women, who then gained access to government-provided credit, and saw an improvement of employment prospects.<sup>140</sup>

However, legal rights alone are not enough, if long-established customs prevent them from taking control of land and other productive assets.<sup>141</sup> Therefore, the Women's Economic Opportunity Index indicator on women's right to property ownership looks not only at the legal codes, but also customary practice in each country. Such a qualitative assessment may not be fully accurate, but neither does only looking at the law tell us the full picture. By combining the two types of information, the Index seeks to provide a global overview on the extent of women's property rights, and we hope that this will be a starting point for further empirical research.

### Further Reading

Gender and Land Rights Database, UN Food and Agriculture Organisation, 2010. <http://www.fao.org/gender/landrights>

E Field and M Torero, "Do property titles increase credit access among the urban poor? Evidence from a nationwide titling program", Harvard University Department of Economics, 2006.

## Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) Ratification

The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) was first adopted by the UN General Assembly in 1979. It is the only international instrument that comprehensively addresses women's rights within political, civil, cultural, economic and social life. Consisting of a preamble and 30 articles, it defines discrimination against women and sets up an agenda for national action to end such discrimination. Of 192 UN member countries, 186 have ratified the convention as of May 2010. Among those that have not signed the convention are the US, Iran, Sudan and Somalia.

The convention defines discrimination against women as "any distinction, exclusion or restriction



made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field." It requires all states parties to take "all appropriate measures, including legislation, to ensure the full development and advancement of women, for the purpose of guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms on a basis of equality with men" (Article 3).<sup>142</sup> This includes not just overturning discriminatory laws, but also introducing new gender-sensitive laws and policies, changing the attitudes, practices and procedures within governments, ensuring that private organisations and individual citizens do not discriminate against women, and changing harmful cultural stereotypes. The convention therefore takes the conditions of women's actual lives, rather than the wording of laws, as the true measure of whether equality has been achieved.

The reason why this indicator only looks at ratification and not implementation is because many of the areas covered by CEDAW are incorporated throughout the indicators of the Women's Economic Opportunity Index. Where possible, those indicators have not only looked at legal or operational frameworks, but also examined the situation for women in practice. The indicator created by the Economist Intelligence Unit with advice from the UN Development Fund for Women (UNIFEM), is on a progressive point scale, giving more points to countries that have ratified CEDAW without reservations (as opposed to those that have signed, but with reservations),<sup>143</sup> and the most points to a country that has also signed CEDAW's Optional Protocol. This obligates states parties to grant women the right to petition or complain about rights violations under CEDAW to the Committee on the Elimination of Discrimination Against Women. It also enables the committee to conduct enquiries into grave or systematic abuses of women's human rights in countries that become states parties to the Optional Protocol.<sup>144</sup> This is important, as in states that have not signed the Optional Protocol the committee monitoring CEDAW compliance does not have the authority to enforce its recommendations. This lack of authority, coupled with gaps between the formal, *de jure* situation and the reality in practice, has led some to question the extent of CEDAW's international impact.

However, according to human rights watch group Amnesty International, the treaty has encouraged the development of citizenship rights in Botswana and Japan, inheritance rights in Tanzania, and property rights and political participation in Costa Rica. CEDAW has also fostered development of domestic violence laws in Turkey, Nepal, South Africa, and South Korea, and anti-trafficking laws in Ukraine and Moldova.<sup>145</sup>

Further, a meta-analysis of the effects of countries ratifying international gender equality treaties and the gender wage gap reveals a significant narrowing of the wage gap between women and men in countries that are party to CEDAW, as well as the ILO's Convention 111 on non-discrimination in employment.<sup>146</sup>

142. UN Development Fund for Women website: [http://www.unifem.org/cedaw30/about\\_cedaw](http://www.unifem.org/cedaw30/about_cedaw) (accessed May 7th 2010).

143. For a critique of CEDAW's reservation system, see J Riddle, "Making CEDAW Universal: A Critique of CEDAW's Reservation Regime under Article 28 and the Effectiveness of the Reporting Process", *The George Washington International Law Review*, Vol. 34, No. 3, 2002, George Washington University Law School: Washington DC.

144. *ibid.*

145. Amnesty International USA website: <http://www.amnestyusa.org/violence-against-women/ratify-the-treaty-for-the-rights-of-women-cedaw/page.do?id=1108216> (accessed May 7th 2010).

146. D Weichselbaumer and R Winter-Ebmer, "The Effects of Competition and Equal Treatment Laws on Gender Wage Differentials", *Economic Policy*, Vol. 22, No. 50, April 2007, pages 235-287.

**Further Reading**

A M Goetz *et al* (eds.), *Progress of the World's Women 2008/2009: Who Answers to Women?*, UN Development Fund for Women: New York, 2008.

L Landsberg-Lewis (ed.), *Bringing Equality Home: Implementing the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)*, UN Development Fund for Women: New York, 1998.

