Helpdesk Report

K4D Knowledge, evidence and learning for development

Gender and Tax Policies in the Global South

Anuradha Joshi, Jalia Kangave and Vanessa van den Boogaard
International Center for Tax and Development, Institute of Development Studies
26 May 2020

Question

What evidence is available on tax policies and their administration that exacerbate gender inequality in developing countries?

What are the examples of tax policies which have been designed or implemented to reduce gender inequality in developing countries? Is there any evidence of the effect of those policies?

Contents

1. Summary

There is a limited, but growing body of literature on the gender effects of taxation. Most of the studies are from the global north and relate to details of direct personal income tax policies and indirect taxes. From the global south, there are few empirical studies that look at taxation through a gendered lens and they tend to focus on indirect taxes such as value-added tax (VAT) and direct taxes such as small business taxes, or informal taxes and fees. The biggest bias against women is that countries increasingly depend more on consumption taxes such as VAT, that are regressive and can place a disproportionate burden on women and other marginalised groups, while providing tax incentives and lax enforcement for large corporations and transnationals. Several studies highlight the scale of the revenues lost through such incentives.

The findings suggest that explicit biases against women continue to exist in some countries around personal income taxes (e.g. not allowing for individual filing of married women, or only allocating dependent exemptions for men), but is of less concern to a majority of women in the global south mainly because few women work in the formal sector and are subject to personal income tax. The effects of tax policy on gender relate mainly to implicit biases that are embedded in policies relating to small and micro businesses, informal taxes, and taxes on assets and property. Whether these biases are positive or negative for women has to be ascertained on a case by case, country by country basis, because of the variations in tax rates, liabilities, exemptions and cultural and social patterns of economic engagement by women.

Policies are one part of the gender picture, their implementation and enforcement another. Here women are more likely than men to be at a disadvantage as they are less economically literate, less aware of the law and their liabilities, and more vulnerable to being targets of harassment.

The evidence on these issues at the moment is very limited and patchy. There are only a few rigorous empirical studies that most papers on gender and tax rely on and more research is needed on various fronts. The gaps in the literature are large and include the need for gender disaggregated data, impact evaluations of different types of tax policies, more understanding of how taxation affects women-owned small and micro businesses, women's tax awareness and education programmes, and understanding gender differences in tax compliance behaviour.

Key messages are:

- Most literature on gender and tax is focused on the Global North, with a small but growing body of work focused in the Global South, primarily exploring indirect, small, and informal taxes. There is little on the gendered implications of the recent falls in trade taxes and changes in personal income taxes or the role of formalization and taxation of small business.
- Countries are increasingly raising revenues through taxes that are both regressive and biased against women's livelihoods and care responsibilities, while foregoing revenues by offering incentives to and allowing tax avoidance by large corporations, transnationals and high net-worth individuals.
- The key issues around taxation for poor women in the global south relate to small and micro business taxation, informal taxes and fees, and consumption taxes such as VAT.
- Governments can seek not only to remove implicit biases against women, but use tax policies to enhance the status of women in the economic sphere by incentivising labour force participation, land asset ownership and the growth of women-owned businesses.

- Simultaneously, governments should use tax policies to reduce the biases against women (e.g. girls enrolment in school or childcare costs) by not raising revenue through user fees, and properly resourcing public services.

2. Effect of tax policy on gender equality

There is increasing attention on taxation among international policymakers as a means to finance the SDGs, address inequality, and strengthen "fiscal contracts" (Bhushan et al., 2015, International Chamber of Commerce 2018). To date, however, there has been inadequate focus on equity (Lustig 2018; Prichard 2018), with particular gaps in thinking about the gendered impacts of taxation.

Tax policies usually have two key aims—to raise revenue for the provision of public goods and to change behaviour of taxpayers in line with broader public goals. Gender equality issues underpin both these goals. In raising revenue, tax policies can offer exemptions and incentives to businesses with the aim of fostering economic development, but this can come at the cost of loss of revenues that could be used to support public services that are key for women (Coplin & Nwafor, 2019).[1] In terms of changing behaviour, tax policies could affect the entry of women into labour markets, close the gender pay gap, raise or lower the extent to which women own property and assets, and relieve the burden of unpaid care work. In order to address the issue of gender equality, tax policies can therefore aim to not only eliminate unequal direct treatment of women as taxpayers, but also to remove negative indirect effects, and, in the best case, be positively transformative in the broader goal of increasing gender equality.

Although the evidence on impact of tax policies on gender equality is limited, recently, the issue has gained high levels of attention in the advocacy world. A specific argument that is gaining ground is that rather than look at tax policies affecting individual segments of the economy (e.g. business taxes, personal income taxes, property tax etc.), one needs to examine the total composition of the sources of tax revenue. The critique is that, **in pursuit of growth at the expense of gender and social justice, countries are increasing revenues from indirect taxes such as VAT and simultaneously providing tax incentives to large corporations and multinationals**. This has a double negative whammy for women: first, because indirect taxes are generally regressive and biased against women unless basic goods are exempt or zero-rated, and second, because offering incentives reduces the total revenues available for spending on public goods valued by women such as health and education (Coplin & Nwafor, 2019). The latter issue has received much attention from civil society organizations advocating for elimination of exemptions, closing loopholes for illicit financial flows, reducing possibilities of tax avoidance through strategies such as transfer pricing (Action Aid, 2017; Rodríguez & Itriago, 2019; Rogan, 2018; Williams, 2019).[2] While acknowledging this argument, we do not probe it further in the

[1] This has been a key focus of tax and gender justice advocates. While an important part of how tax policies could affect gender, in terms of evidence, there is little to show that when tax incentives are eliminated, or when greater revenue is raised through taxing large corporations and multinationals, this revenue is used for improving gender equality e.g. reducing VAT, or spending on public goods that reduce women's care work.

