

Women's economic opportunity 2012

A global index and ranking from
the Economist Intelligence Unit

Findings and methodology



Commissioned by



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Preface

Women's Economic Opportunity 2012: A global index and ranking is an Economist Intelligence Unit publication commissioned and funded by the Vital Voices Global Partnership and the LaPietra Coalition and sponsored by ExxonMobil Corporation. Additional funding was provided by the New Zealand Aid Programme (an agency of the Government of New Zealand) and the European Bank for Reconstruction and Development. This is the second edition of the Index; it was first published in June 2010 by the Economist Intelligence Unit in co-operation with the World Bank Group's *Gender Action Plan*. This Findings and methodology paper discusses the major results of the Index and the accompanying global benchmarking model. Sharon Nuskey, the Economist Intelligence Unit's Senior Analyst in Washington, was the research director, working with Vanesa Sanchez, Senior Analyst in London. Jamie Morgan, Analyst in Washington, provided research support and analysis. Otilia Simkova in London was the research assistant. Leo Abruzzese, the Economist Intelligence Unit's Global Forecasting Director, served as senior adviser. William Shallcross advised on construction of the model and Mike Kenny was responsible for layout and design. We would like to thank the many researchers who lent their expertise to this project. A full list of acknowledgements follows.

The findings, interpretation, and conclusions expressed herein are those of the author(s) and do not necessarily reflect the views of any of the commissioning or funding organisations. The funding organisations do not guarantee the accuracy of the data included in this work. The boundaries, colours, denominations, and other information shown on any map in this work do not imply any judgment on the part of the funding organisations concerning the legal status of any territory or the endorsement or acceptance of such boundaries.



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Table of contents

Executive summary	4
Overall Women's Economic Opportunity rankings table	8
Rankings by income classifications	9
Score comparisons by country, 2010 v 2012	10
Regional performance	11
Top five countries	18
Bottom five countries	21
Most improved	24
Scoring criteria and categories	27
Methodology	29
Appendix	36
Sources and definitions of the Women's Economic Opportunity Index	
1 Labour Policy and Practice	36
2 Access to Finance	41
3 Education and Training	42
4 Women's Legal and Social Status	45
5 General Business Environment	47

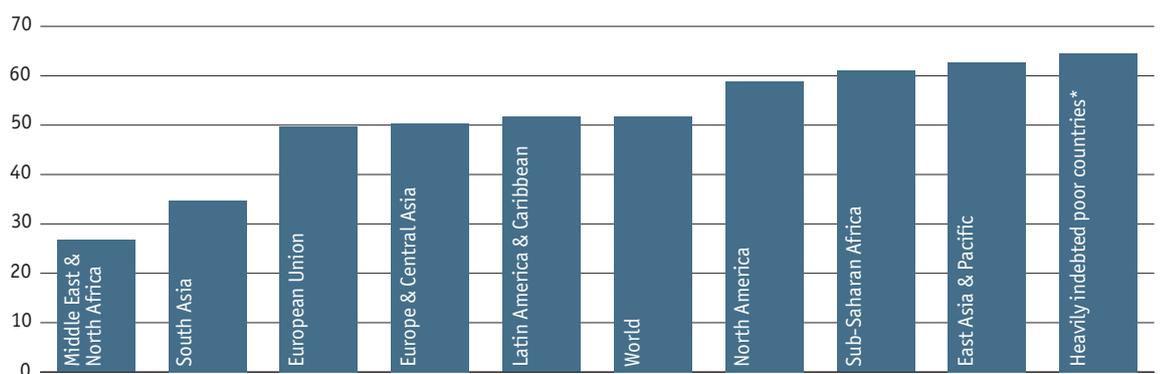


Executive summary

Women are a key driver of economic growth. In the second half of the 20th century, the entry of women into the workforce helped to propel most of the world's developed economies. In the United States, an expanded pool of workers—from the emergence of the baby-boom generation and the rising number of women in the workplace—added nearly 2 percentage points a year to economic growth.¹ Since 1995, the narrowing gap between male and female employment has accounted for a quarter of Europe's annual GDP growth.² Today, women in the developing world are poised to have a similar impact—if they can be properly educated, equipped and empowered.

Women are the world's greatest undeveloped source of labour: nearly one-half of working-age women are not currently active in the formal global economy.³ By working disproportionately in unpaid labour, particularly in developing countries, women traditionally have had less access than men to income and resources. Thus, they are often less productive than men, which holds back the overall economy. As governments worldwide seek short- and long-term fixes to waning economic performance, expanding opportunities for the 1.5bn women not employed in the formal sector will take on even greater importance. But simply increasing the number of working women will not be enough. The poorest regions of the world have among the highest levels of female labour force participation, and poverty in those regions persists.⁴ Rather, to realise greater returns from female economic activity, the legal, social, financial and educational barriers hindering women's productivity need to be removed. Indeed,

Female labour force participation rates, by region
(%), 2009



* World Bank classification Source: World Bank

1. US Congressional Budget Office, 2007. Increases in the labour force added about 1.7 percentage points per year to annual growth in potential GDP from 1948 to 2001.

2. Gender and Sustainable Development: Maximizing the Economic, Social and Environmental Role of Women, OECD, 2008

3. International Labour Organisation (ILO), labour participation rate, female (% of female population ages 15+), 2009 data..

4. ILO. *ibid*



**“Women hold up
half the sky.”**

Mao Zedong

the Food and Agriculture Organisation estimates that giving male and female farmers equal access to time- and labour-saving tools could increase agricultural output in developing countries by as much as 2.5–4%.⁵ Women who are better educated, healthier and have greater control over household financial resources are also more likely to invest time in their children's health and education—an investment in the workforce of tomorrow.⁶

Assessing progress

To measure progress in the economic advancement of women, the Economist Intelligence Unit in 2010 created the Women's Economic Opportunity (WEO) Index.⁷ The Index aims to look beyond gender disparities to the underlying factors affecting women's access to economic opportunity in the formal economy. It draws on data from a wide range of international organisations, including the UN, the International Monetary Fund, the Organisation for Economic Co-operation and Development, the World Health Organisation, the Food and Agriculture Organisation, and many others. It builds, as well, on existing research programmes, including the World Economic Forum's Global Gender Gap Index and the UN Development Programme's Gender-related Development Index (GDI). Owing to the absence of data in key areas, including access to childcare and the existence of training programmes for women, the Economist Intelligence Unit once again called on its global team of analysts to assess progress on these fronts during the past year. The result is a comprehensive assessment of the enabling environment for women's economic participation in 128 countries.

New indicators have been added for 2012

The Index defines women's economic opportunity 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 definition and the initial 26 indicators in the 2010 model were developed by the EIU in consultation with a peer panel of international development and gender experts. A similar panel was assembled in 2011 to review the model and suggest improvements. Three indicators were added—mean years of schooling, prevalence of modern contraception and political participation—and three were expanded—paternity leave, citizenship rights, and access to technology and energy. Seven Pacific island countries and eight from Eastern Europe and Central Asia were added to the Index to provide greater geographical coverage. The 15 new countries were assessed across the same five categories as in 2010: Labour policy and practice; Access to finance; Education and training; Women's legal and social status; and the General business environment.

At the top and bottom of the Index, little has changed in the past year. Robust, gender-sensitive legislation and progressive cultural norms kept Sweden and Norway at the top of the Index. Few legal, educational and financial resources for women and an oppressive social environment kept Chad and Sudan at the bottom. A closer look at performance within regions, however, reveals notable developments over the past year. In Sub-Saharan Africa, Kenya showed the most improvement. The government enacted new policies mandating equal pay for equal work, and made sexual harassment in the workplace illegal. In

5. World Bank, *World Development Report 2012: Gender Equality and Development*.

6. World Bank. *ibid*

7. The Index was developed in co-operation with the World Bank.



South-east Asia, Thai women gained greater support for business skills training than any of their regional counterparts. In Saudi Arabia, women made small but significant gains in labour policy, most notably a ministerial order that for the first fully articulated the principle of equal remuneration for men and women.

Seven Asia-Pacific island economies are included for the first time

The addition of seven island countries from the Asia-Pacific region—Fiji, Papua New Guinea, Samoa, Solomon Islands, Timor Leste, Tonga and Vanuatu—opens a window into the drivers of economic opportunity for women who are often left out of the gender dialogue. These countries occupy the lower half of the Index, from Fiji in 81st place to Papua New Guinea in 125th. Women in five of the seven countries have reasonably good access to education, but fare poorly in the other categories. In Tonga, the average woman can expect to receive 13 years of primary and secondary schooling, yet she cannot own property and is not protected by national legislation against discrimination, sexual harassment or domestic violence. In Samoa, 98% of women are literate, but the financial infrastructure is poor and access to bank accounts and credit is limited.

The eight new countries from Eastern Europe and Central Asia—Belarus, Bosnia and Hercegovina, Macedonia, Mongolia, Montenegro, Tajikistan, Turkmenistan and Uzbekistan—have vastly different enabling environments for women. Macedonia ranks 40th, ahead of South Africa, Mexico and Brazil. Four other countries finish in the middle third of the Index. Turkmenistan, at 118th, is near the bottom of the Index; its scores for access to credit and implementation of labour regulations are particularly weak. All of the new eight do notably well in ensuring maternity and paternity leave for their citizens, a hallmark of countries that were part of the former Soviet Union.

The new indicators for 2012 allow for deeper analysis in important areas. Last year the Index examined access to technology through mobile-phone usage—a critical tool in helping women bring goods to market. This year, the Index includes internet penetration and access to potable water and electricity, as the absence of such resources creates a disproportionate time burden on women. Within the framework of sexual and reproductive rights, adolescent fertility rates are augmented this year with data on the prevalence of modern contraceptive use. Political participation is also considered, as well as an expanded view of female citizenship rights and unencumbered access to a bank account.

Using the Index as an analytical tool

The Index is embedded in an Excel model with a range of analytical tools intended to allow cross-regional comparisons, as well as deeper dives into a specific country. 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 individual indicators can be examined in detail. The Index also allows final scores and category scores to be correlated with external factors that may influence women's economic empowerment. For example, women's economic opportunities, as expressed in the Index, correlate strongly with countries that boast high levels of political freedom and strong democratic systems. To validate the Index, the scores were also correlated against output

“Forget China, India and the Internet: Economic growth is driven by women.”

The Economist, April 12, 2006



Women's economic opportunity 2012

A global index and ranking

variables, in particular the ratio of female-to-male wage-earning employees. The scores were also evaluated against other standards of women's achievement, such as the UN Development Programme's Gender Empowerment Measure.

The empowerment of women, which began more than a century ago with campaigns for the right to vote, was once viewed largely as a matter of political and social equity. In an environment of waning growth, growing skills shortages and intensifying global competition, bringing trained women into the workforce should now be seen for what it is: an economic and business imperative.