## Appendix II

### Sources and definitions of the Women's Economic Opportunity Index

Where the quantitative or survey data have missing values, the Economist Intelligence Unit has estimated the scores

## 1) Labour policy and practice

This category comprises two subcategories: Labour policy and Labour practice

### 1a) Labour Policy

Indicator	Source	Year	Indicator definitions and construction
Equal pay for equal work: ILO Equal Remuneration Convention (No 100); country progress in aligning national policy with the terms of the Convention	Creation of a coding and scoring scheme by the Economist Intelligence Unit based on International Labour Organisation documents	2003-09	<p>Equal pay, codified in law, is a principal step in providing a level playing field for women. This indicator is a composite score that considers whether a country has ratified and domesticated the Convention, and whether it has met the Convention's stipulations, as noted by the ILO. This indicator therefore assesses a country's compliance with all terms of the Convention. The Economist Intelligence Unit has created a coding scheme based on the ILO's annual assessments (noted in the Comments of the Committee of Experts on the Application of Conventions and Recommendations) of a country's progress in meeting the Convention's terms.</p> <p>Indicator creation: A country receives 1 point for each step it has taken to align national policy with the Convention, as follows:</p> <ol style="list-style-type: none"> <li>1) Ratification of the Convention</li> <li>2) Establishment of government policy and an organisation/committee to promote convention principles</li> <li>3) Principle of equality of remuneration domesticated in labour law</li> <li>4) Principle of equal value domesticated in labour law</li> <li>5) Job appraisal/evaluation mechanisms</li> <li>6) Co-operation with workers and employers' organisations to involve them in achieving wage equality</li> <li>7) Direct/indirect acknowledgement of inequality through government statements/studies/information supplied to the ILO</li> <li>8) Law inspection/enforcement mechanisms</li> </ol> <p>The scores are added to determine the number of steps governments have taken to ensure equality of pay (a higher score implies better progress in meeting the terms of the Convention). Countries that have not ratified the Convention have been assessed by the Economist Intelligence Unit on the same criteria listed above.</p> <p>The maximum score a country can receive is 8, where 8= most favourable.</p>

Indicator	Source	Year	Indicator definitions and construction
Non-discrimination: ILO Discrimination (Employment and Occupation) Convention (No 111); country progress in aligning national policy with the terms of the Convention	Creation of a coding and scoring scheme by the Economist Intelligence Unit based on International Labour Organisation documents	2003-09	<p>ILO Discrimination (Employment and Occupation) Convention (No. 111); Country progress in aligning national policy with the terms of the Convention. Equal opportunity in employment, codified in law, is a principal step in providing a level playing field for women. This indicator is a composite score considering whether a country has ratified and domesticated the Convention, and whether it has met the Convention's stipulations, as noted by the ILO. This indicator will therefore assess a country's compliance with all the terms of the Convention. The Economist Intelligence Unit has created a coding scheme based on the ILO's annual assessments (noted in the Comments of the Committee of Experts on the Application of Conventions and Recommendations) of a country's progress in meeting the Convention's terms.</p> <p>Indicator creation: A country receives 1 point for each step it has taken to align policy with the Convention, as follows:</p> <ol style="list-style-type: none"> <li>1) Ratification of the Convention</li> <li>2) Acknowledgement of inequality and discrimination through government statements/studies/information supplied to the ILO</li> <li>3) Establishment of government policy and organisations/committees aimed at achieving equality and promoting convention principles</li> <li>4) Principles of the Convention domesticated in labour or other laws</li> <li>5) Neutrality of national laws (that is, national laws are in accordance with the principles of the convention)/Special Protective Measures are not in violation of the Convention</li> <li>6) Legal provisions on sexual harassment</li> <li>7) All categories of workers protected under law</li> <li>8) Co-operation with workers and employers' organisations to promote and accept principles of the Convention using all means, including education and training</li> <li>9) Inspection/enforcement mechanisms</li> </ol> <p>The scores are then added to determine the number of steps governments have taken to ensure equality of opportunity (a higher score implies better progress in meeting the terms of the Convention). Countries that have not ratified the Convention have been assessed by the Economist Intelligence Unit on the same criteria listed above.</p> <p>The maximum score a country can receive is 9, where 9= most favourable.</p>
Maternity and paternity leave and provision	Creation of a coding and scoring scheme by the Economist Intelligence Unit based on documents from the International Labour Organisation and Social Security Online	2009 (current legislation)	<p>This is a composite maternity and paternity leave and maternity benefits coverage indicator that is based on information from the listed sources. The scoring is as follows:</p> <ol style="list-style-type: none"> <li>0= No paid maternity leave (regardless of length of maternity leave)</li> <li>1= Employer-funded benefits (regardless of length of maternity leave)</li> <li>2= Mixed systems (contributions from both employers and public funds) and less than 14 weeks maternity leave</li> <li>3= Mixed systems (contributions from both employers and public funds) and at least 14 weeks maternity leave; or less than 14 weeks maternity leave, with maternity leave benefits covered by social insurance or public funds</li> <li>4= At least 14 weeks maternity leave, with maternity leave benefits covered by social insurance or public funds</li> </ol> <p>Countries score bonus points if they have schemes in place for entrepreneurs. That is, if countries have mixed systems for entrepreneurs, an additional 1 point is added to the scoring system above. If they have public funding of maternity leave for entrepreneurs (social insurance or public funds) an additional 2 points are added to the scoring system above.</p> <p>Countries will score one extra bonus point if a country's government mandates paternity leave.</p> <p>The maximum score a country can receive is 7, where 7= most favourable.</p>