[2] For example, one report from Action Aid (2017) estimates that governments in sub-Saharan Africa may be losing an estimated US $ 38.6 billion a year or 2.4% of their GDP to tax incentives. An open letter to policy

paper due to lack of substantiation through empirical studies showing that increased revenues are indeed devoted to increases in health, education or water sector budgets. The key point is that a gender analysis of taxation has to go hand in hand with a gendered analysis of expenditure.

Tax policies have effects on gender equality through two key biases—explicit and implicit biases. Explicit biases occur when tax policies treat men and women differently, for example, policies that force married women to file jointly, which can result in them paying a higher marginal rate of tax than if they were able to file separately (Stotsky, 1997). Other policies could favour women, for example when tax policies assign a lower rate of tax for property owned by women (Chakraborty, 2019). Implicit biases exist when policies result in discriminating between men and women because women participate in the economic sphere at a disadvantage to start with. There are four key reasons for these disadvantages: a) gender differences in labour markets—pay gaps, occupational segregation, lack of access to formal employment; b) women's burden of unpaid care; c) gender differences in consumption expenditure, and d) women's limited ownership of property and assets (Barnett & Grown, 2004). Due to these reasons, most tax policies have implicit biases either because of the way tax policies are formulated, or more often, implemented and enforced.

As is conventional, we separate taxes into two types—direct and indirect. Direct taxes are usually based on income (either as individuals or businesses). At the same time, given the limited impact of formal direct taxes in low-income countries, we consider the gender implications of small and informal taxes. Indirect taxes are generally consumption taxes such as VAT. We discuss the evidence around both below.

Direct Taxes

There is a growing body of research on the gender dimensions of direct taxes. The bulk of this research focuses on tax systems in high income countries, which rely significantly more on income taxes than low-income countries do. In the past decade, there has also emerged a small body of research that speaks to the impact of direct taxes on women in low and middle-income countries generally, and more specifically in Africa (Barnett, 2018; Jaber & Abdelkarim, 2018; Jalipa & Othim, 2020). The discussions revolve mainly around five issues: (1) Provisions around personal income taxes, (2) Poll taxes at the sub-national level (3) The taxation of businesses (including corporation, small and medium enterprises and the informal sector (4) Property taxes and (5) Small and informal taxes and fees.

Income tax

Any gender analysis of personal income tax needs to assess four key issues: a) joint taxation of adult couples b) insufficient tax relief for minimum basic living costs; c) the 'tying' of social benefits to income; and d) the impacts of shifts to flat rate personal taxation (UNESC, 2019). We discuss three of these below.

makers by Asian People's Movement on Debt and Development asserts that for the Phillipines, the revenues foregone through mining tax incentives in 2014 alone could have covered the salaries for more than 140,000 nurses – far more than the total number of nurses in the Philippines today (APMDD, 2020).

Joint Filing of Income Tax Returns

One of the most widely cited studies on the gender dimensions of income tax systems is the 1996 study by Stotsky, in which she argues that income tax codes contain various kinds of explicit and implicit biases (Stotsky, 1996). Among the explicit biases, she gives the example of provisions in tax laws which require married couples to file their tax returns jointly. Because women usually earn less than men, the impact of joint filing is that women's income ends up being taxed at a marginally higher rate than it would have been taxed if the couple had filed separate returns (Capraro, 2014; Joshi, 2017; Stotsky, 1996). Stotsky notes that over the years, this bias has been removed from most countries' tax laws. Similarly, she observes that even though there were a number of explicit gender biases in the laws of some developing countries (such as attributing the income of married women to their husbands and using different tax rates for married and single people), most of these provisions have been repealed.

Some African examples suffice. In Ghana, Aryeetey. et. al. (2010) report that taxes are filed separately (irrespective of marital status) and that tax rates neither discriminate between men and women, nor on the basis of marital status. Similarly, in South Africa, while there were distinctions in tax rates of married and unmarried people – with married men being taxed at lower rates than unmarried people and unmarried people being taxed at a lower rate than married women – in 1995, the law was changed to provide for a single tax structure for all individuals (Budlender et al., 2010). There are, however, some exceptions. Section 45 of Kenya's Income Tax Act provides that the income of a married woman who is living with her husband is deemed to be the income of her husband and is assessed and taxed on the husband unless the woman opts to file a separate tax return.