Overall Women's Economic Opportunity 2012 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	90.4	33	Czech Republic	70.8	65	Turkey	53.2	97	Uzbekistan	44.0
2	Norway	88.3	34	Poland	70.2	66	Russia	52.9	98	India	41.9
3	Finland	88.2	35	Korea, Rep.	69.4	67	El Salvador	52.4	99	Samoa	41.7
4	Belgium	87.7	36	Greece	68.7	68	China	52.3	100	Tajikistan	41.5
5	Australia	87.1	37	Mauritius	67.7	69	Paraguay	52.1	101	Benin	40.8
6	Germany	86.3	38	South Africa	65.3	70	Venezuela	51.8	102	Uganda	40.4
7	Netherlands	85.0	39	Uruguay	65.3	71	Ecuador	51.2	103	Saudi Arabia	39.7
8	New Zealand	83.7	40	Macedonia, FYR	65.3	72	United Arab Emirates	50.8	104	Algeria	39.7
9	Canada	83.2	41	Mexico	64.6	73	Dominican Republic	50.5	105	Bangladesh	39.2
10	Iceland	83.0	42	Chile	64.2	74	Philippines	50.3	106	Vanuatu	39.1
11	Denmark	81.3	43	Romania	62.2	75	Mongolia	50.0	107	Malawi	39.0
12	France	79.5	44	Croatia	61.9	76	Kuwait	49.9	108	Senegal	38.7
13	United Kingdom	78.9	45	Costa Rica	61.1	77	Botswana	49.9	109	Laos	38.6
14	United States	78.4	46	Panama	60.6	78	Bahrain	49.0	110	Tonga	38.3
15	Portugal	77.3	47	Thailand	60.1	79	Lebanon	48.7	111	Timor Leste	36.9
16	Lithuania	77.0	48	Brazil	59.5	80	Egypt	48.7	112	Zambia	36.9
17	Austria	76.3	49	Tunisia	59.5	81	Fiji	48.5	113	Burkina Faso	36.8
18	Slovenia	76.2	50	Argentina	59.2	82	Oman	48.2	114	Cameroon	36.1
19	Switzerland	76.1	51	Montenegro	58.2	83	Nicaragua	47.8	115	Syria	35.9
20	Luxembourg	75.4	52	Bosnia and Herzegovina	58.1	84	Sri Lanka	47.6	116	Pakistan	35.5
21	Hungary	74.9	53	Malaysia	57.7	85	Indonesia	47.5	117	Iran	35.4
22	Hong Kong, China	74.7	54	Albania	56.5	86	Kenya	47.5	118	Turkmenistan	34.4
23	Ireland	74.6	55	Serbia	56.4	87	Vietnam	47.1	119	Nigeria	33.4
24	Spain	74.0	56	Peru	55.8	88	Honduras	47.0	120	Madagascar	32.7
25	Japan	73.9	57	Ukraine	55.4	89	Morocco	47.0	121	Côte d'Ivoire	30.8
26	Slovak Republic	73.8	58	Colombia	55.3	90	Azerbaijan	46.8	122	Togo	30.7
27	Bulgaria	73.5	59	Georgia	54.5	91	Ghana	46.4	123	Ethiopia	30.3
28	Latvia	72.1	60	Moldova	54.5	92	Bolivia	46.0	124	Solomon Islands	29.2
29	Estonia	71.7	61	Kazakhstan	54.5	93	Jordan	45.9	125	Papua New Guinea	26.6
30	Israel	71.5	62	Belarus	53.8	94	Kyrgyz Republic	45.7	126	Yemen	24.6
31	Singapore	71.4	63	Namibia	53.6	95	Tanzania	45.4	127	Chad	23.3
32	Italy	70.9	64	Armenia	53.3	96	Cambodia	44.6	128	Sudan	19.2



Rankings by income classifications

Overall Women's Economic Opportunity 2012 scores by income group (World Bank classifications)
Unweighted total of all category scores (0-100 where 100=most favourable)

Rank	Country	Score	Rank	Country	Score	Rank	Country	Score	Rank	Country	Score
High income (US\$11,909 or more)			Upper middle income (US\$3,856-US\$11,905)			Lower middle income (US\$976-US\$3,855)			Low income (US\$975 or less)		
1	Sweden	90.4	1	Lithuania	77.0	1	Thailand	60.1	1	Kenya	47.5
2	Norway	88.3	2	Bulgaria	73.5	2	Tunisia	59.5	2	Vietnam	47.1
3	Finland	88.2	3	Latvia	72.1	3	Albania	56.5	3	Ghana	46.4
4	Belgium	87.7	4	Poland	70.2	4	Ukraine	55.4	4	Kyrgyz Republic	45.7
5	Australia	87.1	5	Mauritius	67.7	5	Georgia	54.5	5	Tanzania	45.4
6	Germany	86.3	6	South Africa	65.3	6	Moldova	54.5	6	Cambodia	44.6
7	Netherlands	85.0	7	Uruguay	65.3	7	Armenia	53.3	7	Tajikistan	41.5
8	New Zealand	83.7	8	Macedonia, FYR	65.3	8	El Salvador	52.4	8	Benin	40.8
9	Canada	83.2	9	Mexico	64.6	9	China	52.3	9	Uganda	40.4
10	Iceland	83.0	10	Chile	64.2	10	Paraguay	52.1	10	Bangladesh	39.2
11	Denmark	81.3	11	Romania	62.2	11	Ecuador	51.2	11	Malawi	39.0
12	France	79.5	12	Costa Rica	61.1	12	Philippines	50.3	12	Senegal	38.7
13	United Kingdom	78.9	13	Panama	60.6	13	Mongolia	50.0	13	Laos	38.6
14	United States	78.4	14	Brazil	59.5	14	Egypt	48.7	14	Zambia	36.9
15	Portugal	77.3	15	Argentina	59.2	15	Fiji	48.5	15	Burkina Faso	36.8
16	Austria	76.3	16	Montenegro	58.2	16	Nicaragua	47.8	16	Madagascar	32.7
17	Slovenia	76.2	17	Bosnia and Herzegovina	58.1	17	Sri Lanka	47.6	17	Togo	30.7
18	Switzerland	76.1	18	Malaysia	57.7	18	Indonesia	47.5	18	Ethiopia	30.3
19	Luxembourg	75.4	19	Serbia	56.4	19	Honduras	47.0	19	Yemen	24.6
20	Hungary	74.9	20	Peru	55.8	20	Morocco	47.0	20	Chad	23.3
21	Hong Kong, China	74.7	21	Colombia	55.3	21	Azerbaijan	46.8			
22	Ireland	74.6	22	Kazakhstan	54.5	22	Bolivia	46.0			
23	Spain	74.0	23	Belarus	53.8	23	Jordan	45.9			
24	Japan	73.9	24	Namibia	53.6	24	Uzbekistan	44.0			
25	Slovak Republic	73.8	25	Turkey	53.2	25	India	41.9			
26	Estonia	71.7	26	Russia	52.9	26	Samoa	41.7			
27	Israel	71.5	27	Venezuela	51.8	27	Vanuatu	39.1			
28	Singapore	71.4	28	Dominican Republic	50.5	28	Tonga	38.3			
29	Italy	70.9	29	Botswana	49.9	29	Timor Leste	36.9			
30	Czech Republic	70.8	30	Lebanon	48.7	30	Cameroon	36.1			
31	Korea, Rep.	69.4	31	Algeria	39.7	31	Syria	35.9			
32	Greece	68.7				32	Pakistan	35.5			
33	Croatia	61.9				33	Iran	35.4			
34	United Arab Emirates	50.8				34	Turkmenistan	34.4			
35	Kuwait	49.9				35	Nigeria	33.4			
36	Bahrain	49.0				36	Côte d'Ivoire	30.8			
37	Oman	48.2				37	Solomon Islands	29.2			
38	Saudi Arabia	39.7				38	Papua New Guinea	26.6			
						39	Sudan	19.2			



Score comparisons, by country, 2012 v 2010

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

Improvement in score

Country	2012 score	Change
Lithuania	77.0	7.2
Slovakia	73.8	7.2
Cambodia	44.6	6.2
Uruguay	65.3	5.5
Bolivia	46.0	5.3
Kenya	47.5	5.3
Japan	73.9	4.9
Singapore	71.4	4.7
Serbia	56.4	4.6
Azerbaijan	46.8	4.5
Georgia	54.5	4.4
Yemen	24.6	4.4
Lebanon	48.7	4.3
Pakistan	35.5	4.2
Australia	87.1	4.0
Sudan	19.2	4.0
Turkey	53.2	4.0
Mauritius	67.7	3.9
Bangladesh	39.2	3.8
Croatia	61.9	3.8
Ghana	46.4	3.8
Moldova	54.5	3.8
Costa Rica	61.1	3.7
Luxembourg	75.4	3.5
Venezuela	51.8	3.4
Italy	70.9	3.3
Mexico	64.6	3.3
Oman	48.2	3.3
Indonesia	47.5	3.1
Latvia	72.1	3.1
Burkina Faso	36.8	2.9

Country	2012 score	Change
Russia	52.9	2.9
Albania	56.5	2.8
Kyrgyz Republic	45.7	2.7
Saudi Arabia	39.7	2.7
Laos	38.6	2.6
Thailand	60.1	2.6
Poland	70.2	2.5
South Africa	65.3	2.5
Syria	35.9	2.5
Tanzania	45.4	2.5
Ecuador	51.2	2.4
Panama	60.6	2.4
Slovenia	76.2	2.4
Cameroon	36.1	2.3
Romania	62.2	2.3
Côte d'Ivoire	30.8	2.1
Malaysia	57.7	2.1
Paraguay	52.1	2.1
Ukraine	55.4	2.1
Chile	64.2	1.9
Morocco	47.0	1.9
Netherlands	85.0	1.9
Armenia	53.3	1.8
Austria	76.3	1.8
Peru	55.8	1.8
Sweden	90.4	1.8
Vietnam	47.1	1.8
Estonia	71.7	1.7
Kuwait	49.9	1.7
United Kingdom	78.9	1.7
Namibia	53.6	1.6

Country	2012 score	Change
Spain	74.0	1.6
Algeria	39.7	1.5
Kazakhstan	54.5	1.5
Uganda	40.4	1.5
United Arab Emirates	50.8	1.5
Denmark	81.3	1.4
Botswana	49.9	1.3
Germany	86.3	1.3
Senegal	38.7	1.3
Togo	30.7	1.3
Colombia	55.3	1.2
Bulgaria	73.5	1.0
El Salvador	52.4	1.0
Hong Kong, China	74.7	1.0
Ethiopia	30.3	0.9
New Zealand	83.7	0.9
Nicaragua	47.8	0.8
Argentina	59.2	0.7
Belgium	87.7	0.7
Finland	88.2	0.7
Norway	88.3	0.7
Hungary	74.9	0.6
Korea, Rep.	69.4	0.6
Canada	83.2	0.5
Chad	23.3	0.5
China	52.3	0.5
Portugal	77.3	0.5
Benin	40.8	0.4
Israel	71.5	0.3
Iran	35.4	0.1
Jordan	45.9	0.1

Decline in score

Country	2012 score	Change
Egypt	48.7	-3.2
Dominican Republic	50.5	-2.6
Czech Republic	70.8	-2.1
Honduras	47.0	-2.1
United States	78.4	-2.0
India	41.9	-1.9
Madagascar	32.7	-1.9
Brazil	59.5	-1.6
Ireland	74.6	-1.4
Philippines	50.3	-1.4
Nigeria	33.4	-1.2
Iceland	83.0	-1.0
Zambia	36.9	-1.0
Switzerland	76.1	-0.8
France	79.5	-0.4
Tunisia	59.5	-0.4
Bahrain	49.0	-0.3
Greece	68.7	-0.2
Sri Lanka	47.6	-0.1



Regional performance

Sub-Saharan Africa

Sub-Saharan Africa contains many of the world's least developed countries, and is the poorest region globally. As in many other low-income countries, conditions for women have not improved much in the 2012 Index.

