



Women, Business and the Law



Overview and Results for the Middle East and North Africa Region

Sylvia Solf

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Removing barriers to economic inclusion

Women, Business and the Law Indicators

The Women, Business and the Law project laws differentiating between men and women in ways that may affect women's opportunities and incentives to work.

Indicator	Coverage
Accessing Institutions	Explores women's legal ability to interact with public authorities and the private sector in the same ways as men
Using Property	Analyzes women's ability to access and use property based on their capacity to own, manage, control and inherit it
Getting a Job	Examines restrictions on women's working hours and industries; covers work related maternity, paternity and parental leave benefits; and retirement and pensionable ages
Providing Incentives to Work	Covers personal income tax liabilities, including credits and deductions available to women relative to men and examines the public provision of childcare and education
Building Credit	Identifies minimum loan thresholds in private credit bureaus and public credit registries and tracks bureaus and registries that collect information from microfinance institutions
Going to Court	Considers the ease and affordability of justice by examining women's access to small claims courts. Also examines women's capacity to file cases in a court of law

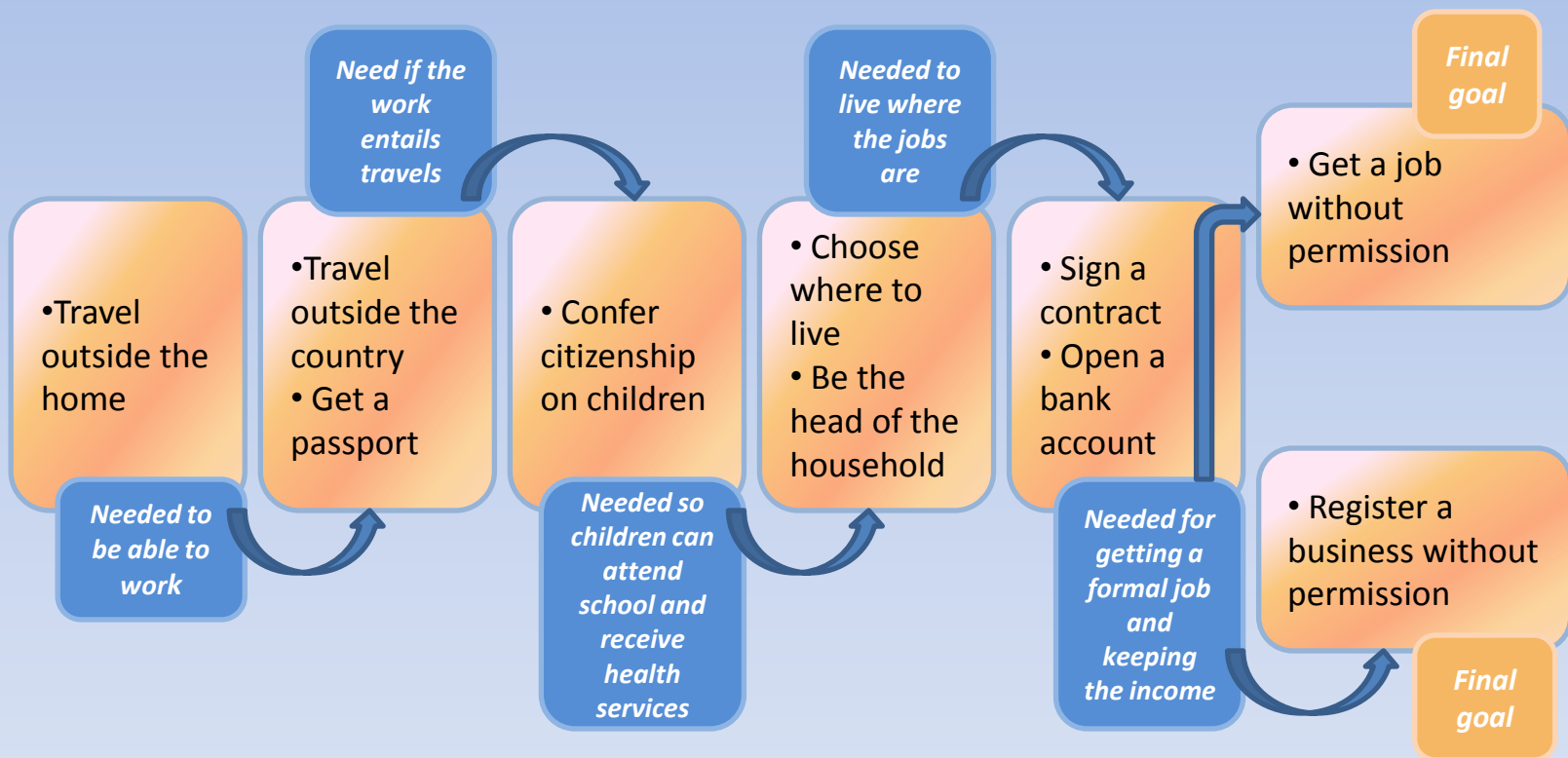
The indicators are legally based and laws are available online