Indicator	Source	Year	Indicator definitions and construction
Legal restrictions on job types for women	Creation of a coding and scoring scheme by the Economist Intelligence Unit based on documents from the International Labour Organisation and the World Bank Group's <i>Women, Business and the Law Database</i>	2009 (current legislation)	<p>Any limitation on a woman's ability to work in any economic sector affects economic opportunity. This indicator considers formal restrictions, as noted in black-letter law.</p> <p>Indicator creation: A country receives 1 point for each of the following types of job restrictions it imposes on women in its legislation:</p> <ol style="list-style-type: none"> <li>1) Restrictions on the lifting of heavy weights, arduous work or labour beyond a woman's strength</li> <li>2) Restrictions on work with hazardous materials (chemicals, lead gases, etc.)</li> <li>3) Restrictions on work that threatens a woman's future maternity/reproductive functions</li> <li>4) Restrictions on work that threatens a woman's general mental and physical health (dangerous, harmful or injurious work)</li> <li>5) Restrictions on work that is against a woman's morals</li> <li>6) Restrictions on manual work in mines, quarries, underground or in water</li> <li>7) Restrictions on operating or utilising certain machinery</li> <li>8) There are no explicit restrictions on women in the labour code, but the possibility of a restriction is implied</li> </ol> <p>The scores are then added to determine the number of job restrictions a country may impose on women (a higher score implies a greater number of restrictions). If no restrictions are imposed, a country receives a score of 0.</p> <p>The maximum score a country can receive is 8, where 8= least favourable.</p>
Differential between the statutory pensionable (retirement) age between men and women	Creation of a coding and scoring scheme by the Economist Intelligence Unit based on documents from the International Labour Organisation and Social Security Online	2009 (current legislation)	<p>Certain countries have legislated a differentiated retirement age for men and women (that is, the statutory pensionable age may be different for men and women). In some countries, it is necessary (mandatory) to retire at the statutory pensionable age. Differentiated retirement ages are sometimes conceived as a social protection measure for women. However, if there is a difference in retirement ages between men and women, women's economic opportunities may be affected. This is especially so since women have a longer life expectancy than men but typically have lower retirement savings and/or pensions because of lower lifetime earnings.</p> <p>The scoring for this indicator is as follows:</p> <ol style="list-style-type: none"> <li>1= Difference of 5 or more years in the statutory pensionable (retirement) age between men and women (mandatory)</li> <li>2= Difference of 3 to 4.9 years in the statutory pensionable (retirement) age between men and women (mandatory)</li> <li>3= Difference of up to 3 years in the statutory pensionable (retirement) age between men and women (mandatory)</li> <li>4= Difference of 5 or more years in the statutory pensionable (retirement) age between men and women (not mandatory)</li> <li>5= Difference of 3 to 4.9 years in the statutory pensionable (retirement) age between men and women (not mandatory)</li> <li>6= Difference of up to 3 years in the statutory pensionable (retirement) age between men and women (not mandatory)</li> <li>7= No difference in statutory pensionable (retirement) age between men and women (regardless of whether it is mandatory or not to retire)</li> </ol> <p>The maximum score a country can receive is 7, where 7= most favourable.</p>