For example, although property rights have slowly begun to expand, women seldom own land. In fact, in most of the region, customary and statutory laws disadvantage women in land ownership; reform-oriented legislation often does little to change these practices. According to customary law, women cannot acquire land titles without a husband's authorisation. Even in marriage, husbands usually continue to own the land, while wives can only use it. In Kenya, women account for only 5% of registered landholders, nationally. In Ghana, the mean value of men's landholdings is three times that of women's.

The 2012 Index highlights the ongoing challenges women face in gaining access to education in Sub-Saharan Africa. The education and training scores of five countries—South Africa, Madagascar, Zambia, Nigeria and Côte d'Ivoire—fell. The very low achievement in education presents particular challenges; the number of girls in primary and secondary school increased only marginally, and literacy rates appeared to fall in Madagascar, Nigeria and Ethiopia. While some of the declines may be due to changes in UN data collection methodology, the persistently poor performance of these countries in education metrics highlights the urgent need for better schooling for women in the region. Sub-Saharan Africa is also the only region where growth in male tertiary enrolment has outpaced female enrolment growth, especially for doctoral degrees in South Africa, Togo, Malawi and Chad.

Although women's educational progress has been disappointing, some gains are evident. Female labour participation averages a relatively high 61% across the region, although this is often low value, low-productivity work. Also promising is the adoption of the *Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa*. Better known as the Maputo Protocol, it asserts women's rights to take part in the political process; to enjoy social and political equality with men; and to control their reproductive health. The Protocol also refers to the "elimination of harmful practices", including ending polygamous marriage and female genital cutting. Fully 46 of the 53 African countries have signed the Protocol and 30 countries had ratified it of February 2012.

Sub-Saharan Africa, Regional Ranking Table

Rank	Country	Score/100
1	Mauritius	67.7
2	South Africa	65.3
3	Namibia	53.6
4	Botswana	49.9
5	Kenya	47.5
6	Ghana	46.4
7	Tanzania	45.4
8	Benin	40.8
9	Uganda	40.4
10	Malawi	39.0
11	Senegal	38.7
12	Zambia	36.9
13	Burkina Faso	36.8
14	Cameroon	36.1
15	Nigeria	33.4
16	Madagascar	32.7
17	Côte d'Ivoire	30.8
18	Togo	30.7
19	Ethiopia	30.3
20	Chad	23.3
21	Sudan	19.2



Middle East and North Africa

Women in the Middle East and North Africa have made gains, but they continue to struggle in nearly every domain. Despite the spread of education, women in the region continue to suffer more than men from a lack of opportunity to study. The region has some of the lowest rates of female literacy in the world—43.9% and 44.7% for Morocco and Yemen, respectively. It also has some of the lowest rates of enrolment in primary and secondary, as well as tertiary, education. Cultural values and social norms downplay

the need to send girls to school, especially if the choice is between educating a son or a daughter. Many girls, even when allowed to attend school, are pressured to drop out to get married and start a family.

High reproductive rates, poor education and laws designed for the “protection” of women are obstacles to economic opportunity. Requirements that a father or husband grant permission to work, travel or open a bank account further restrict women’s economic opportunity. These limitations have combined to create the lowest rate of female labour participation in the world. Although participation has increased slightly in Tunisia and Turkey, it has been stagnant or actually declined in some countries. In Jordan, for example, only 17% of 20- to 45-year-old women work. From Morocco to Iran, no country in the region has a female labour participation rate above 50%.

Women in the Middle East and North Africa participate in the political process to a lesser degree than anywhere else in the world, and have fewer protections against violence. Constitutional provisions for the protection of women’s rights exist in nearly every country in the region, but they are often flouted, contradicted by other legislation, or not enforced.

Women’s membership in parliament and government has been too limited to counter violence against women, which is usually invisible. Human Rights Watch notes that social and cultural norms prevent most cases of violence against women from ever going to court; when they do, justice is rarely served. The organisation reports that a Saudi Arabian woman who was gang-raped 14 times by seven men was convicted of adultery and sentenced to six months in prison and 200 lashes when she took her case to court. The men received prison sentences ranging from one to five years.

**Middle East and North Africa,
Regional Ranking Table**

Rank	Country	Score/100
1	Israel	71.5
2	Tunisia	59.5
3	United Arab Emirates	50.8
4	Kuwait	49.9
5	Bahrain	49.0
6	Lebanon	48.7
7	Egypt	48.7
8	Oman	48.2
9	Morocco	47.0
10	Jordan	45.9
11	Saudi Arabia	39.7
12	Algeria	39.7
13	Syria	35.9
14	Iran	35.4
15	Yemen	24.6



Americas

The majority of countries in the Americas improved overall in the 2012 Index, as well as in each of the five categories. In North America, Canada and Mexico recorded higher scores, while the US fell slightly. Women in Canada and the US enjoy high levels of literacy and enrolment in primary, secondary and tertiary education. Their strong labour participation rates reflect economic opportunity and political participation. The US, which ranks 14th overall, would place higher if its labour policy and practice environment were better. Mexico ranks 41st but made respectable gains in every category with the exception of legal and social status, where it held steady.

In Latin America, enormous inequities exist within and among countries and social and ethnic groups, and between men and women. In fact, Latin America is the world's most unequal region, and the situation for women in two countries with the same score can be very different. In one, women may be moving towards fuller economic opportunity; while in the other advances may be unevenly distributed. Although the region performs relatively poorly in schooling, every country, with the exception of Peru, gained in education and training in the 2012 Index.

Latin America has also made progress in legislating against violence toward women; most developing countries with laws against intimate partner violence are in Latin America and South Asia. All but two countries, Bolivia and Ecuador, have perfect scores in enacting laws with sanctions against domestic abuse, and all are signatories to the *Belem do Para Inter-American Convention on the Prevention, Punishment and Eradication of Violence against Women*. There is, however, a need for greater enforcement. In Peru, almost 50% of women are victims of severe physical violence during their lifetimes. Women in Brazil report that physical violence by intimate partners is as high as 25%.

Americas, Regional Ranking Table

Rank	Country	Score/100
1	Canada	83.2
2	United States	78.4
3	Uruguay	65.3
4	Mexico	64.6
5	Chile	64.2
6	Costa Rica	61.1
7	Panama	60.6
8	Brazil	59.5
9	Argentina	59.2
10	Peru	55.8
11	Colombia	55.3
12	El Salvador	52.4
13	Paraguay	52.1
14	Venezuela	51.8
15	Ecuador	51.2
16	Dominican Republic	50.5
17	Nicaragua	47.8
18	Honduras	47.0
19	Bolivia	46.0

The United States—alone among industrialised countries—does not have federal laws in place to mandate paid maternity leave.



Eastern Europe and Central Asia

Every country in Eastern Europe and Central Asia improved its overall score from 2010. Lithuania has the highest score and Turkmenistan, one of 15 additions to the 2012 Index, has the lowest.

The post-communist sub-regions and countries are diverse, and thus difficult to generalise.

Implementation of gender equality policies is weak in nearly every country in Eastern Europe and Central

Asia. Laws prohibiting discrimination in employment, property ownership, reproductive health and mobility exist, but they lack adequate monitoring and enforcement mechanisms. For example, the *Law on Ensuring Equal Opportunities for Women and Men of Moldova* prohibits sex discrimination, but does not establish affirmative action policies or temporary special measures. Similarly, the Women's Committee of Uzbekistan is completely advisory; its recommendations and conclusions are not mandatory and do not have binding authority.

Legal restrictions on job types present another challenge in several countries. The *Tajik Labour Code*, for example, restricts women's access to overtime and work travel, and transfers pregnant women and women with children to lighter work. In Moldova, the labour law disallows women from specific jobs, such as boilermaker, brick layer, riveter, welder or positions that require lifting weights. Turkey prohibits women's access to employment in coal mines, underground quarries, embanking, digging and excavation of soil. These laws thus bar women from a wide range of employment opportunities.

As reflected in the 2012 Index, women in Eastern Europe and Central Asia have made important gains, but much remains to be done.

Eastern Europe and Central Asia, Regional Ranking Table

Rank	Country	Score/100
1	Lithuania	77.0
2	Slovenia	76.2
3	Hungary	74.9
4	Slovak Republic	73.8
5	Bulgaria	73.5
6	Latvia	72.1
7	Estonia	71.7
8	Czech Republic	70.8
9	Poland	70.2
10	Macedonia, FYR	65.3
11	Romania	62.2
12	Croatia	61.9
13	Montenegro	58.2
14	Bosnia and Herzegovina	58.1
15	Albania	56.5
16	Serbia	56.4
17	Ukraine	55.4
18	Georgia	54.5
19	Moldova	54.5
20	Kazakhstan	54.5
21	Belarus	53.8
22	Armenia	53.3
23	Turkey	53.2
24	Russia	52.9
25	Azerbaijan	46.8
26	Kyrgyz Republic	45.7
27	Uzbekistan	44.0
28	Tajikistan	41.5
29	Turkmenistan	34.4



Western Europe

Women enjoy a high degree of economic opportunity throughout Western Europe. Countries in the region occupy the top quintile of the Index, and are disproportionately represented in the top quartile in each of the five categories. The 2012 Index reflects uniformly perfect scores in property ownership and citizenship rights, and nearly uniformly perfect scores in accessing financial programmes and addressing violence

against women. In addition, every country in the region improved its score in education and training. The majority of the region also does well in the labour practice category, although the Mediterranean countries perform notably below the regional average, due particularly to limited access to childcare.