Personal income tax reliefs

While personal income taxes are meant to be progressive, some argue that they discriminate against low-income earners in at least two ways (Lahey, 2018). First, **some tax systems fail to provide sufficient relief for the costs associated with minimum basic living.** In fact, in some countries, there is no provision for personal tax reliefs. Second, a number of countries have over time introduced tax cuts which tend to favour high income earners. These cuts take various forms: the introduction of flat rates to replace graduated PIT rates; reduction in personal income tax rates and the use of specific tax incentives which are available mainly to high income earners (Lahey, 2018).

Worse still, in certain countries, **personal income tax reliefs are targeted specifically at men** (World Bank, 2015). In countries such as Benin, Burkina Faso, Republic of Congo, Niger and Togo, there are provisions in tax laws that explicitly favour men, by either reserving explicit tax deductions to men or implicitly giving tax deductions or credits to male heads of households. In Burkina Faso, women are allowed to claim tax deductions if they have not already been claimed by their husbands. Similarly, in Guinea, tax credits are provided specifically to men.

One of the African countries that provides personal income tax reliefs that have the potential to benefit women is Ghana. Under Ghana's Income Tax Act, individuals earning employment income or business income are allowed deductions for a number of personal expenses.[3] These can have positive gender effects as they relate mainly to the care responsibilities of women: educating children, caring for elderly relatives. In contrast, Section 22 of Uganda's Income Tax Act states that persons will not be allowed deductions for expenditures which are of a personal nature. The Income Tax Act defines expenditures of a personal nature to include "costs incurred in the maintenance of a person or a person's family". Provisions such as these do not take into account the everyday realities and responsibilities of many Africans.

Social Benefits 'tied' to income

Some countries tie some of their social protection programmes to income. For example, in addition to the existing contributory family allowances and tax deductions available, Argentina, in 2009, introduced the Universal Child Allowance (UCA) with the aim of consolidating several non-contributory transfer programes for families with children (ILO, 2017, p. 17). To the extent that such social protection schemes are tied to incomes (including tax deductions for pensions savings), they tend to favour men, who are more likely to be formal taypayers.

Poll Tax

To a limited extent, **there have been a few examples of gender discrimination against men in taxation at the sub-national level.** This is particularly the case with poll taxes (also known as head taxes) which were introduced in various African countries to fund colonial administration (Bakibinga et al., 2018; van den Boogaard, 2018). Many of these taxes were then retained to fund sub-national governments as part of the decentralization processes. In Tanzania, for example, the development levy that was introduced during the colonial period was abolished in 1969 only to be reintroduced in 1984 with the reintroduction of the local government system (Fjeldstad & Therkildsen, 2008). In 1991, the Tanzanian parliament decided to exempt women from paying the tax. Similarly, in Uganda, the graduated tax was imposed on all "able bodied men" and "women in gainful employment" (Bakibinga et al., 2018). In both Uganda and Tanzania, these taxes were unpopular because they relied on coercive collection methods including the use of roadblocks, village invasions, imprisoning tax defaulters and other forms of harassment of tax defaulters, who were mainly men (Bakibinga et al., 2018; Fjeldstad & Semboja, 2001; Fjeldstad & Therkildsen, 2008; Therkildsen, 2006). Tanzania abolished the development levy in 2003 while Uganda abolished the graduated tax in 2005. Lastly, in Sierra Leone, the local poll tax, also introduced during the colonial period, was imposed only on men, with the exception of women who wanted to be registered as voters in Local Government elections during certain periods of time (van den Boogaard, 2018). Sierra Leone still has the local poll tax but it is now imposed on all adult citizens. In Sierra Leone, van den Boogaard (2018) found that there were no major differences in rates of payment among men and women. However, in practice, men often bore the responsibility of paying taxes on behalf of their female relatives. In cases where women paid, it was found that the tax constituted a slightly higher percentage (0.6%) of their income than on the income of men (almost 0.4%).

[3] These include: supporting dependant spouses and dependent children (up to GH 200 cedis), child protection relief (GH 200 cedis per child for up to 3 children) and relief for dependants who are over 60 years old (GH 100 per dependant for up to 2 relatives).

Business Taxes

Taxation of corporations

A common argument made by civil society organizations is that in order to fund essential services that reduce the burden on women, governments need to make better use of progressive taxes, particularly corporation taxes (Global Alliance for Tax Justice, 2019; Sharpe, 2016). In 2017, Tax Justice Network launched the Bogota Declaration on Tax Justice for Women's Rights, which was disseminated around the world. In the declaration, civil society organizations argued, among other things, that:

> "As national governments accommodate corporate demands for tax incentives, rights to land, water, and government subsidies while ignoring women's demands that corporations be taxed fairly, the needs of women and all those concerned with the wellbeing of human societies are increasingly neglected."

CSOs argue that to understand the impact of taxation on women, it is important to understand at least two aspects of taxation of corporations. First are the huge tax benefits that countries give to corporations. Second are the widespread aggressive tax planning schemes that corporations frequently engage in to reduce their tax bills. If countries could eliminate the numerous tax incentives and tackle the twin problems of tax avoidance and tax evasion, they would be able to raise more revenue, which could be spent on public services that benefit women.