## 1b) Labour Practice

Indicator	Source	Year	Indicator definitions and construction
Equal pay for equal work: ILO Equal Remuneration Convention (No 100); country progress in enforcing the provisions of the Convention	Creation of a coding and scoring scheme by the Economist Intelligence Unit based on International Labour Organisation documents	2003-09	<p>Equal pay, codified in law, is a principal step in providing a level playing field for women. This indicator is a composite score that considers whether a country is enforcing the Convention's stipulations, as noted by the ILO. This indicator therefore assesses a country's compliance with all terms of the Convention. The Economist Intelligence Unit has created a coding scheme based on the ILO's annual assessments (noted in the Comments of the Committee of Experts on the Application of Conventions and Recommendations) of a country's progress in meeting the Convention's terms.</p> <p>Indicator creation: A country receives 2 points if the ILO "Notes with satisfaction" each step (see below) the country has taken to enforce the terms of the Convention; a country receives 1 point if the ILO "Notes, Notes with interest, Welcomes, or Looks forward to" each step the country has taken to enforce the terms of the Convention; or a country receives no points if the ILO "Notes with concern, Regrets, Urges, Asks, Reminds, Reiterates, Repeats the request, Requests, Drew attention to" each of the following issues:</p> <ol style="list-style-type: none"> <li>1) Government policy and organisation/committee to promote Convention principles</li> <li>2) Principle of equality in remuneration in practice</li> <li>3) Principle of equal values in practice</li> <li>4) Job appraisal/evaluation mechanisms</li> <li>5) Co-operation with workers and employers' organisations to involve them in achieving wage equality</li> <li>6) Law inspection/enforcement mechanisms</li> </ol> <p>The scores are then added to determine the number of steps governments have taken to ensure the enforcement of the principle of equality of pay (a higher score implies better progress in enforcing the terms of the Convention). Countries that have not ratified the Convention have been assessed by the Economist Intelligence Unit on the same criteria listed above.</p> <p>The maximum score a country can receive is 12, where 12= most favourable.</p>
Non-discrimination: ILO Discrimination (Employment and Occupation) Convention (No 111); country progress in enforcing the provisions of the Convention	Creation of a coding and scoring scheme by the Economist Intelligence Unit based on International Labour Organisation documents	2003-09	<p>Equal opportunity for employment, codified in law, is a principal step in providing a level playing field for women. This indicator is a composite score which considers if a country is enforcing the Convention's stipulations, as noted by the ILO. This indicator therefore assesses a country's compliance with all the terms of the Convention. The Economist Intelligence Unit has created a coding scheme based on the ILO's annual assessments (noted in the Comments of the Committee of Experts on the Application of Conventions and Recommendations) of a country's progress in meeting the Convention's terms.</p> <p>Indicator creation: A country receives 2 points if the ILO "Notes with satisfaction" each step the country has taken to enforce the terms of the Convention; a country receives 1 point if the ILO "Notes, Notes with interest, Welcomes, or Looks forward to" each step the country has taken to enforce the terms of the Convention; or a country receives no points if the ILO "Notes with concern, Regrets, Urges, Asks, Reminds, Reiterates, Repeats the request, Requests, Drew attention to" each of the following issues:</p> <ol style="list-style-type: none"> <li>1) Establishment of government policy and organisations/committees aimed at achieving equality and promoting Convention principles</li> <li>2) Principle of the Convention domesticated in labour or other laws</li> <li>3) Legal provisions on sexual harassment</li> <li>4) Co-operation with workers and employers' organisations to promote and accept principles of the Convention using all means including education and training</li> <li>5) Inspection/enforcement mechanisms</li> </ol> <p>The scores are then added to determine the number of steps governments have taken to ensure the enforcement of the principle of equality of pay (a higher score implies better progress in enforcing the terms of the Convention). Countries that have not ratified the Convention have been assessed by the Economist Intelligence Unit on the same criteria listed above.</p> <p>The maximum score a country can receive is 10, where 10= most favourable.</p>

Indicator	Source	Year	Indicator definitions and construction
Degree of <i>de facto</i> discrimination against women in the workplace	World Economic Forum, <i>Executive Opinion Survey 2009</i>	2009	<p>Greater discrimination may discourage women from working and/or impede their career progress. This may either encourage them to set up their own business or push them out of the workforce. This indicator is proxied by the World Economic Forum's "Ability of women to rise to enterprise leadership".</p> <p>Indicator based on survey data, with responses on a 1 to 7 scale (1= worst score, 7= best score). The survey question asks "In your country, do businesses provide women the same opportunities as men to rise to positions of leadership?", where 1= No, women are unable to rise to positions of leadership, and 7= Yes, women are often in management positions.</p> <p>The maximum score a country can receive is 7, where 7= most favourable.</p>
Availability, affordability and quality of childcare services, as well as the role of the extended family in providing childcare	Economist Intelligence Unit analyst qualitative assessment	2010	<p>In many societies, a disproportionate share of unpaid work falls on women. Access to childcare therefore enhances women's employment or entrepreneurship opportunities.</p> <p>This indicator considers the availability, affordability (including the price of childcare as a percent of average wages) and quality of childcare services. Formal childcare is used to describe the care provided to a child by someone other than a parent or guardian. Care can be provided in a licensed childcare centre or by a licensed family child care provider (such as an au pair or nanny). For purposes of this evaluation early childhood education (pre-school) is considered childcare. Older children may receive child day-care services when they are not in school, generally through before-school and after-school programmes or private summer school programmes. Both public and private provision of childcare have been considered when scoring this question.</p> <p>The indicator also considers the role of the extended family in providing childcare (the extended family plays an important role in providing childcare in many emerging markets). The extended family in this case only includes adults and not children—in some developing countries children, especially girls, may be tasked with looking after their siblings. Family-based childcare arrangements may restrict girls' future economic opportunities if girls (but not boys) are taken out of school to look after their younger siblings.</p> <p>The scoring for this indicator is as follows:</p> <p>1= Professional childcare is expensive, available for only a small minority and of low quality; or the extended family is unwilling to provide childcare, owing to strong and widely prevalent societal/cultural barriers to women working</p> <p>2= Professional childcare has two of the three following conditions: it is expensive, difficult to obtain, or of low quality; or the extended family is generally unwilling to provide childcare, owing to societal/cultural barriers to women working. The extended family may find it difficult to provide childcare if they themselves work or due to distance</p> <p>3= Professional childcare is moderately affordable, often available and of reasonable quality; or the extended family is willing to provide childcare but may be able to do so only occasionally because they themselves work, or due to distance</p> <p>4= Professional childcare meets two of the three following conditions: it is affordable, easily available and of high quality; or the extended family is willing to provide childcare and is able to do so with only some difficulty</p> <p>5= Professional childcare is affordable, easily and widely available, and of a high quality; or the extended family is willing and able to provide childcare</p> <p>The maximum score a country can receive is 5, where 5= most favourable.</p>