While no society has yet achieved gender equality, Scandinavia has made the greatest progress. Sweden holds the top overall score of 90.4, and Norway and Finland are close behind. Denmark also scores well overall and in each of the five categories. The Scandinavian countries were among the first to grant universal suffrage and to sign the *Convention on the Elimination of All Forms of Discrimination against Women*. Denmark, Sweden and Norway introduced voluntary gender quotas in the 1970s, which have led to high levels of female political representatives. Finland currently has the highest percentage of women in ministerial positions and parliament (52%), and Norway and Sweden share second place, with 46%.

Political participation is one of many areas in which most of Western Europe needs to improve. Scandinavia could serve as a model for increasing female representation and, more importantly, making public policies sensitive to the needs of women.

Western Europe, Regional Ranking Table

Rank	Country	Score/100
1	Sweden	90.4
2	Norway	88.3
3	Finland	88.2
4	Belgium	87.7
5	Germany	86.3
6	Netherlands	85.0
7	Iceland	83.0
8	Denmark	81.3
9	France	79.5
10	United Kingdom	78.9
11	Portugal	77.3
12	Austria	76.3
13	Switzerland	76.1
14	Luxembourg	75.4
15	Ireland	74.6
16	Spain	74.0
17	Italy	70.9
18	Greece	68.7

The German government is creating 500,000 new childcare places by 2013. Under the new childcare expansion law, all children born after 2012 will have a legal right to a place in the childcare network.



East and South Asia

Economic opportunities for women have expanded in much of East and South Asia in the past year; the 2012 Index reflects increases in overall scores for nine of the 12 countries. Thailand and Malaysia have the highest overall scores of 60.1 and 57.7, respectively. Cambodia had the greatest overall increase of 6.2 points, with a significant score gain in labour policy and practice. Through its *Gender Mainstreaming Action Plan*, Cambodia has successfully promoted equity in labour sectors and remuneration.

East and South Asian countries increased their education and training scores, though improvements were more modest in South Asia. Primary and secondary school enrolment increased in Bangladesh, India, Pakistan and Sri Lanka, but it remains extremely low. Rates for girls in Pakistan, for example, are comparable to those of the US in 1810. Tertiary educational enrolment rates in Sri Lanka actually fell in the 2012 Index. Poor girls face particularly severe schooling disadvantages in much of South Asia, and these increase at lower incomes.

The female labour participation rates in East Asia and South Asia are 64% and 29%, respectively. A woman's ability to work outside the home in South Asia is often restricted by a requirement of consent from the husband or by allowing him to contest his wife's employment if it conflicts with family interests.

Bangladesh and Pakistan made gains in addressing violence against women. In Kerala, India, the odds of a woman being beaten if she owns both a house and land are one-twentieth of those when she owns neither.

East Asia & Pacific, Regional Ranking Table

Rank	Country	Score/100
1	Australia	87.1
2	New Zealand	83.7
3	Hong Kong, China	74.7
4	Japan	73.9
5	Singapore	71.4
6	Korea, Rep.	69.4
7	Thailand	60.1
8	Malaysia	57.7
9	China	52.3
10	Philippines	50.3
11	Mongolia	50.0
12	Fiji	48.5
13	Indonesia	47.5
14	Vietnam	47.1
15	Cambodia	44.6
16	Samoa	41.7
17	Vanuatu	39.1
18	Laos	38.6
19	Tonga	38.3
20	Timor Leste	36.9
21	Solomon Islands	29.2
22	Papua New Guinea	26.6

South Asia Regional Ranking Table

Rank	Country	Score/100
1	Sri Lanka	47.6
2	India	41.9
3	Bangladesh	39.2
4	Pakistan	35.5

In 2011 Pakistan passed the Anti-Women's Practices Bill, making acid attacks against women illegal for the first time. The crime is now punishable with a minimum of 14 years in prison.



Pacific islands

Progress is not coming easily to women in the Pacific islands. The overwhelming proportion of the population lives in rural, isolated villages, and has limited access to basic health and education services.

Fiji has the highest overall score of the seven islands in the 2012 Index, but performs below the global average in every category and on most indicators. The others—Papua New Guinea, Timor-Leste, Tonga, Samoa, Solomon Islands and Vanuatu—place mostly in the bottom quintile, although the United Nations Information Service reports that 98% of women in Samoa are literate. Primary and secondary school enrolment and attendance are uneven, with Papua New Guinea scoring next to worst of the 128 countries. The islands congregate at the bottom in property ownership and access to finance as well as in the implementation and enforcement of the labour conventions of equal pay for equal work and non-discrimination. Legislation against violence toward women is weak and domestic abuse is pervasive and persistent.

Fiji, Papua New Guinea and Samoa have ratified but not signed the *Convention on the Elimination of All Forms of Discrimination*

against Women, and Tonga has not signed it. Custom and culture are part of the law in these societies, and even though they disadvantage women, departing from them would be criticised by many quarters of society. Some customary and religious laws indirectly encourage state-sanctioned discrimination because they cannot be declared unconstitutional. Fortunately, several of the islands have taken positive steps to eliminate discrimination with the creation of women's ministries or bureaus. The Fijian government, for example, has established awareness-raising programmes, and Vanuatu

Pacific Islands, Regional Ranking Table

Rank	Country	Score/100
1	Fiji	48.5
2	Samoa	41.7
3	Vanuatu	39.1
4	Tonga	38.3
5	Timor Leste	36.9
6	Solomon Islands	29.2
7	Papua New Guinea	26.6

has a new Tripartite Labour Advisory Council that is working to align national legislation with International Labour Organisation norms. Also encouraging are the perfect scores obtained by the seven islands in differential retirement and citizenship rights.



Top five countries in the 2012 index

Sweden: Ranks 1st

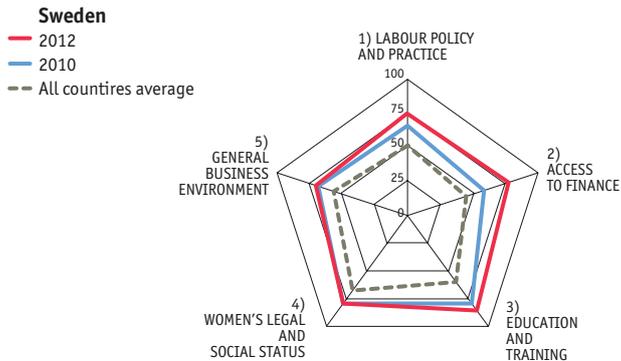
Sweden maintains first place in the 2012 Index. The country increased its already-high score in the labour policy and practice category, mainly by earning an improved assessment from the ILO in matters of equal pay for equal work. Sweden registered gains in several others areas, including *de facto* discrimination at work. Based on survey data, this indicator asks, "In your country, do businesses provide women the same opportunities as men to rise to positions of leadership?"

Among the first countries to ratify the *Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW)*, the promotion of women's and girl's human rights is a central part of the government's work in Sweden. The objective of Swedish gender policy is that women and men, girls and boys, must have equal opportunities and equal rights. The country incorporates gender equity into its regular work at the political and executive levels through a Ministry for Gender Equality Affairs, which has a co-ordinating role within government offices. In addition to monitoring compliance with equal rights, Sweden raises the issue of gender in the development policy dialogue and in discussions with government representatives in multilateral contexts. The Swedish International Development

Cooperation Agency has moved from an exclusive focus on women to a focus on women and men and the relationship between them—a gender approach. Gender equity is now an integral part of all aspects of Sweden's social development programmes.

Swedish municipalities are obliged to provide day care to children until age 12 whose parents are working or studying. Childcare is available throughout the year and flexible hours enable parents to schedule childcare around their employment. The high-quality care is also affordable, costing 1% to 3% of the family's income. Children below two years of age often stay with their parents because of generous parental benefit provisions.

Surprisingly, Sweden does not perform particularly well (ranking 39 out of 128 countries) in access to private-sector credit (which is not gender-disaggregated). This is an area in which the other Scandinavian countries also stand to improve.





Norway: Ranks 2nd

Norway, which places 2nd in this year's Index, has a long-standing policy of gender mainstreaming in all areas; this helps to ensure that the elimination of discrimination against women is addressed as a core human rights obligation. In recent years, the country has implemented innovative activities to address the social conduct of women and men and related stereotypes, both at home and abroad. Through the *Action Plan for Women's Rights and Gender Equality in Development Cooperation*, for example, the Norwegian Ministry of Foreign Affairs has helped the government of Tanzania and development partners achieve greater gender equity in local decision-making processes as well as access and control over resources and technology.

An early adopter of women's rights and the first country to sign *Convention on the Elimination of All Forms Discrimination against Women*, Norwegian women have held nearly 50% of elected offices since the 1980s. The country also has the best educated women in the world, measured by mean years of schooling. Norway improved its already-high score for policies prohibiting discrimination on the basis of gender and achieved a close to perfect score—97.6 out of 100—in the category of women's legal and social status. Contraceptive use is highest among the Scandinavian countries. Norway is also among a group of countries that earn the highest scores for support and training for women who run small and medium-sized enterprises.

Finland: Ranks 3rd

Finland was the first country in the world to grant women full suffrage—the right to vote and the right to stand for office. The world's first female members of parliament were Finnish, and today women comprise 40% of Finland's parliament. The country moves up one place, to third overall, in the 2012 WEO Index. The increase results from slight improvements in labour policy and practice, education and training, and the general business environment.

Finland's score for non-discrimination under the ILO's Convention 111 increased owing to greater inspection and enforcement. The Finnish government has also begun providing information on cases of workplace discrimination under *The Equality Act and The Non-Discrimination Act*, with specific indications regarding their nature and outcome. Finland is one of 14 countries—all but two of which are in Europe—that achieved a perfect score for access to childcare. The country also improved the quality of its regulatory environment, which is part of the general business environment category.

Nationally mandated maternity and day care benefits enable women to have job security and contribute as equal partners in society. Every Finnish child has the right to day care from ages 1 to 6, or from the end of parental leave to the beginning of primary school. The well-developed and affordable system gives parents the choice of a home care allowance or municipal day care for their children. Parents who opt not to enrol their children in municipal day care can take either a three-year childcare leave or a six-year partial childcare leave.

“The increase in female employment in the rich world has been the main driving force of growth in the last couple of decades.”

The Economist April 12, 2006



Belgium: Ranks 4th

Belgium remained in fourth place in the 2012 WEO Index. Gains in two categories—labour policy and education and training—bolstered its score, but small losses in labour practice mitigated the improvement. The country's score for women's legal and social status, already high, was unchanged.