Lahey (2018) argues that worldwide, corporate tax rates have significantly reduced over the years from an average of 38% in 1993 to an average of 22.5% in 2016. She adds that in various countries, corporate income tax rates are now lower than personal income tax rates. Women-led businesses are largely unincorporated, which means that they do not access the benefits provided under income tax systems.

These arguments rest on the assumption that if countries could raise more revenue from companies, they would be able to spend more on public services such as health, education, water, sanitation and transport, all of which would benefit women. There are very few studies in low income countries that have tested whether this assumption is true, and the causal chains used in the studies that exist are long, making direct attribution difficult. Using data from the World Bank's 2013 World Development Indicators, Reeves et. al. (2015) found a positive relationship between increases in tax revenues and progress in the provision of health coverage in low and middle-income countries. For the period between 1995 and 2011, they found that in low and middle-income countries, "each $100 per-capita increase in tax revenue was associated with an additional public health spending per capita of $9·86." Similarly, Carter and Cobham (2016), using data from the ICTD Government Revenue Dataset, found that there was a positive relationship between increased tax revenue and the provision of health services in low and middle-income countries. They were, however, cautious of the fact that because taxes were the main source of revenue for most of the countries being studied, this finding could simply be interpreted to mean that governments spent a share of the collected revenue on health. **The evidence of the relationship between reliance on direct taxes and higher spending on health services was found to be weak.**

Small Businesses and the Informal Sector

Many small and micro-businesses that would normally fall under the regular corporate tax regime, do not maintain the level of accounting required for assessing incomes. In addition, several of these are not even registered and fall under the 'informal sector.' Most women-owned businesses in the developing world fall under these categories, with many of them fetching incomes that fall below the income tax threshold (Barnett, 2018). Understanding taxation of small businesses and the informal sector is important for unpacking gender implications as more women than men work in the informal sector (Rogan, 2018). The informal sector has also been gaining more attention in recent years as a means of raising revenues, fostering growth, improving governance as well as inculcating a taxpaying culture among informal, unregistered enterprises (see Joshi et al., 2014 for a recent review of the literature). Most countries keen to reap some of these benefits have attempted to reach the informal sector through some combination of formalization policies bringing them into the formal direct tax net, or more commonly through adopting simplified tax regimes. Formalization policies attempt to bring micro-businesses into the tax net as well as enable them to benefit from formal loans, training and support for accessing markets as well as tax-funded social protection programmes. In this section, we largely examine the issue of gender and direct tax regimes as formalization processes bring businesses into formal income tax systems discussed earlier.

Lahey (2018) observes that **governments use three types of tax regimes to address the informal economy—fixed rate taxes, turnover taxes or presumptive taxes.** Fixed rate taxes are when businesses buy stamps or stickers at a fixed rate for the type of business—e.g. in Latvia, a fixed rate referred to as a patent fee, is applied to small businesses such as florists, beauty and hair services. Turnover taxes are imposed on gross turnover without the calculation of profits due to inadequate accounting practices in this sector. For example, in Cameroon, gross profits of small businesses are taxed at 5.5% while actual profits are taxed at 2.2%. Kenya and Malawi have a simplified rate of 3% and 2% respectively. Presumptive taxes are based on estimated incomes of small businesses which can be on a flat rate or scaled basis. In Uganda, for example, the rates are scaled and depend on gross turnover, the location of the business and the type of trade (Income Tax Act, Second Schedule, Part II). Importantly, Lahey (2018, p. 39) notes that even though the gender impacts of these taxes are not well documented, **these forms of taxation "risk overtaxing those operating at the margins of profitability. Thus, instead of protecting the after-tax profitability or marginal businesses, they can seriously burden those who earn no net profits or incur net operating losses from business activities."**

One of the challenges of such taxes is the basis on which they are levied in the absence of accurate accounts. Presumptive taxes rely for their estimates on observable proxies for income (e.g. number of tables in a restaurant) rather than actual incomes realised through these businesses. These proxies can be poorly matched to profits and end up creating an inconsistent tax regime—which is variable across the sector. Caroll (2011) examining women entrepreneurs in Ghana suggests that proxies based on type of structures (concrete vs. makeshift shack) might not reflect actual income, making the taxes highly inequitable. She reports that the lowest income earners paid between 16-25% of their incomes in tax compared to the 12-20% for higher earning women. Further as presumptive tax estimates by proxy vary by sector, they can discriminate for or against women in occupations dominated by women—e.g. hairdressing, or market trading in Africa. Biases in how presumptive taxes affect women-dominated sectors will need to be examined on a case by case basis. For example, Dube and Casale (2017) report on the horizontal and vertical equity of presumptive tax regimes in Zimbabwe using a representative taxpayer method and find that such systems are both regressive and horizontally inequitable, compared to the same income being subject to the formal tax system. The highest tax rates

(200%) were paid by the lowest earning hairdressers, a profession which is dominated by women. These findings are echoed by Akpan and Sempere (2019) who found that women traders in Nigeria paid the same presumptive taxes as male traders, but consistently earned less. In Kenya, a flat turnover tax of three percent of gross profits on businesses over USD 50,000 disproportionately fell on women who comprised a majority of such businesses and yet generated less income (Jalipa and Othim, 2020).