## 2) Access to Finance

Indicator	Source	Year	Indicator definitions and construction
Building credit histories (a composite measure of the ability to build a credit history)	World Bank Group, <i>Doing Business Project</i>	2009	<p>This indicator combines gender-sensitive elements from two of the World Bank Group's Doing Business "Getting Credit" measures—Depth of credit information and Legal rights to credit—into a single, composite indicator. This measure is not gender-disaggregated, but is useful in establishing the credit environment in which women participate.</p> <p>Indicator construction: A country receives 1 point for each of the following measures that it meets:</p> <ol style="list-style-type: none"> <li>1) Data on both firms and individuals are distributed.</li> <li>2) Both positive and negative data are distributed.</li> <li>3) The registry distributes credit information from retailers, trade creditors or utility companies, as well as financial institutions.</li> <li>4) Data on all loans below 1% of income per head are distributed.</li> <li>5) A business can use moveable assets as collateral, while keeping possession of the assets; and financial institutions accept such assets as collateral.</li> <li>6) Microfinance institutions are providers of information to private credit bureaus or public credit registries.</li> </ol> <p>The points are added and then multiplied by the percentage of the adult population covered by either private credit bureaus or public credit registries—whichever is higher. OECD countries (with the exception of South Korea, Mexico and Turkey), as well as Slovenia (a euro zone member), Hong Kong and Singapore score a 1 for the Microfinance data in credit bureaus issue, owing to the depth of their financial markets. Their financial sectors function smoothly, with no market failure for people with low incomes, implying that microfinance is not required as a banking service.</p>
Private sector credit as a percent of Gross Domestic Product	International Monetary Fund, <i>International Financial Statistics</i>	2009	<p>This indicator has been banded to reflect both risk (unsustainable levels of credit that could result in macroeconomic instability), as well as poor financing conditions (low levels of credit availability).</p> <p>The scoring for this indicator is as follows:</p> <ol style="list-style-type: none"> <li>1= Private sector credit is less than 15% of GDP, or greater than 200% of GDP</li> <li>2= Private sector credit is 15-29% of GDP, or 150-199% of GDP</li> <li>3= Private sector credit is 30-49% of GDP, or 125-149% of GDP</li> <li>4= Private sector credit is 50-69% of GDP</li> <li>5= Private sector credit is 70-124% of GDP</li> </ol> <p>The maximum score a country can receive is 5, where 5= most favourable.</p>

Indicator	Source	Year	Indicator definitions and construction
Women's access to finance programmes (availability of outreach programmes to women that target the provision of financial services through either government initiatives or private lenders)	Economist Intelligence Unit analyst qualitative assessment	2010	<p>This question assesses three types of programmes:</p> <ol style="list-style-type: none"> <li>1) Initiatives to provide financial accounts to women (for example, current accounts, savings accounts and deposit accounts)</li> <li>2) Outreach efforts aimed at improving women entrepreneurs' access to credit/loans/lines of credit, etc.</li> <li>3) Provision of financial literacy and/or risk-management programmes to women</li> </ol> <p>This indicator assesses the ability of women employed in the formal sector, as well as women entrepreneurs (self-employed), to access the three programmes. Provision of these programmes is by the formal financial sector only. Microfinance lending/institutions are excluded from the analysis.</p> <p>The scoring for this indicator is as follows:</p> <p>1= None of the three programmes are available</p> <p>2= Only one of the three programmes is available, but it is limited in scope (less than 20% of women in the formal sector have access)</p> <p>3= Two of the three programmes are available, but they are modest in scope (about 50% of women in the formal sector have access)/or only one of the three programmes is available, but it is reasonably broad in scope (about 70% of women in the formal sector have access)</p> <p>4= Two of the three programmes are available, and they are reasonably broad in scope (about 70% of women in the formal sector have access)/or women's access to financial services is already very broad, so these programmes are largely unnecessary</p> <p>5= All three programmes are available, they are comprehensive in scope/or women's access to financial services is already widespread, so these programmes are unnecessary</p> <p>The maximum score a country can receive is 5, where 5= most favourable.</p>
Delivering financial services	Consultative Group to Assist the Poor, Financial Access 2009	2009	<p>This indicator combines elements from Consultative Group to Assist the Poor's Financial Access report for 2009.</p> <p>Indicator creation: A country receives 1 point for each of the following measures that it fulfils:</p> <ol style="list-style-type: none"> <li>1) Provision of basic, low-fee accounts for low-income clients</li> <li>2) If private operators can provide financial services at post offices</li> </ol> <p>The points are added to obtain the final score, which ranges from 0 to 2 (a three-point scale). Singapore and Hong Kong (China) score a 1 on whether private operators can provide financial services at post offices. This is because they are city-states, which obviates the geographic-based need for financial service provision at post offices.</p> <p>The maximum score a country can receive is 2, where 2= most favourable.</p>