Belgium has begun a general revision of legislation concerning equality of treatment that combines existing laws with provisions on indirect discrimination, burden of proof, sexual harassment and social security issues into an autonomous piece of legislation concerning equality of treatment. A series of measures to combat discrimination in employment more effectively, as well as to prevent sexual harassment, and to promote equality between men and women, have contributed to an increased score in *de facto* discrimination at work. Despite these gains, the ILO considers Belgium's co-operation with workers and employee organisations in the promotion and acceptance of principles of non-discrimination to be inadequate, which is reflected in a lower score for adhering to non-discrimination practice. Belgium scores among the top ten countries globally in female political participation, and the overall legal and social environment for women is excellent.

The Belgian government generously subsidises high-quality childcare from infancy until three years of age. Parents pay approximately 25% of the cost, which is partially tax-deductible. Where availability is limited, priority is given to mothers who work full-time. Subsidised pre- and after-school care is also offered and widely used.

Australia: Ranks 5th

Australia's overall score continues to climb, increasing four points to 87.1 in the 2012 Index. The higher score reflects improvement in three labour policy and practice indicators: equal pay for equal work; *de facto* discrimination and work; and, most significantly, maternity and paternity leave provision.

Australia's first national paid parental leave started on January 1st 2012. Fully funded by the national government, the Paid Parental Leave Act provides leave pay to working parents of children born or adopted from January 1st 2012. Eligible working parents receive 18 weeks of leave pay at the rate of the national minimum wage, currently about A\$590 a week before tax. The Act includes a provision for fathers and partners, to help them take leave from work to support the other parent and to be involved in the care of their new child from birth.



Bottom five countries in the 2012 index

Sudan: Ranks 128th

Sudan is places last in the Index for a second consecutive year. Women have an especially difficult time gaining access to finance: neither the financial sector nor the government has programmes or provisions to help women obtain capital or use financial services. A small number of international non-governmental organisations (NGOs) provide business skills training for women, but Sudan's political and economic environment remains challenging, limited the reach of programming.⁸ The newly independent country of South Sudan is increasingly attracting donor funds to help establish institutions and services, which, basic as those efforts are, leaves few resources for Sudan proper in the areas of finance and business-oriented programmes for women.⁹ Women in Sudan still do not have access to bank accounts or financial services, and are not free to manage their own financial affairs, even when a woman is widowed and left money by her husband. Unlike many other countries in this bottom tier, women do have legal rights to property ownership, although customary practices often override such rights.

Women are also severely restricted in their freedom of movement, and in their social rights. National legislation regulates the dress of both Muslims and non-Muslims, requiring all women to be veiled when in public. Women are segregated in many public spaces from men, and social norms generally make it difficult for them to leave the home, particularly in urban areas. Notably, of the 450 seats in the National Assembly, 25%, or 112 seats, are reserved for women; these are allocated by proportional representation on the basis of lists of women submitted by parties. Nonetheless, this has not yet translated into greater freedoms in daily life.¹⁰

Sudan, in this year's Index, improved the legal protections it offers women from violence. A 2009 amendment to the 1990 penal code increased the severity of the rape penalty, which is the only legal prohibition for violence against women. The female literacy rate in Sudan also improved by more than 13 percentage points from 2010, although school life expectancy for women remained quite low at six years for primary and secondary school, and 0.3 years for tertiary school.

OVERALL SCORE	
All countries	55.8
Solomon Islands	29.2
Papua New Guinea	26.6
Yemen	24.6
Chad	23.3
Sudan	19.2

8. Freedom In The World, Sudan, 2012 Edition, *Freedom House*, <http://bit.ly/vXRkQc>

9. EIU contributor research

10. Freedom In The World, Sudan, 2012 Edition, *Freedom House*, <http://bit.ly/vXRkQc>



Chad: Ranks 127th

Chad finished next to last in this year's Index, dropping from the third place from the bottom in the prior ranking. The downward shift primarily reflected a downgrade in labour practice; the Chadian government pledged to expand adherence to non-discrimination policies in 2009, but it has not yet reported any new actions regarding those commitments to the ILO.

Lack of basic infrastructure and security, along with discriminatory cultural norms and practices, produce numerous challenges for Chadian women. Chad fares the worst of all countries in providing women with access to education and financial resources, owing in part to internal instability preventing delivery of basic social services. Primary and secondary education and literacy rates in Chad are lower than in neighbouring Sudan. Only 23.1% of women in Chad are literate, compared with 60.8% in Sudan. The average woman can expect to receive 5.4 years of schooling. High government expenditure on defence—owing to the threat of renewed rebel activity and the government's desire to ensure the loyalty of the military, on which it depends—continue to siphon money away from public education.

Women also have difficulty gaining access to financial services or business skills training. Although micro-credit resources are available through international development organisations, in practice such loans are still difficult for women to obtain. The loans are not targeted specifically at women, and lenders are often uncertain of their ability to enforce their legal entitlement to property and other assets. Women must obtain consent from their husbands before entering into any commercial activity; social norms dictate that a husband can disallow such activities, and the wife must obey.

Yemen: Ranks 126th

Economic opportunity for women in Yemen is stymied by extreme poverty and oppressive cultural norms. Legal restrictions make it difficult for women to function independently in any aspect of life; where legal restrictions are not in place, cultural norms can be equally smothering. It is illegal for women to leave the home without permission from a male family member or an escort. Although women are legally entitled to bank accounts and financial services without the consent of a male relative, in practice such rights are rarely observed. While these restrictions are often attributed to the implementation of sharia law, they are in fact a combination of cultural, tribal and religious traditions that have been codified into law.¹¹ Poverty often compounds the challenges imposed by such legal and cultural restrictions. For example, anecdotal evidence suggests that females in the most impoverished families are frequently married at a young age to provide the family with a dowry, which serves as a source of income.¹²

Where women are able to surmount cultural hurdles, they face an underdeveloped financial system. Lack of access to credit is a particular problem; private sector credit makes up only 7.4% of GDP. (This indicator is not gender-disaggregated; it examines access to credit for both sexes across all countries in the Index.) The weak financial system appears to have a disproportionately negative effect on women, as credit is primarily obtained informally, through social networks, which typically are only available to men. The outlook for Yemeni women may be improving. The active role of many women in the 2012 Arab Spring protests, most notably the 2012 Nobel Peace Prize winner, Tawakel Karman, dubbed the "Mother of the Revolution", has raised the prospect of a more active role for women in Yemeni society.

11. Assessment by EIU country analyst. See also Women's Rights in the Middle East and North Africa 2010: Special Report Section Yemen, *Freedom House*, <http://bit.ly/u57b9D>.

12. Heather Murdock, "Child Brides in Yemen Seek Legal Protection", February 1, 2012, <http://bit.ly/suYKYJ>



Production gains from providing women in agriculture with similar resources to those of men could reduce the number of hungry people in the world by 12–17 percent.

The State of Food and Agriculture 2010-11, Food and Agriculture Organization, 2011

Papua New Guinea: Ranks 125th

2012 is the first year Papua New Guinea has been included in the Index. With poor educational achievement for women and minimal legal support in the workplace, the country places fourth from the bottom. Although strong ties to tribal cultures uphold some matriarchal traditions, women struggle against strong patriarchal norms that often confine them to household work and keep them from receiving schooling. The average woman can only expect to receive 5.2 years of education from the start of primary school.

Lack of legal protection in the workplace is a particular challenge for women in Papua New Guinea. Although the government recently added a provision to a draft industrial regulation bill requiring equal remuneration for men and women, it has not been included in all relevant parts of the legal code, and there are no other legal restrictions against gender discrimination or sexual harassment in the workplace. In a 2009 survey conducted by the World Economic Forum, Papua New Guinea was the only country in the Index in which the majority of respondents said women have no opportunity to rise to positions of leadership at work.

Unlike other low-scoring countries, Papua New Guinea law provides women with full “citizenship rights”, which in this Index is defined as the freedom to move inside and outside of the country unrestricted, and to choose any form of dress. The government also runs a small-scale business skills training programme for women through the Division of Women, Religion and NGOs, established in 2007. If such programmes are expanded, they may provide an avenue for women to seek economic opportunity through small-scale entrepreneurship, circumventing the challenges of formal workplace settings.

Solomon Islands: Ranks 124th

The Solomon Islands is included in the Index this year for the first time. Its poor score reflects minimal legal protection for women in the workplace, little access to financial services and a generally weak business environment. The country has not ratified either of the two cornerstone ILO conventions supporting a gender-equal workplace: *Convention 100* on equal remuneration for men and women, and *Convention 111* prohibiting discrimination based on a series of identifiers, including gender. The Solomon Islands is one of only two countries in the 2012 Index not to have ratified the latter of the two conventions. National legislation also limits the types of jobs women can pursue; employers cannot hire women for any job that requires working after dark, nor may women work in mines.

The country's low score also reflects minimal financial and information resources for female entrepreneurs. As women lack access to most forms of collateral, especially property, most women cannot obtain loans. Financial illiteracy among rural women and a dearth of micro-credit programmes add to the difficulty of obtaining financing. Such challenges notwithstanding, support for female entrepreneurs is expanding. In 2010 Women's Resource Centres were established in every province in the Solomon Islands, with the goal of providing space for women to network, share information and build basic business skills.



Most improved

The five countries whose scores improved the most from 2010 to 2012:

Lithuania (2012 score: 77.0; increase: 7.2)

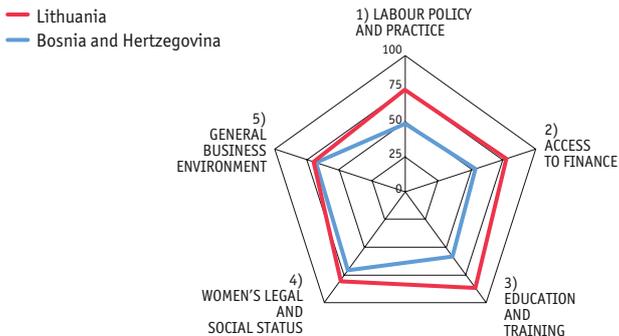
Lithuania shares the title of the most improved country with Slovakia—both increased their scores by 7.2 points in the 2012 Index. The largest and most populous of the Baltic states, Lithuania experienced its greatest gains in access to finance and, within that category, building credit histories. Significant

improvements in building credit histories reflects broader credit bureau coverage nationally in Lithuania, which research suggests may disproportionately benefit female entrepreneurs over their male counterparts.¹³ Lithuanian women enjoy equal access to bank accounts, loans and other forms of credit, and make up 39% of the self-employed population. The state encourages women to engage in entrepreneurial activities through its Business Information Centres, and a new programme launched by Šiaulių Bankas, a regional institution that serves mainly small and medium-sized enterprises, provides additional support. The €5m Šiaulių initiative focuses on minorities, persons with disabilities and others who traditionally have had limited access to the conventional credit market, and makes loans of up to €25,000 through participating intermediaries. A key objective of the programme is promoting equal opportunities for men and women. Increased scores in access to childcare and education reflect the priority that Lithuania's president, Dalia Grybauskaitė, has given to domestic issues since taking office in 2009.

