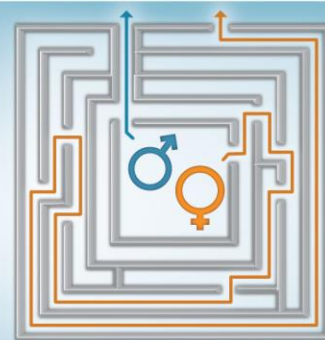


# WOMEN, BUSINESS AND THE LAW 2018



## Building credit

*Building credit assesses whether private credit bureaus and public credit registries collect information from retailers and utility companies, as well as legislation on nondiscrimination in access to credit on the basis of gender and marital status.*

### Key facts for this indicator:

- In building credit, there is much room for improvement globally: 42% of economies score 0 on this indicator.
- Four regions—East Asia and the Pacific, the Middle East and North Africa, South Asia, and Sub-Saharan Africa—have an average score of 20 or below. The average score for low income economies is 8.
- Legislation prohibiting gender-based discrimination in access to credit exists in 72 of the 189 economies examined.
- *Women, Business and the Law* data show that more women have formal accounts at financial institutions and debit cards in their own names in economies where the law prohibits discrimination based on gender in access to credit.
- Of the 72 economies where legislation prohibits gender-based discrimination in access to credit, 36 also prohibit such discrimination based on marital status.
- Over the past two years, 24 economies reformed in the building credit indicator.
- Kenya improved access to credit information by distributing data from two utility companies that report positive and negative payment information.
- Maldives prohibited discrimination based on gender and marital status when accessing financial services.
- Zambia now prohibits discrimination based on gender and marital status when accessing credit.

*Women, Business and the Law* measures how laws, regulations and institutions differentiate between women and men in ways that may affect women's incentives or capacity to work or to set up and run a business. It analyzes gender-based legal differences in 189 economies, covering seven areas: accessing institutions, using property, getting a job, providing incentives to work, going to court, building credit and protecting women from violence. The report is published every two years. The full report and accompanying datasets are available at [wbl.worldbank.org](http://wbl.worldbank.org).