### 3) Education and training

Indicator	Source	Year	Indicator definitions and construction
School life expectancy (primary and secondary); women	UN Educational, Scientific and Cultural Organisation	2008/2009 data unless otherwise indicated in the Women's Economic Opportunity model	<p>Education has an impact on labour market and entrepreneurship outcomes.</p> <p>This indicator is the expected average years of schooling for students enrolled in primary and secondary education. That is, it is the number of years a person of a given age can expect to spend in primary and secondary education, including years spent on repetition. For a child of a certain age <math>a</math>, the school life expectancy is calculated as the sum of the age specific enrolment ratios for the reference age-range <math>a</math> to <math>n</math>, divided by 100. This indicator shows the overall level of development of an educational system in terms of the number of years of education that a child can expect to achieve.</p>

Indicator	Source	Year	Indicator definitions and construction
School life expectancy (tertiary education); women	UN Educational, Scientific and Cultural Organisation	2008/2009 data unless otherwise indicated in the Women's Economic Opportunity model	Higher educational attainment results in improved employment/entrepreneurship opportunities. This indicator gives the total number of years of tertiary education that a person can expect to receive in the future, assuming that the probability of his or her being enrolled in tertiary education at any particular age is equal to the current enrolment ratio for that age. For a person of a certain age $a$ , the school life expectancy is calculated as the sum of the age specific enrolment ratios for the reference age-range $a$ to $n$ , divided by 100.
Adult literacy rate; women	UN Educational, Scientific and Cultural Organisation, United Nations Development Programme	2006/2007 data unless otherwise indicated in the Women's Economic Opportunity model	This has an impact on labour market and entrepreneurship outcomes. The indicator gives the percentage of the female population aged 15 years and over that can both read and write with understanding a short, simple statement on her everyday life. Generally, "literacy" also encompasses "numeracy", the ability to make simple arithmetic calculations. Female adult illiteracy is defined as the percentage of the population aged 15 years and over who cannot both read and write with understanding a short simple statement on her everyday life.
Existence of government or non-government programmes offering Small- and medium-enterprise (SME) support/development training	Economist Intelligence Unit analyst qualitative assessment	2010	<p>The literature suggests that training programmes for entrepreneurs encourage and support business development. This indicator considers if training has wide geographic availability, is accessible to women as well as men, affordable for the majority of intended beneficiaries, if the length of training takes into account women's time burdens, and if it is culturally appropriate (that is, delivery must be culturally sensitive since in some countries, such as the Middle East, women cannot train with men). Working women, particularly working mothers, require training programmes that do not take them away from their families for an extended period of time, or which are suitably timed (this is what is meant by training not being overly time-consuming). In many societies, women have a triple time burden of work-household-children. This indicator considers training programmes aimed at both men and women and considers both rural and urban areas.</p> <p>The scoring for this indicator is as follows:</p> <p>0= Training programmes do not meet any of the following five conditions: they have wide geographic availability, are accessible to women as well as men, affordable for the majority of intended beneficiaries, culturally appropriate, and the length of training takes into account women's time burdens</p> <p>1= Training programmes meet one or of the following five conditions: they have wide geographic availability, are accessible to women as well as men, affordable for the majority of intended beneficiaries, culturally appropriate, and the length of training takes into account women's time burdens</p> <p>2= Training programmes meet two of the following five conditions: they have wide geographic availability, are accessible to women as well as men, affordable for the majority of beneficiaries, culturally appropriate, and the length of training takes into account women's time burdens</p> <p>3= Training programmes meet three of the following five conditions: they have wide geographic availability, are accessible to women as well as men, affordable for the majority of beneficiaries, culturally appropriate, and the length of training takes into account women's time burdens</p> <p>4= Training programmes meet four of the following five conditions: they have wide geographic availability, are accessible to women as well as men, affordable for the majority of beneficiaries, culturally appropriate, and the length of training takes into account women's time burdens</p> <p>5= Training programmes have wide geographic availability, are accessible to women as well as men, affordable for the majority of beneficiaries, culturally appropriate, and the length of training takes into account women's time burdens</p> <p>The maximum score a country can receive is 5, where 5= most favourable.</p>