Slovakia (2012 score: 73.8; increase: 7.2)

Slovakia makes gains in four of the five categories in the 2012 Index.

Particularly significant is progress in labour policy and labour practice. The Slovak Labour Code states that women and men have the right to equal pay for like work or work of equal value, and the government has granted new competencies to the Slovak National Centre for Human Rights. Now the national body



2012 scores	Lithuania	Bosnia and Herzegovina
OVERALL SCORE	77.0	58.1
1) LABOUR POLICY AND PRACTICE	73.9	51.8
1A) LABOUR POLICY	80.8	49.7
1B) LABOUR PRACTICE	66.9	53.8
2) ACCESS TO FINANCE	77.4	57.6
3) EDUCATION AND TRAINING	86.7	70.7
4) WOMEN'S LEGAL AND SOCIAL STATUS	80.2	71.0
5) GENERAL BUSINESS ENVIRONMENT	70.2	45.4

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



specialising in combating all forms of discrimination, the Centre has built administrative capacities in seven regional offices. These offices conduct surveys and prepare and publish independent reports and recommendations on issues related to discrimination.

The Slovak government continues to strengthen capacities in monitoring and providing legal assistance to victims in cases that violate the equal treatment principles of the Anti-Discrimination Act. Major changes in penal legislation, such as the amended Criminal Act, have contributed considerably to making the process of eliminating violence against women and trafficking in women more efficient.

Cambodia (2012 score: 44.6; increase: 6.2)

Cambodia was the third most-improved country in the 2012 Index. Cambodia was also the most improved among Asian economies and was second overall among gainers in the labour policy and practice category. The government has paid increasing attention to the promotion of women's rights and the eradication of discrimination against women by setting out its policy and including it in implementing programmes. Non-governmental organisations have taken note, and are playing an increasingly important role in promoting gender equality through the provision of literacy programmes, skills training and micro-credit. Cambodia scores poorly in building credit histories, and women represent two-thirds of its unbanked population. Even so, an increasing number of programmes that promote women's financial literacy and entrepreneurship contributed to gains in women's access to finance over the past year. A joint effort by the United Nations Development Programme and the Ministry of Women's Affairs is an example of a recent initiative to improve women's access to capital and to give them the tools to start their own businesses.

Uruguay (2012 score: 65.3; increase: 5.5)

With political and labour conditions that are among the freest in South America, Uruguay claims the fourth-best overall increase. The improvement in Uruguay's score reflects gains in non-discrimination policy and practice; equal pay for equal work and *de facto* discrimination at work. A law on sexual harassment was adopted in 2009, which, among other things, has made it easier to claim damages for harassment in the workplace, including claims for constructive dismissal. Uruguay has also taken long-overdue steps towards preventing, treating and eradicating domestic violence. The federal government has established a commission to combat domestic violence in municipal governments, and has created special courts to oversee alleged violations of the law. Civil society organisations have been developing infrastructure to support women affected by domestic violence and increasing access to related services for women in underserved rural areas.

Bolivia (2012 score: 46.0; increase: 5.3)

Bolivia is the fifth most-improved country, with impressive increases in four of the five categories. The gains reflect Bolivian society's increasing political will to eliminate discrimination, especially against indigenous and rural women, and to treat this as a human rights issue. The new constitution, adopted in 2007, recognises the rights of women and guarantees sexual and reproductive rights, access to land,

“Companies with the highest representation of women leaders financially outperform, on average, companies with the lowest.”

The Bottom Line: Corporate Performance and Women's Representation on Boards, Catalyst, 2007



equal pay for equal work and freedom from violence. The government has made considerable strides in introducing and institutionalising public policies that focus on gender—for example, the establishment of the National Secretariat for Ethnic, Gender and Generational Affairs. In addition, the recently promulgated *Law on Popular Participation* decentralised power and resources to the municipal level, giving grassroots organisations, including women's groups, legal recognition and access to resources. The law requires municipalities to adopt a gender-sensitive perspective in their policies and to provide equal opportunities to grassroots organisations.

While progress has been made on many fronts, considerable social and economic inequities remain. Major advances have occurred in land distribution, for example, but single, widowed and undocumented women have little chance of owning rural land because of the patriarchal traditions and customary practices of indigenous peoples.



Scoring criteria and categories

The Women's Economic Opportunity Index is a dynamic quantitative and qualitative scoring model, constructed from 29 indicators, that measures specific attributes of the environment for women employees and entrepreneurs in 128 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.

The categories and indicators are:

1) Labour policy and practice

1.a) Labour policy

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

1.b) Labour practice

- 1.6) Equal pay for equal work: ILO Equal Remuneration Convention (No 100); country progress in enforcing the provisions of the Convention
- 1.7) Non-discrimination: ILO Discrimination (Employment and Occupation) Convention (No 111); country progress in enforcing the provisions of the Convention
- 1.8) Degree of *de facto* discrimination against women in the workplace
- 1.9) 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 percentage 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) Mean years of schooling
- 3.4) Adult literacy rate; women
- 3.5) 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) Citizenship rights (freedom of movement, dress code in public, access to passport)
- 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) Prevalence of contraceptive use, modern methods
- 4.6) Country ratification of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)
- 4.7) Political participation (percentage of women in ministerial positions, and in parliament)

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) Access to technology and energy (percentage of population with access to mobile phones, internet, water, sanitation, electricity)

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



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 used estimates.

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; the World Health Organisation; Worldwide Governance Indicators; Freedom House; Vision of Humanity; and national statistical offices.

Indicator choice and revisions

The criteria used in this study were chosen in close consultation between the Economist Intelligence Unit and panels of experts, mostly in 2009 and 2010. The indicator list was reviewed and revised at an experts meeting held at the offices of UN Women in July 2011.

The following changes were made (see Appendix for a complete description of each indicator):

- **Maternity and paternity leave and provision:** Owing to the availability of new data, this indicator was revised to include a more comprehensive measure of paternity leave, specifically the number of weeks a man may spend away from work to care for a new child.
- **Mean years of schooling:** This indicator was added to show the actual years of schooling achieved by adult women. It complements two other indicators in the model that evaluate school life expectancy, or the number of years a person of a given age can expect to spend in education.



- **Citizenship rights:** Previously called freedom of movement, this indicator measured a woman's freedom to leave her home without governmental or social restrictions. It was broadened this year to include a wider range of factors; in addition to freedom of movement, it also captures restrictions pertaining to dress in public, as well as access to a passport.
- **Prevalence of contraceptive use:** Measures the proportion of women of reproductive age who are using (or whose partner is using) a modern contraceptive method at a given point in time.
- **Political participation:** Measures women's political participation in government or the legislature. It counts both the percentage of women who hold senior positions in government (ministerial posts, for example) and the number of women in parliament, or in a lower or upper house of a legislature.
- **Access to technology and energy:** This indicator previously measured only mobile phone penetration. It was expanded this year to include a broader assessment of a population's access to technology and energy resources. Women in many low-income societies bear principal responsibility for obtaining water and energy supplies, which limits their economic opportunities. This indicator is not gender-disaggregated owing to the lack of data on access and use of technology and energy specific to women.

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 128 economies assessed, which include the developed economies and the largest emerging markets, 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 and potential drivers of women's economic opportunity

To validate the results of the Women's Economic Opportunity Index, and to explore potential drivers of women's economic opportunity, 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 reasonably high degree of correlation (0.69 on a scale of 0 to 1) between wage and salaried employees and the overall Women's Economic Opportunity Index score.

2) **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 employment.

3) **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.



Women's economic opportunity 2012

A global index and ranking

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 (0.86).

4) **GDP per head at purchasing power parity (PPP) exchange rates:** We tested our assumption that countries with higher incomes, as measured by GDP per head at PPP exchange rates, were more likely to correlate with legal, regulatory and social environments in which women and men are treated equally, or nearly so.

The results indicate a high correlation between income levels and the Women's Economic Opportunity Index (.77).

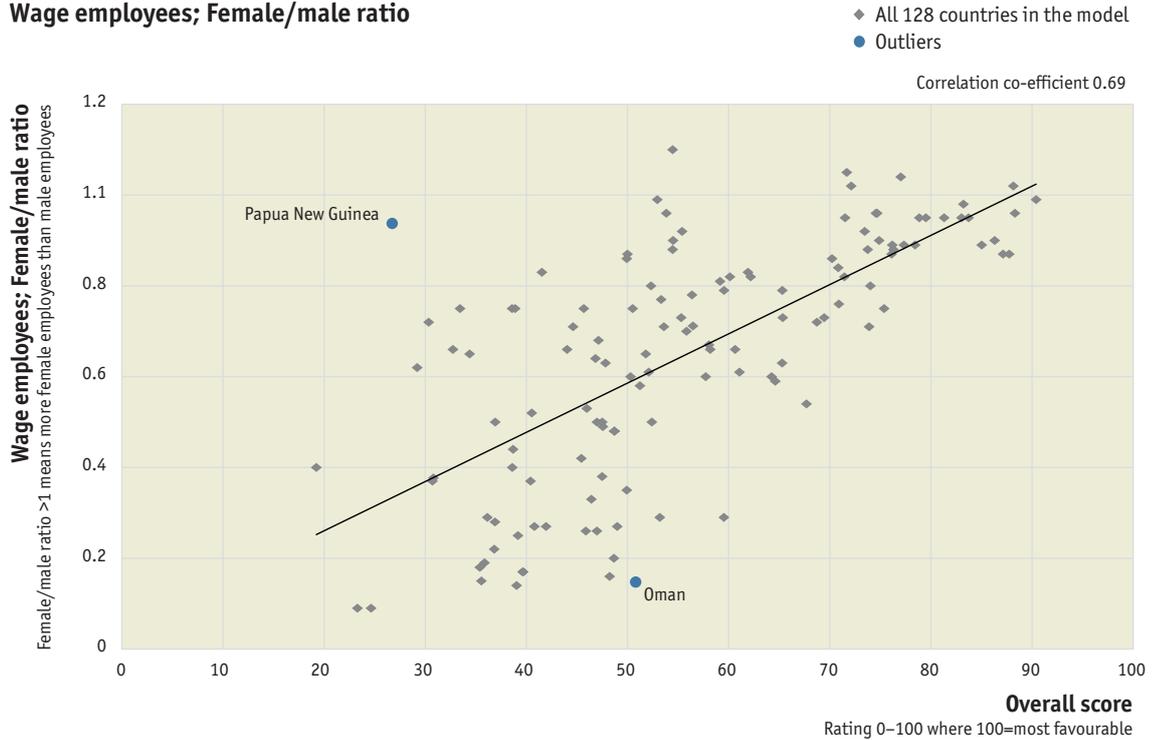
5) **Economist Intelligence Unit's Democracy Index:** Countries that pursue democratic principles, as represented by political pluralism, electoral freedoms, freedom of expression and political participation, should, in theory, accord those same rights and privileges to all of their citizens across a range of activities, including in the economic sphere. The Economist Intelligence Unit in December 2010 produced its second Democracy Index; we measured the results of this Index against the Women's Economic Opportunity Index.