measuring gender parity in 141 economies

Women,
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Women's quest to get a job or start a business



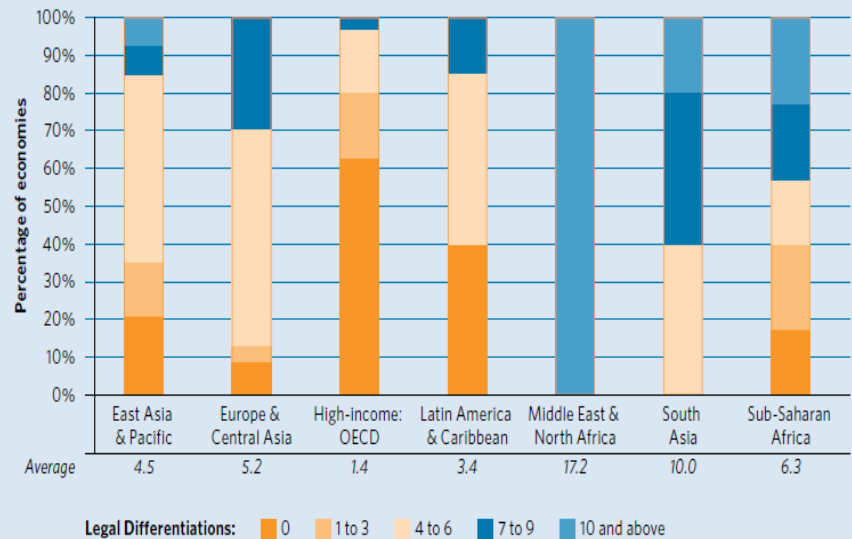
• Why specific legal rights are needed for women to get a job or start a business

Gender inequality is still persistent across the world

Globally: In **103** of the economies covered, there exists at least one legal difference between men and women that may hinder women's economic opportunities. Only 38 economies of the 141 covered set equal rights for women and men in 45 key areas (21 for unmarried and 23 for married women).

MENA is the region with most differentiations of all regions. All 14 MENA economies covered in the report have at least 10 differentiations out of the 45 measured including:

- **Married woman cannot travel outside the country in the same way as a married man in 3 MENA economies.**
- **A woman cannot convey citizenship to her non-national spouse in the same way as a man in 13 MENA economies.**
- **Married women cannot get a job or pursue a trade or profession in the same way as a man in 3 MENA economies.**
- **Almost all countries place industry restrictions on women's work.**
- **Only Israel and Morocco have laws against sexual harassment in the workplace.**
- **With the exception of Israel, all countries in the region have unequal inheritance rights for sons and daughters, as well as for male and female spouses.**

