

Finland

WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score
85.0	77.5	95.0

Women, Business and the Law 2024 (WBL 2024) identifies barriers for women's economic empowerment in three areas: women's legal rights, policy instruments designed to support the implementation of these rights, and how these rights are realized in practice. For that purpose, three new *Women, Business and the Law 2.0* indexes are presented for ten indicators: (1) legal frameworks, (2) supportive frameworks, and (3) expert opinions. For the WBL 2.0 legal frameworks index, 40 questions are scored across the ten indicators for 190 economies. For the WBL 2.0 supportive frameworks index, 30 questions are scored across the ten indicators for 190 economies. Overall economy level legal and supportive frameworks scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score. The WBL 2.0 expert opinions index is created for a total of 164 economies. Expert opinion scores are not available for 26 economies due to an insufficient number of responses received from those economies during data collection. Individual responses at the economy level for 15 expert opinions questions across the ten indicators are scored by taking the median value of all responses per question. The economy level expert opinions index is equal to the simple unweighted average of the ten indicator scores.

For Finland, data refer to the legal frameworks, supportive frameworks, and expert opinions that are applicable to the main business city (Helsinki). The scores for Finland are shown in the table below.

Women, Business and the Law 2024 2.0 indicator scores

										
WBL 2.0	Safety	Mobility	Workplace	Pay	Marriage	Parenthood	Childcare	Entrepreneurship	Assets	Pension
Legal frameworks score	25.0	100.0	100.0	100.0	100.0	75.0	100.0	50.0	100.0	100.0
Supportive frameworks score	75.0	66.7	100.0	100.0	66.7	100.0	100.0	33.3	33.3	100.0
Expert opinions score	75.0	100.0	93.8	81.3	100.0	100.0	100.0	100.0	100.0	100.0

In summary, the **WBL 2.0 legal frameworks score** for Finland (85.0 out of 100.0) is higher than the global average (64.2) and higher than the High income: OECD regional average (84.9). When it comes to constraints on freedom of movement, laws affecting women's decisions to work, laws affecting women's pay, constraints related to marriage, laws affecting childcare, laws affecting women's property and inheritance and laws affecting the size of a woman's pension, Finland obtains a perfect score (100.0 out of 100.0). As an example, one of the lowest scores for Finland is on the indicator measuring laws affecting women's safety. To improve on the Safety indicator, Finland may wish to consider putting in place legislation on domestic violence, introducing legislation on femicide and introducing legislation on child marriage.

The **WBL 2.0 supportive frameworks score** for Finland (77.5 out of 100.0) is higher than the global average (39.5) and higher than the High income: OECD regional average (68.1). When it comes to supportive frameworks affecting women's decisions to work, supportive frameworks affecting women's pay, supportive frameworks affecting women's work after having children, supportive frameworks affecting childcare and supportive frameworks affecting the size of a woman's

pension, Finland obtains a perfect score (100.0 out of 100.0). As an example, one of the lowest scores for Finland is on the indicator measuring supportive frameworks related to women starting and running a business. To improve on the Entrepreneurship indicator, Finland may wish to consider establishing government-led programs that provide support to female entrepreneurs such as access to finance or regarding agency and empowerment and putting in place a national government plan or strategy with a focus on women's access to financial services.

The **WBL 2.0 expert opinions score** for Finland (95.0 out of 100.0) is higher than the global average (65.7) and higher than the High income: OECD regional average (82.9). When it comes to expert opinions on freedom of movement, expert opinions on marriage, expert opinions on women's work after having children, expert opinions on childcare, expert opinions on women starting and running a business, expert opinions on women's property and inheritance and expert opinions on women's pensions, Finland obtains a perfect score (100.0 out of 100.0). As an example, one of the lowest scores for Finland is on the indicator measuring expert opinions on women's safety.