The results indicate high correlation between the democracy Index and the women's opportunity Index (.79).



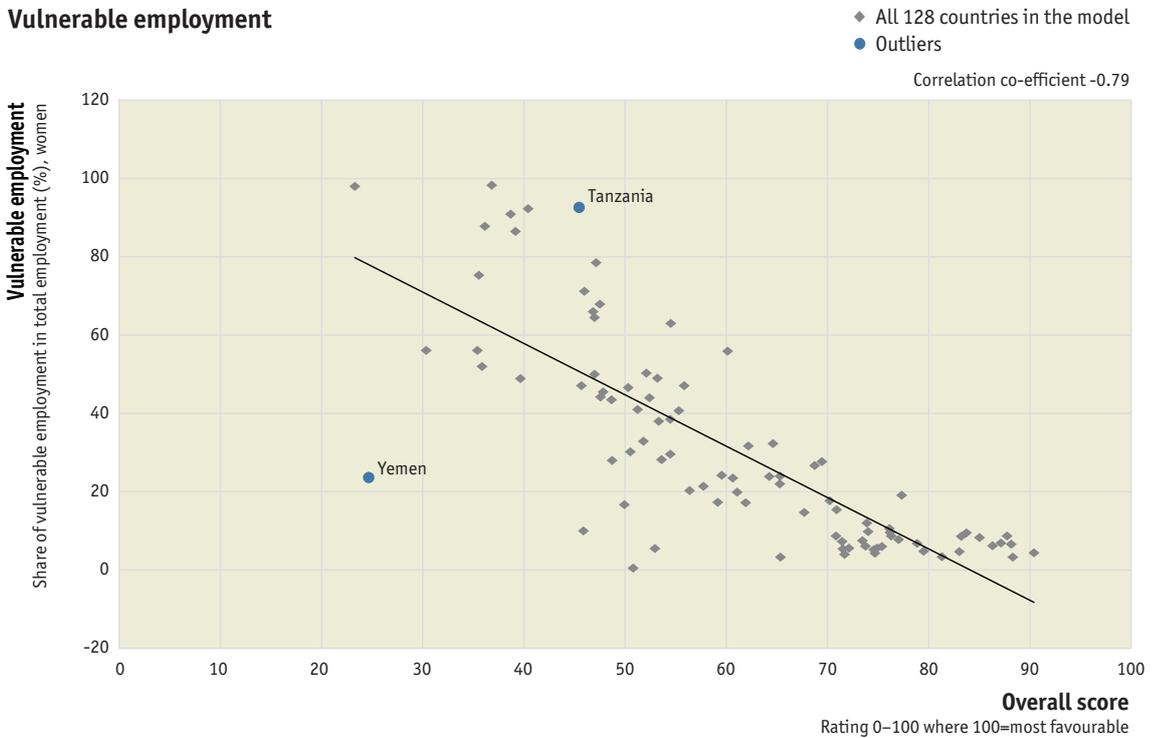
Overall score

Wage employees; Female/male ratio



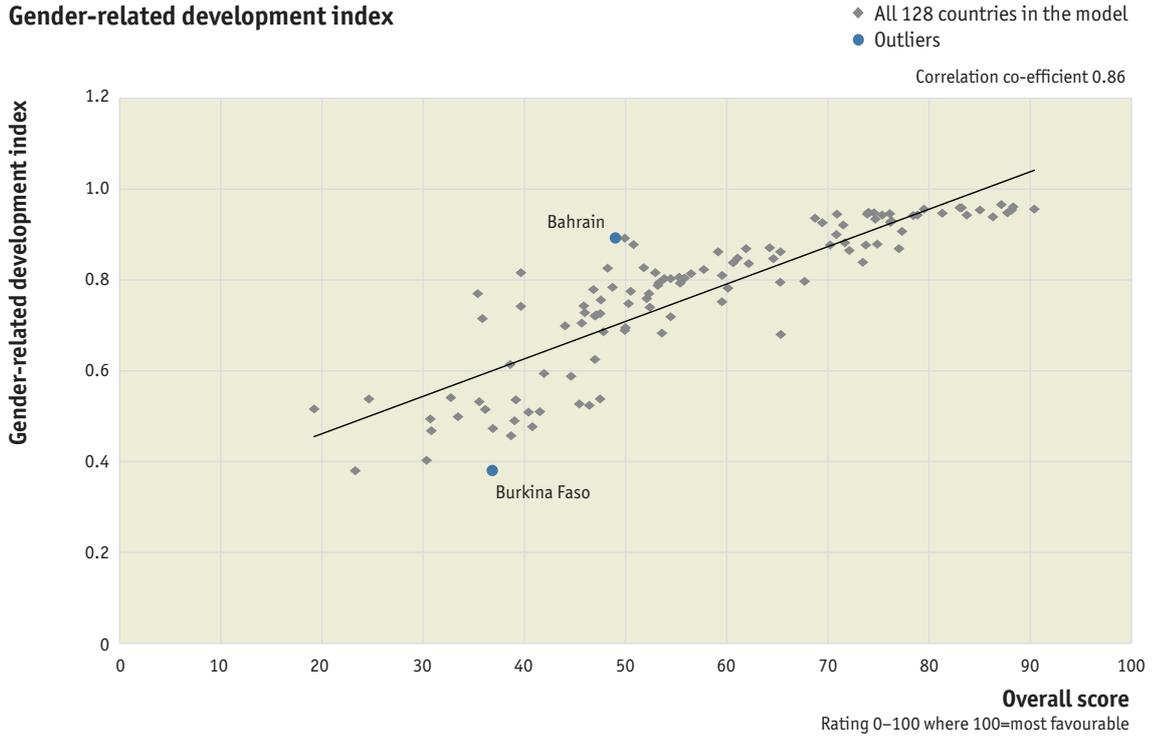
Overall score

Vulnerable employment

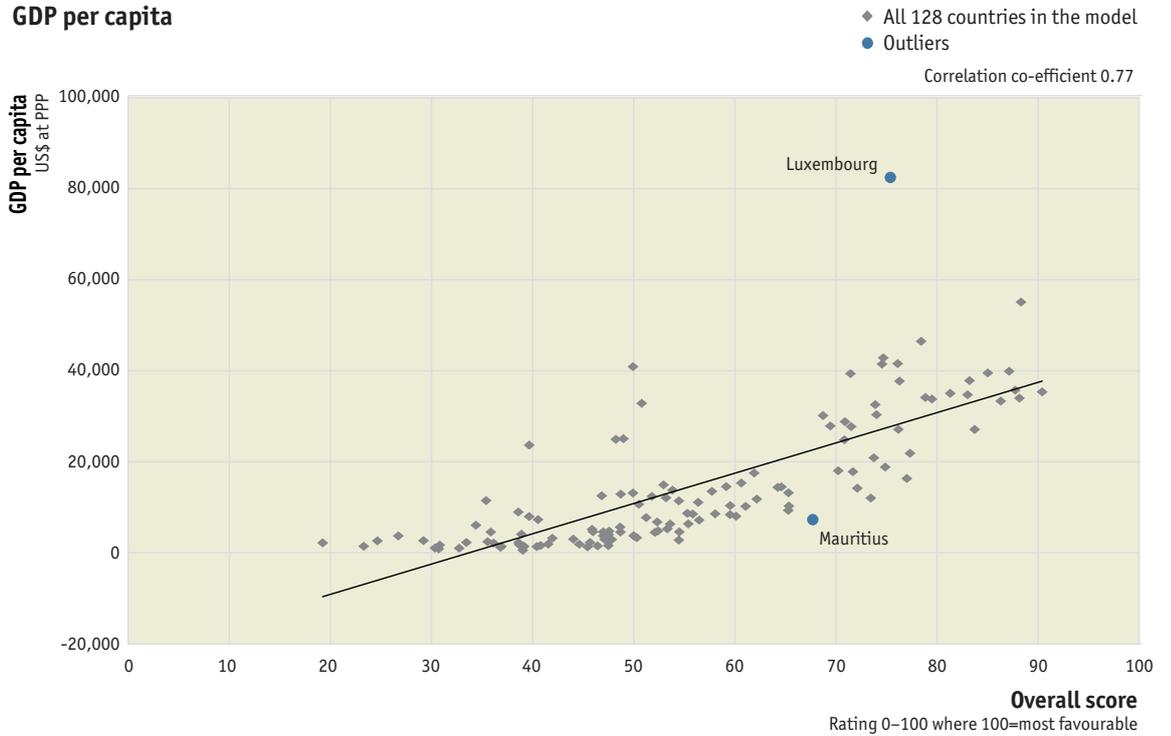




Overall score
Gender-related development index

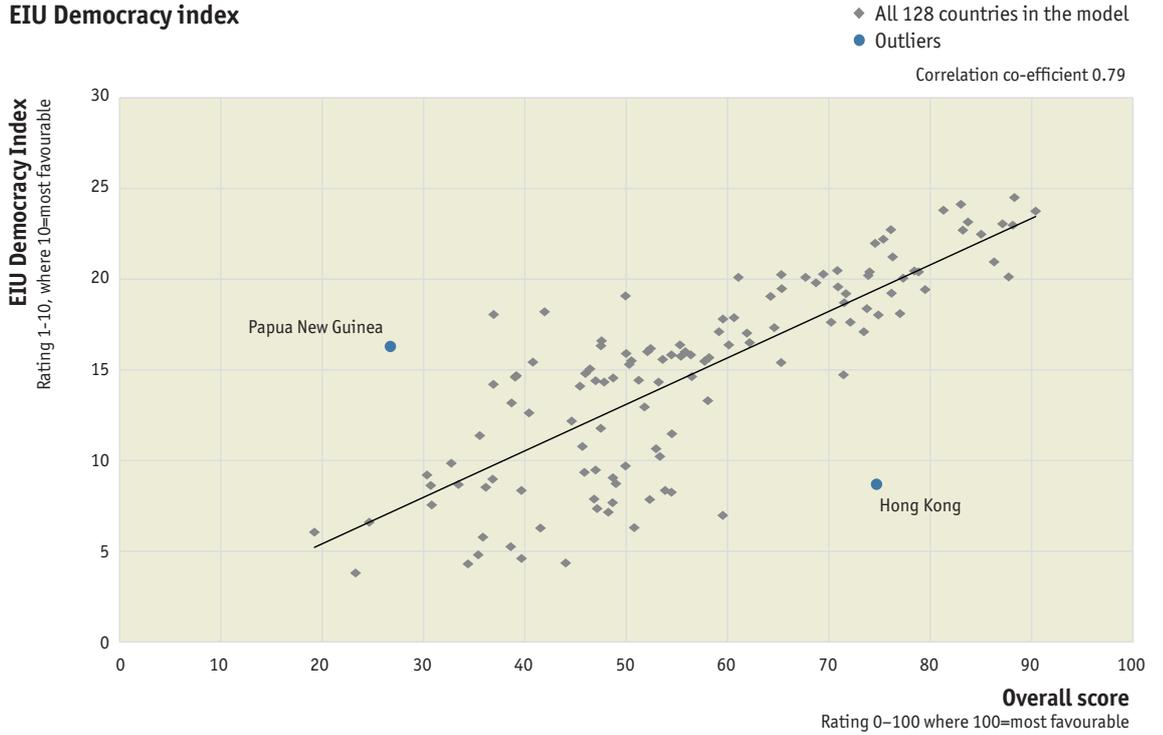


Overall score
GDP per capita





Overall score
EIU Democracy index



Appendix

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	2003-10	<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"> 1) Ratification of the Convention 2) Establishment of government policy and an organisation/committee to promote convention principles 3) Principle of equality of remuneration domesticated in labour law 4) Principle of equal value domesticated in labour law 5) Job appraisal/evaluation mechanisms 6) Co-operation with workers and employers' organisations to involve them in achieving wage equality 7) Direct/indirect acknowledgement of inequality through government statements/studies/information supplied to the ILO 8) Law inspection/enforcement mechanisms <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	2003-10	<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"> 1) Ratification of the Convention 2) Acknowledgement of inequality and discrimination through government statements/studies/information supplied to the ILO 3) Establishment of government policy and organisations/committees aimed at achieving equality and promoting convention principles 4) Principles of the Convention domesticated in labour or other laws 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 6) Legal provisions on sexual harassment 7) All categories of workers protected under law 8) Co-operation with workers and employers' organisations to promote and accept principles of the Convention using all means, including education and training 9) Inspection/enforcement mechanisms <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	2010 (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> <p>2010 (current legislation)</p> <ol style="list-style-type: none"> 0= No paid maternity leave (regardless of length of maternity leave) 1= Employer-funded benefits (regardless of length of maternity leave) 2= Mixed systems (contributions from both employers and public funds) and less than 14 weeks maternity leave 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 4= At least 14 weeks maternity leave, with maternity leave benefits covered by social insurance or public funds <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>Paternity leave subscore:</p> <ol style="list-style-type: none"> 0=No paid leave 1=Less than 2 weeks 2=2-13 weeks 3=14-51 weeks <p>The maximum score a country can receive is 9, where 9 = 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>	2010 (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"> 1) Restrictions on the lifting of heavy weights, arduous work or labour beyond a woman's strength 2) Restrictions on work with hazardous materials (chemicals, lead gases, etc.) 3) Restrictions on work that threatens a woman's future maternity/reproductive functions 4) Restrictions on work that threatens a woman's general mental and physical health (dangerous, harmful or injurious work) 5) Restrictions on work that is against a woman's morals 6) Restrictions on manual work in mines, quarries, underground or in water 7) Restrictions on operating or utilising certain machinery 8) There are no explicit restrictions on women in the labour code, but the possibility of a restriction is implied <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	2010 (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"> 1= Difference of 5 or more years in the statutory pensionable (retirement) age between men and women (mandatory) 2= Difference of 3 to 4.9 years in the statutory pensionable (retirement) age between men and women (mandatory) 3= Difference of up to 3 years in the statutory pensionable (retirement) age between men and women (mandatory) 4= Difference of 5 or more years in the statutory pensionable (retirement) age between men and women (not mandatory) 5= Difference of 3 to 4.9 years in the statutory pensionable (retirement) age between men and women (not mandatory) 6= Difference of up to 3 years in the statutory pensionable (retirement) age between men and women (not mandatory) 7= No difference in statutory pensionable (retirement) age between men and women (regardless of whether it is mandatory or not to retire) <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	2003-10	<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"> 1) Government policy and organisation/committee to promote Convention principles 2) Principle of equality in remuneration in practice 3) Principle of equal values in practice 4) Job appraisal/evaluation mechanisms 5) Co-operation with workers and employers' organisations to involve them in achieving wage equality 6) Law inspection/enforcement mechanisms <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	2003-10	<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"> 1) Establishment of government policy and organisations/committees aimed at achieving equality and promoting Convention principles 2) Principle of the Convention domesticated in labour or other laws 3) Legal provisions on sexual harassment 4) Co-operation with workers and employers' organisations to promote and accept principles of the Convention using all means including education and training 5) Inspection/enforcement mechanisms <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>	2010	<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>	2010	<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"> 1) Data on both firms and individuals are distributed. 2) Both positive and negative data are distributed. 3) The registry distributes credit information from retailers, trade creditors or utility companies, as well as financial institutions. 4) Data on all loans below 1% of income per head are distributed. 5) A business can use moveable assets as collateral, while keeping possession of the assets; and financial institutions accept such assets as collateral. 6) Microfinance institutions are providers of information to private credit bureaus or public credit registries. <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	IMF, <i>International Financial Statistics</i>	2010	<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"> 1= Private sector credit is less than 15% of GDP, or greater than 200% of GDP 2= Private sector credit is 15-29% of GDP, or 150-199% of GDP 3= Private sector credit is 30-49% of GDP, or 125-149% of GDP 4= Private sector credit is 50-69% of GDP 5= Private sector credit is 70-124% of GDP <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"> 1) Initiatives to provide financial accounts to women (for example, current accounts, savings accounts and deposit accounts) 2) Outreach efforts aimed at improving women entrepreneurs' access to credit/loans/lines of credit, etc. 3) Provision of financial literacy and/or risk-management programmes to women <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 2010	2010	<p>This indicator combines elements from Consultative Group to Assist the Poor's Financial Access report for 2010, International Postal Union and the OECD Development Centre.</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"> 1) Provision of basic, low-fee accounts for low-income clients. 2) Provision permitting private operators to provide financial services at post offices. 3) Absence of requirement for male consent to open a bank account