## 4) Women's Legal and Social Status

Indicator	Source	Year	Indicator definitions and construction
Addressing violence against women (existence of laws protecting women against women)	The UN Secretary-General's Database on Violence Against Women	2009 (current laws and legislative provisions)	<p>This indicator looks at the presence of laws that protect women against violence.</p> <p>Indicator construction: A point will be awarded if a country has existing laws and legislative provisions, at the national level, that protects women against violence in the following areas:</p> <ol style="list-style-type: none"> <li>1) Domestic violence</li> <li>2) Sexual assault/violence or rape</li> <li>3) Sexual harassment</li> </ol> <p>Adding the points gives the indicator score, which ranges from 0 to 3 (a four-point scale).</p> <p>For countries where there is no national-level legislation, but there is legislation or articles in legal codes at the provincial level that covers the entire country's jurisdiction, this is assumed to be the equivalent of having national-level laws.</p> <p>Please note that this indicator only considers whether legislation exists for the three types of violence, and does not include an assessment of the quality of the law.</p> <p>In addition, information on the existence of the relevant laws and legislative provisions was sourced solely from the UN Secretary-General's Database on Violence Against Women. Information in this database is sourced from the responses to a questionnaire relating to violence against women that was received from UN Member States. Other information included in the UN Secretary-General's Database on Violence Against Women was obtained from states parties' reports to human rights organisations, information provided by countries in the follow-up to the Fourth World Conference on Women in 1995, and information from other UN entities.</p> <p>The maximum score a country can receive is 3, where 3= most favourable.</p>
Freedom of movement (opportunity to move freely outside the house) for women	Organisation for Economic Co-operation and Development, <i>Development Centre</i>	2009	<p>Lack of freedom of movement constrains women's ability to work. Freedom of movement measures the opportunity of women to move outside the home.</p> <p>The following elements were considered when scoring this indicator: freedom to travel; freedom to join a club or association; freedom to do grocery (and other types of) shopping without a male guardian; freedom to see one's family and friends.</p> <p>0= No restrictions on women's movement outside the home  0.5= (Some) women can leave home sometimes, but with restrictions  1= Women can never leave home without restrictions (that is, they need a male companion, etc.)</p> <p>The maximum score a country can receive is 1, where 1= least favourable.</p>

Indicator	Source	Year	Indicator definitions and construction
Property ownership rights (this indicator considers if men and women have equal ownership rights over moveable and immoveable property both by law and in practice)	Economist Intelligence Unit analyst qualitative assessment based on legal information from the World Bank Group's Women, Business and the Law Database	2010	<p>This indicator assesses if customary practices take precedence over legislation (statutory law) in ways that are harmful to women, resulting in less-than-full ownership rights for women over their property. Customary practices are unwritten rules and norms established by long usage (based on customs and cultures). Customary practices may take precedence over legislation in some countries.</p> <p>The scoring for this indicator is as follows:</p> <p>1= Information from the Women, Business and the Law database on ownership rights in legal codes indicate that men and women do not have equal ownership rights over moveable and immoveable property</p> <p>2= Men and women have equal ownership rights according to legal codes (Women, Business and the Law database) but customary practices take precedence over statutory law in the vast majority of cases in ways that are harmful to women</p> <p>3= Men and women have equal ownership rights according to legal codes (Women, Business and the Law database), but customary practices take precedence over statutory law in ways that are harmful to women in a majority of cases</p> <p>4= Men and women have equal ownership rights according to legal codes (Women, Business and the Law database), but customary practices occasionally (in up to 20% of the cases) take precedence over statutory law in ways that are harmful to women (for example, in minority ethnic groups in a country)</p> <p>5= Men and women have ownership rights according to legal codes (Women, Business and the Law database) and customary practices do not take precedence over statutory law; or men and women have equal ownership rights in the legal codes and there are no relevant customary practices in the country under consideration</p> <p>The maximum score a country can receive is 5, where 5= most favourable.</p>
Adolescent fertility rate (age-specific fertility rate per 1,000 women, 15-19 years of age)	UN Department for Economic and Social Affairs, Population Division, World Fertility Data 2008	2006	<p>Higher adolescent fertility rates have negative implications for women's health and labour force participation/business creation. The adolescent fertility rate is the annual number of live births for women aged 15 to 19 years per 1,000 women in the same age group.</p>
Country ratification of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)	UN Treaty Collection	2010 (current status)	<p>The scoring for this indicator is as follows:</p> <p>0= CEDAW has not been ratified by the country under consideration</p> <p>1= CEDAW has been ratified by the country under consideration, but has reservations with CEDAW articles, other than Article 29. The country has not signed the Optional Protocol</p> <p>2= CEDAW has been ratified by the country under consideration, but has reservations with CEDAW Article 29 only. The country has not signed the Optional Protocol</p> <p>3= CEDAW has been ratified by the country under consideration without reservations, but has not signed the Optional Protocol</p> <p>4= CEDAW has been ratified by the country under consideration without reservations, and has signed the Optional Protocol</p> <p>Under Article 29 of CEDAW, two or more state parties can refer disputes about the interpretation and implementation of CEDAW to arbitration, and if the dispute is not settled, it can be referred to the International Court of Justice. CEDAW's Optional Protocol allows the Committee on the Elimination of Discrimination against Women to hear complaints from individuals or groups of women into violations of their rights, and to conduct inquiries into grave violations of the Convention.</p> <p>The maximum score a country can receive is 4, where 4= most favourable.</p>