WBL 2.0 legal frameworks data

QUESTION	ANSWER	LEGAL BASIS
Safety		
Does the law address child marriage?	No	No applicable provisions could be located
Does the law address sexual harassment?	Yes	Act on Equality between Women and Men, Secs. 7, 8d, 11 and 14(a)(1); Criminal Code, Ch. 47, Sec. 3a and Ch. 20, Secs. 6-7
Does the law address domestic violence?	No	No applicable provisions could be located
Does the law address femicide?	No	No applicable provisions could be located
Mobility		
Can a woman choose where to live in the same way as a man?	Yes	No restrictions could be located
Can a woman travel internationally in the same way as a man?	Yes	Passport Act, Ch. 1, Sec. 3
Can a woman travel outside her home in the same way as a man?	Yes	No restrictions could be located
Do a woman and a man have equal rights to confer citizenship on their spouses and their children?	Yes	Nationality Act, Secs. 9 and 13
Workplace		
Can a woman get a job in the same way as a man?	Yes	Marriage Act, Sec. 2
Does the law explicitly prohibit discrimination in recruitment based on marital status, parental status, and age?	Yes	Non-discrimination Act (1325/2014), Sec. 8 and 17; Act on Equality Between Men and Women, Sec. 7
Does the law prohibit discrimination in employment based on gender?	Yes	Act on Equality Between Men and Women, Secs. 7 and 8
Does the law allow employees to request flexible work?	Yes	Working Time Act, Secs. 12 and 13
Pay		
Does the law mandate equal remuneration for work of equal value?	Yes	Act on Equality Between Men and Women, Secs. 1 and 8
Can a woman work at night in the same way as a man?	Yes	No restrictions could be located
Can a woman work in a job deemed dangerous in the same way as a man?	Yes	No restrictions could be located
Can a woman work in an industrial job in the same way as a man?	Yes	No restrictions could be located
Marriage		
Is the law free of legal provisions that require a married woman to obey her husband?	Yes	Marriage Act, Secs. 2 and 46
Can a woman be "head of household" or "head of family" in the same way as a man?	Yes	Marriage Act, Sec. 2
Can a woman obtain a judgment of divorce in the same way as a man?	Yes	Marriage Act, Secs. 25 and 26
Does a woman have the same rights to remarry as a man?	Yes	Marriage Act, Sec. 48



Parenthood

Is paid leave of at least 14 weeks available to mothers?	Yes	Health Insurance Act, Ch. 9, Secs. 2, 6 and 7; Act 28/2022 amending the Health Insurance Act
Are leave benefits for mothers paid solely by the government?	No	Health Insurance Act, Ch. 11, Sec. 1 and Ch. 18, Sec. 2; Collective Agreement for the Commercial Sector, Sec. 19
Is paid leave available to fathers?	Yes	Health Insurance Act, Ch. 9, Secs. 6 and 7
Is dismissal of pregnant workers prohibited?	Yes	Employment Contracts Act, Ch. 7, Sec. 9; Act on Equality Between Men and Women, Sec. 8(2)

Childcare

Does the law establish the provision of center-based childcare services?	Yes	Act on Early Childhood Education and Care, Secs. 1, 5, 6, 12, 43 and 60
Does the law establish any form of support for families for childcare services?	Yes	Act on Early Childhood Education and Care, Sec. 5; Act on Social Welfare and Healthcare Service Vouchers, Secs. 1 and 3(2); Act on Client Fees in Early Childhood Education and Care, Secs. 5 and 8; Act on Support for Home Care and the Private Care of Children, Secs. 3b and 4
Does the law establish any form of support for nonstate childcare providers?	Yes	Act on the Financing of Educational and Cultural Activities, Secs. 2 and 44a; Official Website of the Ministry of Education and Culture
Does the law establish quality standards for the provision of center-based childcare services?	Yes	Act on Early Childhood Education and Care, Secs. 26-29, 35 and 68-70; Government Decree 753/2018, Secs. 1, 3 and 4; Order of the Board of Education No. OPH-5095-2022 of 22 December 2022

Entrepreneurship

Can a woman undertake entrepreneurial activities in the same way as a man?	Yes	Marriage Act, Sec. 33
Does the law prohibit discrimination in access to credit based on gender?	Yes	Act on Equality between Men and Women, Sec. 8e
Does the law prescribe a gender quota for corporate boards?	No	No applicable provisions could be located
Does the law include gender-sensitive procurement provisions for public procurement processes?	No	No applicable provisions could be located

Assets

Do a woman and a man have equal administrative power and ownership rights to immovable property, including land?	Yes	Marriage Act, Sec. 36
Do sons and daughters have equal rights to inherit assets?	Yes	Code of Inheritance, Ch. 2, Sec. 1
Do male and female surviving spouses have equal rights to inherit assets?	Yes	Code of Inheritance, Ch. 3, Sec. 1
Does the law provide for the valuation of nonmonetary contributions?	Yes	Marriage Act, Secs. 34, 35 and 103(b)