	International Postal Union	2009	<p>The points are added to obtain the final score, which ranges from 0 to 3 (a four-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>
	OECD Development Centre	2009	<p>The maximum score a country can receive is 3, where 3= 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	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, 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. 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>

School life expectancy (tertiary education); women	UN Educational, Scientific and Cultural Organisation	2009 data unless otherwise indicated 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, the school life expectancy is calculated as the sum of the age specific enrollment ratios for the reference age-range a to n, divided by 100.
Mean years of schooling	UN Educational, Scientific and Cultural Organisation Barro-Lee Data Set	2010 data unless otherwise indicated in the Women's Economic Opportunity Model	This indicator gives the total number of years of formal schooling received, on average, by adults over age 15 The greater the number of years, the greater the opportunity to acquire necessary skills and competencies for employment and entrepreneurial prospects
Adult literacy rate; women	UN Educational, Scientific and Cultural Organisation, United Nations Development Programme	2009 data unless otherwise indicated 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.

Indicator	Source	Year	Indicator definitions and construction
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 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	2010 (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"> 1) Domestic violence 2) Sexual assault/violence or rape 3) Sexual harassment <p>Adding the points gives the indicator score, which ranges from 0 to 3 (a four-point scale). 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>
Citizenship Rights <ul style="list-style-type: none"> • Freedom of movement (opportunity to move freely outside the house) for women • Dress code in public • Access to passport 	OECD Development Centre World Bank	2010	<p>Citizenship rights capture the freedom of social participation. Such freedoms enable a person to make independent decisions; to participate in, as well as to receive certain protections from, the community.</p> <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>A dress code requires women to cover a part of, or the entire body, when in public (voluntary use of a certain dress code is not considered). 0=Less than 50% of women are obliged to follow a certain dress code in public 0.5 =More than 50% of women are obliged to follow a certain dress code in public 1= All women are obliged to follow a certain dress code, or it is punishable by law not to follow it</p> <p>Access to a passport is: 0=Free of restrictions 0.5 = (Some women can get passports sometimes, but with restrictions 1- Women cannot get passports without restrictions (that is, they need a man's permission)</p> <p>The maximum score a country can receive is 0, where 3 = least favorable.</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 <i>Women, Business and the Law Database</i>	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, <i>World Fertility Data 2008</i>	2000 - 2008	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.
Prevalence of contraceptive use	UN Department for Economic and Social Affairs, Population Division, <i>World Fertility Data 2008</i>	1970 - 2009	Prevalence of modern contraceptive use has broad and predictive implications for women's health and participation in the labour force.
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>

Indicator	Source	Year	Indicator definitions and construction
Political participation <ul style="list-style-type: none"> • Share of women in ministerial positions • Share of women in parliament 	United Nations	2010 (Reflects elections/appointments as of 1 January 2010)	<p>Political participation matters a great deal for women as a group and as individuals. The most important group benefit is influence on decision-making to make public policies sensitive to the needs of women. For individuals, political participation builds civic skills, and successful lobbying can result in improvements in personal welfare and status.</p> <p>Share of women in ministerial positions (%) – Women holding significant public office in a national or regional government. Senior ministers are members of the cabinet and are sometimes referred to as secretaries, i.e., Secretary of State.</p> <p>Share of women in parliament – Seats held by women in a lower or single house or an upper house or senate, where relevant (%)</p>

5) General business environment

Indicator	Source	Year	Indicator definitions and construction
Regulatory quality	Worldwide Governance Indicators	2009	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 includes the rules of law and transparency. It 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>	2010	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> International Forum for Rural Transport & Development	2004, 2011	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, including year-round access to roads, especially rural ones, 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.
Access to technology and energy <ul style="list-style-type: none"> • mobile cellular phone subscriptions • internet users • potable water • sanitation • electricity 	International Telecommunications Union World Development Indicators Database Columbia University Earth Institute	2008, 2010	<p>This gender-sensitive indicator measures access to five sub-indicators of technology and energy. The ability to use mobile phones and internet is vitally important to job and educational opportunities, as well as political influence and economic success. Both are proxies for connectivity, technological take up and access to market information.</p> <p>Access to potable water, sanitation and electricity are critical to health and economic well-being. The time burden that obliges many people, especially women, to spend significant portions of their days collecting water, is directly correlated to key elements of poverty, including low education levels, restriction of opportunity to subsistence activity, and conflict. Lack of electricity is also directly correlated to the above-mentioned elements of poverty.</p> <p>Mobile cellular phone subscriptions (per 100 people)</p> <p>Internet users (per 100 people)</p> <p>Access to potable water (%)</p> <p>Access to sanitation (%)</p> <p>Access to electricity (%)</p>

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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