## 5) General business environment

Indicator	Source	Year	Indicator definitions and construction
Regulatory quality	Worldwide Governance Indicators	2008	Regulatory Quality measures the ability of the government to formulate and implement sound policies and regulations that permit and promote private-sector development. This is a general indicator of the business environment and hence is not gender-disaggregated. If a country is suffering from disruptions to the business environment, economic opportunities for women, and men, will be constrained.
Starting a business	World Bank Group, <i>Doing Business Project</i>	2009	The time taken (duration) to start a business may affect women adversely due to their triple time burden of work-household-children. The high minimum paid in capital and cost of setting up a business, may also affect women entrepreneurs disproportionately if they have limited access to capital relative to men. This combines four of the World Bank's Doing Business "Starting a business" measures—Procedures, Duration, Cost and Paid in minimum capital—into a single composite indicator. This indicator identifies the bureaucratic and legal hurdles an entrepreneur must overcome to incorporate and register a new firm. It examines the procedures, time and cost involved in launching a commercial or industrial firm with up to 50 employees and start-up capital of ten times the economy's per-head gross national income (GNI).
Infrastructure risk	Economist Intelligence Unit, <i>Risk Briefing</i>	2009	This indicator assesses the risk that infrastructure deficiencies will cause a loss of income. It considers the risk that port facilities, air transport, the retail and wholesale distribution networks, the telephone network, and the ground transport network will prove inadequate to business needs; the risk that power shortages will disrupt business activities; and that the information technology infrastructure will prove inadequate to business needs. This is a general indicator of the business environment and hence is not gender-disaggregated. If a country is suffering from disruptions to the business environment, economic opportunities for women, and men, will be constrained.
Mobile cellular telephone subscribers	International Telecommunication Union	2008	This is a proxy for connectivity, technological take-up and access to market information. Mobile cellular telephone subscribers per 100 inhabitants



## Appendix III

### Principal Components Analysis

Principal Components Analysis (PCA) is an econometric technique that assigns each element (indicator) in an index a weight, taking into account the covariance between indicators and the importance of a particular element in maximising the variation in the index outcome (Women's Economic Opportunity). In other words, it aims to minimise redundancy (covariance) between indicators and maximise variance in the outcome. The weight is calculated by taking the principal component (Eigen vector) associated with the highest Eigen value. This is a way of decomposing the data into independent (orthogonal) components ordered by information content.

The first principal component contains the most information that is common to the largest number of variables, and according to Ram (1982) is a natural choice for an index weighting. An important assumption for valid PCA is that the variance is meaningful and not the result of data with large measurement error, and that the dynamics of interest are along the direction with the largest variance.

Variation within category/indicator weights is a sign of some redundancy in the elements, or that some elements are just not as relevant in explaining the variation in the overall index. The existence of more-or-less equal weights across categories/indicators is a sign of little redundancy across subgroups and near-equal importance in explaining variation in the index, suggesting that the index was well-grouped.

The following table gives the weights generated by PCA:

<b>Category weights</b>	
Category	Weight (%)
1) Labour Policy and Practice	N/A
1.a) Labour Policy	14.00
1.b) Labour Practice	11.93
2) Access to Finance	11.77
3) Education and Training	23.29
4) Women's Legal and Social Status	16.95
5) General Business Environment	22.06

<b>Indicator weights</b>	
<b>Indicator</b>	<b>Weight (%)</b>
1) Labour Policy and Practice	
1.a) Labour Policy	
1.a.1) ILO Convention 100; policy	30.04
1.a.2) ILO Convention 111; policy	34.09
1.a.3) Maternity and paternity leave and provision	20.72
1.a.4) Legal Restrictions on job types	12.87
1.a.5) Differential retirement age	2.28
1.b) Labour Practice	
1.b.1) ILO Convention 100; practice	32.90
1.b.2) ILO Convention 111; practice	34.12
1.b.3) De facto discrimination at work	8.82
1.b.4) Access to childcare	24.16
2) Access to Finance	
2.1) Building credit histories	30.03
2.2) Women's access to finance programmes	32.44
2.3) Delivering financial services	24.60
2.4) Private sector credit	12.93
3) Education and Training	
3.1) Primary and secondary education; women	32.96
3.2) Tertiary education; women	20.47
3.3) Literacy rate; women	21.76
3.5) SME support/development training	24.81
4) Women's Legal and Social Status	
4.1) Addressing violence against women	22.55
4.2) Freedom of movement; women	19.62
4.3) Property ownership rights	24.07
4.4) Adolescent fertility rate	29.23
4.5) CEDAW ratification	4.53
5) General Business Environment	
5.1) Regulatory quality	27.78
5.2) Starting a business	19.07
5.3) Infrastructure risk	24.86
5.4) Mobile telephone subscribers	28.29

Whilst every effort has been taken to verify the accuracy of this information, neither the Economist Intelligence Unit Ltd. nor the sponsor can accept any responsibility or liability for reliance by any person on this report or any of the information, opinions or conclusions set out herein.

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