Pension

Are the ages at which a woman and a man can retire with full pension benefits the same?	Yes	Employee Pensions Act 2006, Sec. 11
Are the ages at which a woman and a man can retire with partial pension benefits the same?	Yes	Employee Pensions Act 2006, Secs. 15, 16 and 82
Is the mandatory retirement age for a woman and a man the same?	Yes	Employment Contracts Act, Ch. 6, Sec. 1a
Are periods of absence due to childcare accounted for in pension benefits?	Yes	Employee Pensions Act 2006, Secs. 2, 74, 75 and 77; National Pension Act of 5 May 2007, Sec. 23

WBL 2.0 supportive frameworks data

QUESTION	ANSWER	SOURCE
Safety		
Has the government developed comprehensive mechanisms to address violence against women?	Yes	Victim Support Finland; Seri Support Center; Training on Violence against Women



Are special procedures in place for cases of sexual harassment?	No	Insufficient evidence located
Is a government entity responsible for monitoring and implementing national services, plans and programs addressing violence against women?	Yes	National Rapporteur on Violence against Women
Is an annual budgetary allocation devoted to violence against women risk mitigation, prevention, and response programs?	Yes	State budget 2023
Mobility		
Are passport application processes the same for a woman and a man?	Yes	Passport application procedures
Are the application processes for official identity documents the same for a woman and a man?	Yes	ID application procedures
Does a current policy or plan explicitly consider the specific mobility needs of women in public transportation?	No	Insufficient evidence located
Workplace		
Does a specialized body receive complaints about gender discrimination in employment?	Yes	Act on Equality between Women and Men, Sec. 19
Has the government published guidelines on nondiscrimination based on gender in recruitment?	Yes	Guidelines by the Ombudsman for Equality; Finnish Institute of Occupational Health
Has the government published guidelines on flexible work arrangements?	Yes	Ministry of Labor: Teleworking guide for employers
Pay		
Are pay transparency measures or enforcement mechanisms in place to address the pay gap?	Yes	Act on Equality Between Men and Women, Sec. 6a; Non-discrimination Act 1325/2004, Sec. 20(3)
Have sex-disaggregated data on employment in different industries or sectors been published?	Yes	Statistics Finland: Employed labour force by industry (TOL 2008) and sex
Marriage		
Is there a fast-track process or procedure for family law disputes?	Yes	Child Welfare Act, Sec. 88; Parenthood Act, Sec. 65
Are there specialized family courts?	No	Insufficient evidence located
Is legal aid available for family law disputes?	Yes	Legal Aid Office
Parenthood		
Is it possible to apply for maternity benefits through a single government application process?	Yes	Health Insurance Act, Ch. 9, Sec. 7
Are incentives in place to encourage fathers to take paternity leave on the birth of a child?	Yes	Employment Contracts Act, Ch. 4, Sec. 9 and Ch. 7, Sec. 9
Have sex-disaggregated data on unpaid care work been published?	Yes	Statistics Finland: Time Use Survey 2021
Childcare		
Is there a publicly available registry or database of childcare providers?	Yes	Official Website of the City of Helsinki
Is there a clearly outlined application procedure to request financial support from the government for childcare services by parents?	Yes	Official Website of the City of Helsinki; Official Website of the Social Insurance Institute (Kela)
Is there a clearly outlined application procedure to request financial support from the government for childcare services by nonstate childcare providers?	Yes	Official Website of the Ministry of Education and Culture
Has the government published any reports on the quality of childcare services?	Yes	Official Website of the Finish Education Evaluation Center
Entrepreneurship		
Have sex-disaggregated data on business activities, entrepreneurship, or women-owned businesses been published?	Yes	Statistics Finland
Are government-led programs supporting female entrepreneurs providing access to finance and training, coaching, or business development?	No	Insufficient evidence located
Does a current national government plan or strategy focus on women's access to financial services?	No	Insufficient evidence located
Assets		