Whatever the regime, whether taxes that are supposed to be collected under law, are actually collected from these small and often unregistered businesses depends upon enforcement. In practice, few tax authorities can afford to devote significant resources to collect from this part of the economy, as collection costs are high compared to revenues raised (Joshi et al., 2014). A challenge for women in the encounter with tax officials is that they are likely to be less educated about what their liabilities are, and are vulnerable to extortion, bribery and even demands for sexual favours (Caroll, 2011). Preliminary results from research being undertaken by ICTD researchers using data from the Uganda Revenue Authority's database reveals a number of things. First, in a bid to expand the taxpayer register and meet registration targets, tax officials sometimes put individuals onto the register when they really should not be there. Second, individuals are compelled to pay taxes even when they feel that their businesses are not making profits. And third, the first two conditions sometimes lead to conniving between tax officials and taxpayers.

Overall, the gender impacts of taxes on small businesses and the informal economy are not well documented. The limited evidence available seems to suggest that presumptive tax regimes tend to be biased against women dominated occupations and sectors. In addition, within a particular sector, women risk paying a higher proportion of their earnings in tax, in part because they tend to earn less and have a higher burden of unpaid care, leaving them often unable and often unwilling to grow their businesses. To overcome these challenges, some argue for a better segmentation of presumptive taxes that more closely match actual earnings based on type of produce sold (Akpan and Sempere, 2019). For the longer term, Lahey (2018, p. 39) suggests that, "better policy approaches would support accurate calculation of actual profits of micro-businesses consistent with standard business tax laws, with the emphasis on capacity building." The idea would be to support women led micro-businesses and enable them to grow and gain some of the other benefits of formalisation rather than be subject to punitive taxes and their enforcement.[4]

Property Taxes

Globally, less than 15% of land is owned by women (Food and Agriculture Organization of the United Nations, 2018). Invariably, this gender gap varies across countries. In a case study of six African countries, for example, it was found that the countries in West Africa (Niger and Nigeria) exhibited a bigger gender gap than those in East and Southern Africa (Ethiopia, Malawi, Tanzania and Uganda) (Slavchevska et al., 2016). In Nigeria, only 4% of women compared to 23% men owned agricultural land (whether individually or jointly) while in Niger, 63% of agricultural land was owned by men, and only 35% by women. The figures for agriculral land in

[4] It is worth noting that some women micro-enterpreneurs may not be interested in formalising due to other demands on their time such as care-work, and they should not be forced into such business growth regimes.

Tanzania were 32% women compared to 42% men while in Malawi more women than men owned land.

Even though the tax implications of women's ownership of land are unclear, it is believed that lowering tax rates on land owned individually or jointly with women has the potential to increase registration of land in the names of women and thereby improve their livelihood, their social status and bargaining power (Joshi, 2017). Specifically, having provisions in laws exempting women from paying land registration taxes or reduced taxes for land owned individually or jointly with women, would increase women's access to land and their productivity (Food and Agriculture Organization of the United Nations, 2018).

While there are many examples of countries using land laws to encourage female land ownership and protect the rights of women, there is very little evidence of the use of tax laws to do the same. One of the few countries that has led the way in this regard is Nepal where, in 2015, the government introduced various tax exemptions in the land Act to encourage registration of land in the names of women and female children (IOM, 2016). In a study conducted by the International Organization for Migration in nine villages in Nepal (in three districts), which surveyed 471 individuals in 450 households (44% of whom were women), it was found that in all three districts, there was an increasing trend of female-land ownership, which could partly be explained by tax exemptions. However, it was also observed that in some cases, male members of households simply took advantage of the law to register in women's names without necessarily conferring them rights to the land. This was particularly the case in the highly patriarchal district of Morang. They also found that knowledge about the provisions in the law had a bearing on the extent to which land was registered in women's names. Of the surveyed population, 56.9% women respondents in Morang, 30.3% in Nwalparasi and 39.8% in Surkhet were aware of the provisions relating to the exemption.

Small and informal taxes and fees

Despite some biases in formal tax policy, focusing only on formal taxes on income, corporations, small businesses and the informal economy or property misses much of the story of gender inequity and tax in the global south. In practice, only a small share of people in most low-income countries pay formal direct taxes to the central government. Indeed, most taxpayers in low-income countries earn too little income to pay formal income taxes at the national level—or are otherwise able to avoid paying (Moore et al., 2018, p. 149).

While there is a bias in state analyses to focus on national statistics (Moore et al., 2018, p. 150), available sub-national data makes clear that the total burden of formal taxes and levies at the local level remains limited. Official data from sub-national governments across sub-Saharan Africa show that per capita revenue collection outside of capital cities is frequently in the range of USD 1–3 per year and often only modestly higher even in larger secondary cities.[5]

While formal direct taxation often affects only a narrow segment of the population in low-income countries, individuals in these countries often pay a wide range of user fees to access basic

[5] See, for example, data reported from Sierra Leone in Jibao and Prichard (2015, 2016), from Ghana in Prichard and van den Boogaard (2017), or from Côte d'Ivoire in Sanogo and Brun (2016).

services,[6] while “local residents in many communities throughout the developing world do contribute substantially—outside the formal tax system—to the construction and maintenance of local public goods” (Olken & Singhal, 2011, p. 1). In at least some contexts, including Sierra Leone and the DRC, **formal and informal user fees for essential services are much larger than formal taxes paid to local governments and are the largest component of formal and informal payments for most taxpayers** (Paler et al., 2017; van den Boogaard et al., 2019). Because of their importance to financing local public goods (that would otherwise be financed by taxation), not including user fees and informal taxes in analyses of gender and taxation in low-income countries leaves an incomplete picture of gender inequities, which may be embedded in both formal and informal structures and institutions. Three types of small and informal taxes are particularly likely to have gendered effects: market taxes, user fees, and informal taxes.