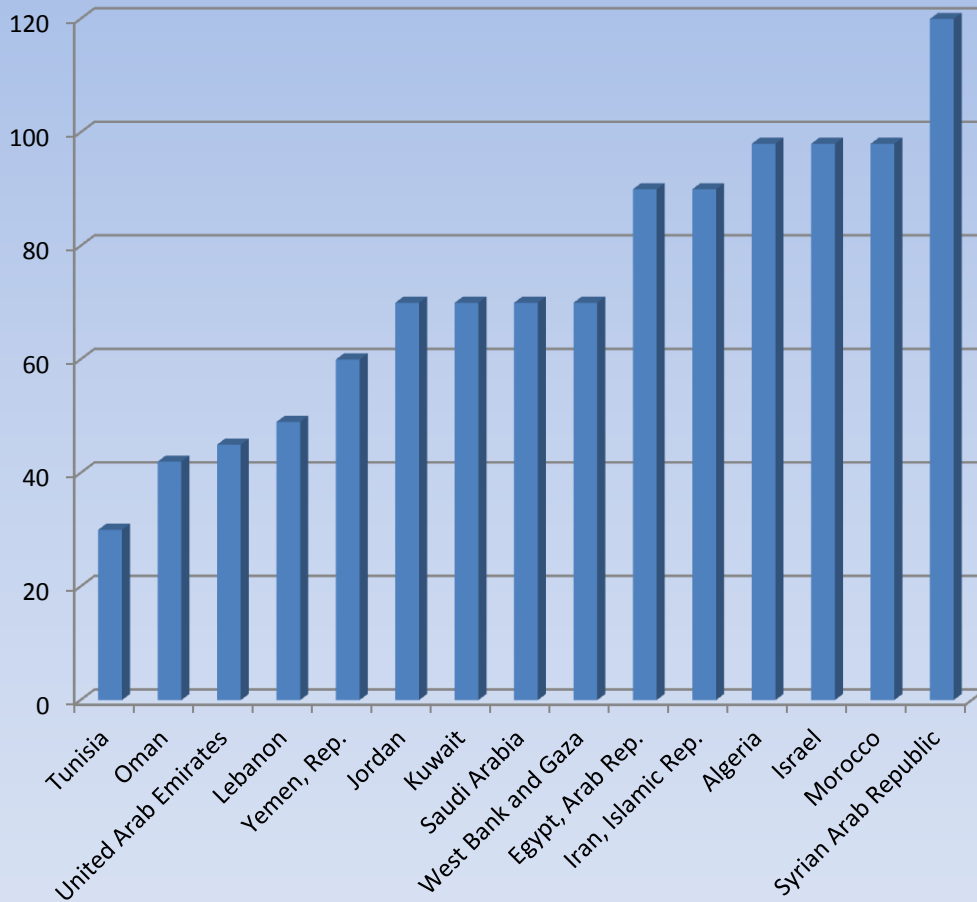


Note: The averages are the average number of legal differentiations per region.

Source: *Women, Business and the Law* database.

Getting a Job in MENA

Days of paid maternity leave



Who pays maternity leave wages?

Government

- Algeria
- Iran, Islamic Rep.
- Israel
- Morocco
- Tunisia

Employer

- Egypt, Arab Rep.
- Jordan
- Kuwait
- Lebanon
- Oman
- Saudi Arabia
- Syrian Arab Republic
- United Arab Emirates
- West Bank and Gaza
- Yemen, Rep.

Discrimination and the Constitution

Countries that lack a constitutional clause prohibiting discrimination on the basis of gender: Egypt, Arab Rep; Iran, Islamic Rep; Israel; Jordan; Kuwait; Lebanon; Morocco; Saudi Arabia; Syrian Arab Republic; Tunisia; United Arab Emirates; Yemen, Rep.

Countries where customary or personal law is recognized under the constitution: Egypt, Arab Rep.; Iran, Islamic Rep; Israel; Jordan; Kuwait; Lebanon; Oman; Saudi Arabia; Syrian Arab Republic; United Arab Emirates; West Bank and Gaza; Yemen, Rep.

MENA: who reformed and how

Globally: Since June 2009, 36 economies out of 141, instituted a total of 46 changes in legislation, 41 of which were towards more gender parity, four of which were neutral, and one of which was a change away from gender parity.

•Accessing Institutions:

- Tunisia** reformed its nationality law, allowing women to convey citizenship to their children in the same way as men.

•Getting a Job:

- Syria** increased maternity leave from 60 to 120 days. It also increased the retirement age for women, equalizing it with that for men.

•Building Credit:

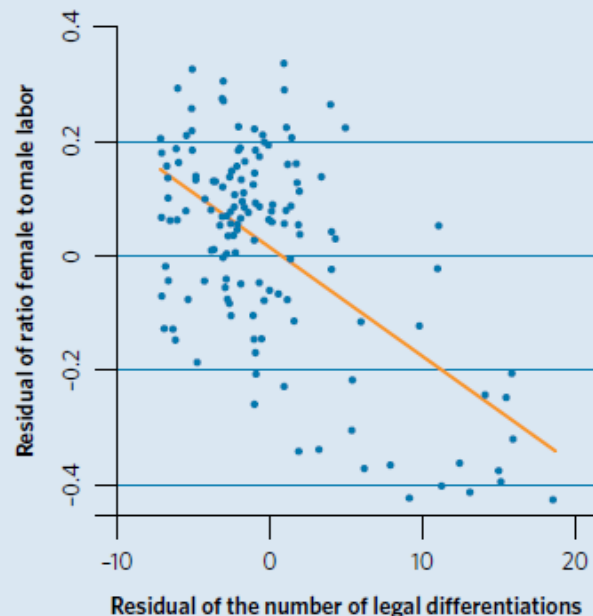
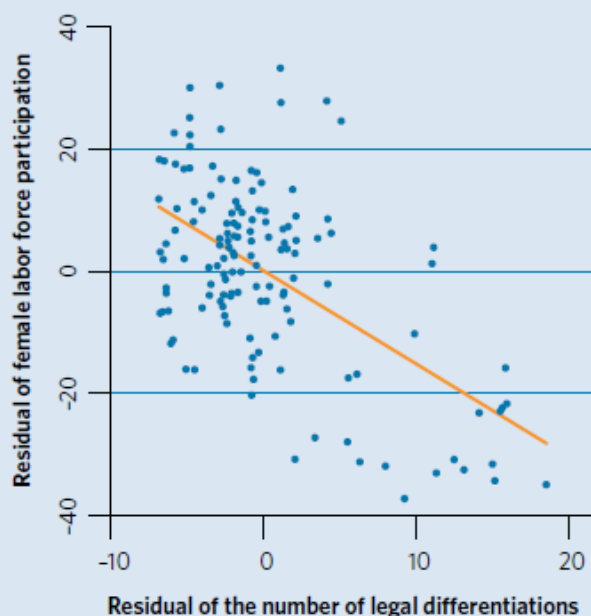
- Jordan** lowered by one-third the minimum amount covered by its credit bureau.
- Syria** established a credit bureau that also covers information from microfinance institutions.
- Yemen** eliminated the minimum loan threshold to be included in the credit bureau.

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With greater legal differentiation fewer women work, own or run businesses

- Women globally represent 49.6% of the total population but only 40.8% of the total workforce in the formal sector.
- The *Women, Business and the Law* data show that economies with higher levels of legal differentiation between men and women have, on average, lower female formal labor force participation—both in absolute terms and relative to men—and lower levels of women’s entrepreneurship.



Source: *Women, Business and the Law* database; World Development Indicators; Enterprise Surveys.

wbl.worldbank.org



WOMEN, BUSINESS AND THE LAW

CREATING ECONOMIC OPPORTUNITY FOR WOMEN

- DATA
- REPORTS
- METHODOLOGY
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Where are laws equal for men and women?

FIND DATA FOR AN ECONOMY OR TOPIC

Select an Economy

Select a Topic

Women, Business and the Law presents indicators based on laws and regulations affecting women's prospects as entrepreneurs and employees, in part drawing on laws contained in the Gender Law Library. Both resources can inform research and policy discussions on how to improve women's economic opportunities and outcomes.

New report! Download *Women, Business & the Law 2012*

Recent Reforms

[Read about reforms »](#)

TOPIC	CHANGES TOWARDS MORE GENDER PARITY
▶ Accessing institutions	Kenya, Tunisia
▶ Using property	Kenya
▶ Getting a job	Albania, Australia, Belgium, Bulgaria, Chile, Estonia, Greece, Japan, Mongolia, Peru, Philippines, Poland, Rwanda and Syrian Arab Rep.
▶ Building credit	Albania, Azerbaijan, Ghana, Jordan, Mauritania, Moldova, Mongolia, Papua New Guinea, Syrian Arab Rep., Uganda and Yemen, Rep
▶ Going to court	Belarus, Botswana, Brazil, Canada, Honduras, Italy, Kenya, Mexico, New Zealand, Puerto Rico (U.S.), Romania, South Africa and Venezuela, RB

DOWNLOAD THE REPORT



Women, Business and the Law 2012 measures legal gender parity for entrepreneurs and workers in 141 economies across six topics.

RELATED WEBSITES

- ▶ IFC Women in Business Program
- ▶ Millennium Development Goals
- ▶ UN Convention on the Elimination of All Forms of Discrimination against Women
- ▶ Wikigender
- ▶ World Bank Gender and Development

RELATED DATABASES

- ▶ Enterprise Surveys: Firm-level data
- ▶ ILO Maternity Protection Database
- ▶ UN Gender Info 2007
- ▶ World Bank GenderStats
- ▶ World Development Indicators

Thank you!

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