Are mechanisms or incentives in place to encourage women to register immovable property (including joint titling)?	Yes	Act on Certain Joint Ownership Relationships, Sec. 1
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Are awareness measures in place to improve women's access to information about marital and inheritance rights?	No	Insufficient evidence located
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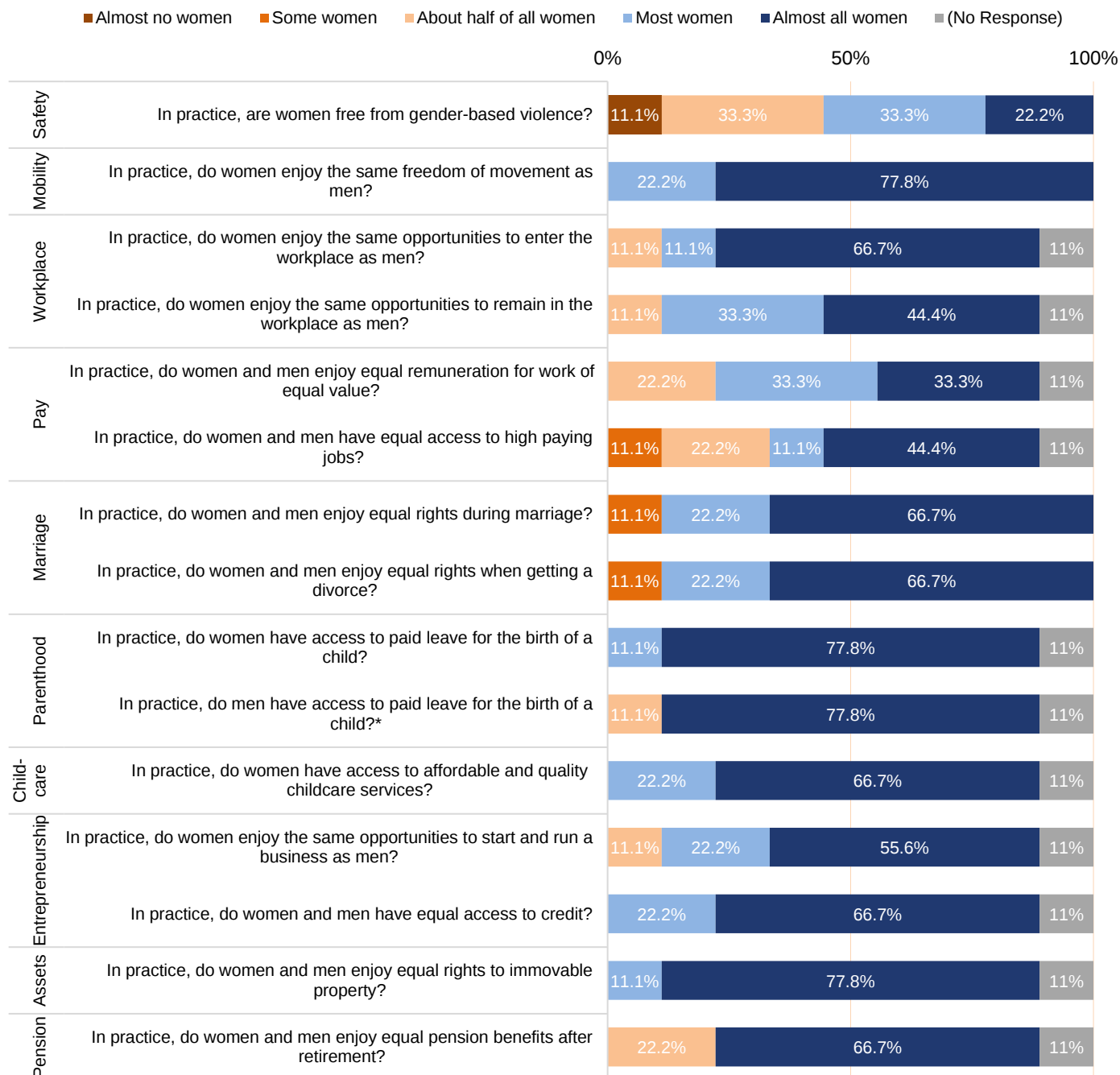
Have anonymized sex-disaggregated data on property ownership been published?	No	Insufficient evidence located
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Pension

Are incentives in place to increase women's retirement benefits?	Yes	Employee Pensions Act 2006
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Is a procedure in place for pension beneficiaries to challenge the decisions of the competent authority regarding their benefits?	Yes	National Pension Act (568/2008) Ch. 12, Sec. 77
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WBL 2.0 distribution of expert opinion responses



*Note: The response options for the second Parenthood question above are formatted as almost no men, some men, about half of all men, most men, almost all men.