Market taxes

Market taxes are often the most important source of local government revenue (Moore et al., 2018, Chp. 7). Market and/or local government authorities generally impose a standard tax or fee on those selling goods in markets, with possible variation in rates by size and/or type of goods. Market taxes can lead to gender bias where (1) women or men are overrepresented among those trading in markets and markets are taxed more than other economic activities, (2) women or men are overrepresented in the categories of sellers—by size or by goods—that are relatively more heavily taxed, and/or (3) women or men face additional taxes or fees that are effectively required in order to operate in market spaces. Existing research provides evidence of gender bias along these key dimensions, reinforcing the need to analyze not only formal tax policy at the national level, but the gendered nature of small and informal taxes at the sub-national level.

First, in low-income areas of rural Africa, most market trade is carried out by women and there is some evidence that local governments charge relatively more in market taxes than other business taxes, with inequitable and gendered impacts. For example, a study of market taxes in Zimbabwe found that the large majority (75%) of traders in two high-tax markets (in Harare and Bulawayo) are women, who also have lower incomes than male traders (82% versus 55% earn less than USD 500 a month) (Ligomeka, 2019). Overall taxation of market activities is significant, amounting to about USD 25 a month, in a context where the large majority of respondents earn less than USD 500 over the same time period. This amounts to effective tax rates that are much higher than for personal or income taxes. Similarly, in Uganda, Tanzern (2008, pp. 21–22) shows that market vendors—who are mostly women—pay more in operating fees than commercial enterprises, which are mostly run by men. In rural communities, annual trade licences for commercial enterprises are only USh 10,000, while an average market vendor ends up paying between USh 109,500-182,500 annually (USh 300-500 a day). This difference in the frequency and amount of market tax collection and business tax collection is stark given the gendered sectoral divisions and the reality that market women are on average poorer than commercial

[6] On the one hand, taxes and user fees, whether formal or informal, are distinct and should not be conflated. In general, the former provides general funds for government while the latter is paid in return for a specific service or benefit. On the other hand, this distinction is often not significant in practice as, conceptually, taxes and user fees are simply alternative means of financing public goods. Some countries raise more tax revenue and provide essential services free of charge, while others raise less tax revenue but rely more heavily on user fees (see e.g. Martin 1995). For the taxpayer in particular, the distinction may mean little.

enterprises—in Uganda, having a capital of as little as USh 5,000—implying a much higher relative tax burden.

Second, there is some, though relatively limited, evidence on gendered biases as a result of differences in the rates at which sectors are taxed within markets. For example, a study of market traders in Uganda found that market fees are regressive and place a higher burden on women who trade in smaller items than men, who trade bigger items such as livestock (SEATINI & Oxfam, 2017, p. 15).

Third, there is growing evidence that **market traders pay a range of user fees and informal payments that affect women to a greater extent than men**. In a study in Tanzania of Dar es Salaam's city markets, Siebert and Mbise (2018) find that while market fees are comparatively low, with little evidence of gender bias in the impact of these fees, the gendered impact of fees for the use of public toilets was considerably higher as a result of more frequent needs and fewer alternatives for women. Fees for the use of public toilets (TZ 200-300 per use) exceeded market fees (TZ 100-200 per day), with the average overall cost to women double that for men, with some women paying up to 20 percent of daily income for toilets. In focus group discussions in Nakonde district of northern Zambia, market traders—an estimated 90% of whom are women—likewise highlighted the issue of having to pay (K2.00 or about USD 20 cents) to use the toilet in the market, of which there is only one managed by the local government (Sharpe, 2018, p. 13). In practice, this means that women often go home to use the toilet and wash, which reduces their incomes as they have to close their stalls (Action Aid, 2018, p. 3). These examples highlight that focusing only on policies around formal direct and indirect taxes—or even only on formal local government market fees—does not provide a complete picture of the ways in which gender and taxation interact for low-income populations.

User fees

Governments at all levels have increasingly turned to user charges to finance public services (Bird & Tsiopoulos, 1997, p. 27), with the argument that they will make public service delivery more efficient and sustainable. This shift towards user fees is particularly pronounced within low-income countries and especially at the local government level (van den Boogaard 2020). They are generally regressive as they are often levied at a flat rate and may result in gender bias where (1) women or men pay more user fees as a result of their role in households or communities, and/ or (2) the institution of user fees limits access to services to one gender more than the other. Evidence suggests that user fees have more negative impacts on women than on men for these reasons.

First, as noted in the previous section, user fees for public goods such as toilets, water, education, and healthcare can place a disproportionate burden on women because of "their reproductive health needs and their unpaid care responsibilities, including caring for children, the elderly and the sick" (Sharpe, 2018, p. 12). For example, in the DRC, women made much higher user fee payments, resulting in overall higher fiscal burdens (Paler et al., 2017).

Second, widespread evidence suggests that when user fees are required to access essential services, women and girls lose access at higher rates than men and boys. This is particularly true with respect to health care and education. Where user fees are required to access health care, women have less access (Ekwempu et al., 1990; Hercot et al., 2011; Meessen et al., 2011; Moses et al., 1992; Nanda, 2002). For example, in Uganda, when user fees were abolished for health care, poor women increased their demand for health services more than poor men (Lawson, 2004).[7] There is similarly widespread evidence of the negative impact of school fees on girls' attendance relative to boys (Deininger, 2003; Tanzarn, 2008; Tomasevski, 2003). To counteract this, in some East Asian countries, governments have periodically exempted girls, and sometimes just poor girls (Herz et al., 1991).

The impact of user fees on women and girls implies a simple policy solution: remove user fees. However, unless there are sufficient alternative revenues to finance public goods, the elimination of user fees does not shift the burden of financing away from individuals. Rather, instead of formal user fees, informal user fees will be levied by service providers (van den Boogaard 2020).[8] While evidence is limited, evidence from Sierra Leone suggests that the impacts of informal user fees will continue to be gendered to the detriment of women (van den Boogaard, 2018). The point is that its not just about available revenue, it is about government spending priorities.

Informal taxes and fees

Informal taxes are non-market payments that are not required or defined by state law and are enforced outside of the state legal system (van den Boogaard 2020). While there have been limited studies on informal taxes and revenue generation, evidence suggests that they represent significant fiscal burdens on low-income individuals (Paler et al., 2017; van den Boogaard et al., 2019)(van den Boogaard and Santoro forthcoming). The negative equity impacts of informal taxes and fees are relatively clear.[9] Early evidence also suggests negative gendered impacts of informal taxes. For example, van den Boogaard (2018) finds that in Sierra Leone while female-headed households pay fewer formal taxes and user fees than male-headed households, they are more likely to pay more informal taxes for community goods and to access public goods and services. Moreover, there is abundant evidence that women play a critical role in communal-level forms of self-help and public service provision that involve levying informal user fees, including with respect to management of schools and water wells. In a study in the DRC, Paler et al. (2017) find that female-headed households pay significantly more than male-headed households, in both absolute and relative terms, to access public services, including water, health, electricity,

[7] In a review of selected studies in Africa, Nanda (2002) finds that when poor women face out-of-pocket costs such as user fees when seeking health care, the cost of care may become out of reach. Moreover, even when there are policies formally exempting women from fees, she finds that there is little incentive for providers to apply exemptions, as they are constrained by restrictive economic and health service conditions. Similarly, when user fees were introduced for some services at a hospital in Zaria, Nigeria, the number of obstetric admissions fell.

[8] The same dilemma exists in the financing of education: formal user fees may be abolished, but if nothing replaces those revenues, quality of service provision will suffer and informal levies will emerge (see for eg. de Souza & Wainaina, 2009; Haambote & Oxenham, 2009). As Thomas (2015: 162) notes, "[i]n the absence of an alternative source of financing, abolition [of user fees] does not mean that the poor receive [services] free of charge" (see also M. Lewis 2007; Meessen et al., 2011).

[9] Evidence suggests that informal taxes are regressive (e.g. Walker 2017, van den Boogaard and Santoro forthcoming), while, as informal taxes are embedded within local institutions, they may likewise be embedded within the entrenched inequalities of those institutions (e.g. Cleaver et al. 2013; McCarthy 2018; Ngau 1987). More fundamentally, by offloading revenue collection and service delivery responsibilities to citizens, whether tacitly or through institutionalised partnerships—essentially, where citizens "do the state's work"—the state forgoes its redistributive role (van den Boogaard 2020). As a result, the degree and quality of access to public goods depend on the relative wealth of a particular community, with access to essential goods dependent on ability to pay, implying uneven distributional effects within countries.

and sanitation. The mechanisms through which these inequitable informal burdens persist remains less well-explored, though likely reflects a combination of intrahousehold budgeting and power dynamics, gendered roles within households and communities (van den Boogaard, 2018, Paler et al., 2017).

Indirect taxes

Most women in developing countries do not earn enough formal income to pay direct income taxes; they are usually taxed through indirect taxes on consumption and trade. In recent decades, governments have increasingly turned to indirect taxes, especially VAT to raise revenues and low income countries currently raise around two thirds of their income through indirect taxes.[10] Indirect taxes such as VAT have also been promoted by international organizations such as the IMF as part of their loan conditionalities (Buenaventura & Miranda, 2017).[11] When countries forgo raising revenues through higher income taxes, taxes on investments or by offering tax incentives for businesses (along with lax enforcement), the benefits go to men, as the burden of revenue raising then falls on indirect taxation which is generally more regressive and biased against women and other marginalised groups (unless basic goods are zero rated) (Barnett, 2018).[12]

There is little evidence on the gendered effect of trade taxes (including import tariffs and export taxes). Many countries have reduced trade taxes as part of the conventional fiscal reform package promoted by international organizations. Theoretically these drops can affect women through three key routes (Brock 2009). First, women workers in sectors whose goods are traded internationally (e.g. the garment workers in Bangladesh); second as traders of such goods (e.g. women cross-border traders in Africa); and finally, as consumers of these goods (e.g. baby formula). These effects might work at cross directions depending upon the country in question. Some evidence suggests that tariff reduction-led job losses can affect livelihoods of women, but also the loss of revenue which leads to reduced public expenditure (Seguino, 2000). Rao (2001) examines the effects of trade taxes on government expenditure and shows that when these decline, expenditures on infrastructure and education seem to reduce as well, leading to added burdens on women.

There is more evidence on VAT's effect on women, which can be separated into two categories: the effect through women's personal consumption and the effect through expenditure on business inputs (the VAT on inputs can generally be reclaimed by registered businesses). We look at each of these cases separately.

Although a consumption tax does not differentiate between men and women, both of whom could be consuming goods and services, there is enough evidence to suggest that without active reduced or zero rating for certain goods, the burden of these taxes falls

[10] In developed countries indirect taxes comprise a much smaller proportion of total revenue.

[11] VAT is a common element of tax-related proposals in the IMF Article IV consultation reports, along with cuts in trade tariffs and direct taxes.

[12] Some indirect taxes might be skewed in favour of women, depending upon the good in question. For example, excise taxes on alcohol and tobacco fall more on men as they tend to consume these products more. However, ultimately these taxes can have a negative impact on women by skewing household budgets (Williams, 2019).

disproportionately on women.[13] This is because women spend a larger proportion of their lower incomes on collective household needs such as food, health and education in their care work (Grown & Valodia, 2010). Using women headed and women dominated households as proxies, Grown and Valodia's (2010) study of 8 countries examined the impact of VAT on consumption expenditure and found that while VAT incidence did not show an explicit gender bias, some implicit biases did exist depending upon whether basic goods and services were taxed or not. Particularly, when disaggregated by type of good, the VAT was borne disproportionately by lower-income women dominated households perhaps because they spend more on utilities to save time on care work. Zero-rating can specifically benefit women. This might have been because in many of the countries they looked at, basic goods were at zero or reduced rates. They found that in Uganda, the exemptions of VAT on salt and paraffin reduced the vulnerability of poor female headed households without significantly affecting total revenue (Grown and Valodia, 2010). However, in many countries, goods whose zero rating will clearly benefit women, such as sanitary products, continue to be subject to VAT. In Uganda, VAT imposed on sanitary pads resulted in girls not being able to afford them and consequently drop out of school. Following public outcry, this policy was revoked (Williams 2019). Mobilization against the 'tampon tax' has gained momentum in several African countries and has resulted in elimination of such 'pink taxes'. However, feminine products continue to be taxed in several countries including South Africa.

The dominant advice by international organizations has been to limit multiple rates as they are not considered efficient and complicate the administration of the VAT. Subsequently, many countries have cut their zero rates for basic goods making the VAT less equitable. Kenya reduced the zero-rated items from 400 to 30, Trinidad and Tobago removed basic foods such as rice and flour from zero rating, South Africa increased indirect taxes on some consumer goods (Valodia and Grown, 2010).

The effect of VAT on women-owned businesses has also received some attention in the literature. Women owned enterprises are generally smaller and less profitable as they have less collateral in their name, fewer opportunities to access business finance, and more responsibilities in relation to unpaid care. Buenaventura and Miranda (2017) cite a World Bank report that also finds that productivity and earnings of women entrepreneurs was lower in Europe, Central Asia, Latin America and Sub-Saharan Africa. In Vietnam, women entrepreneurs consistently had higher input costs as they turned to high-interest loans from informal lenders while men reduced their input costs by drawing on unpaid family labour (Akram-Lodhi & van Staveren, 2003). Women are also less likely to register their business for VAT, and therefore do not get an opportunity to claim refunds of VAT on inputs (Capraro, 2014). **Lack of registration, combined with generally higher input costs, leads to VAT falling disproportionately on women owned businesses.**

In sum, the evidence suggests that VAT is inefficient in developing countries as a means of raising revenue (Sharpe, 2018). It is also highly regressive, as the burden falls on poorer

[13] Women benefit more from zero-rating rather than exempting the goods that they consume. When a good is zero-rated, the seller–even though not charging VAT–can still claim VAT on its inputs. In contrast, when a good is exempted, the seller does not charge VAT, but they also cannot claim VAT on inputs, which means that they could still potentially shift the VAT input costs to buyers. Therefore, those advocating reforms in VAT to benefit women should push for zero-rating instead of exemption.

households for whom consumption is a greater proportion of their income (Deyshappriya, 2018; Sharpe, 2016). Further, VAT systems have not been able to penetrate informal sectors as was initially expected, leading to greater discrimination against women owned businesses as shown above. Moreover, one has to examine the role of indirect taxes such as VAT in relation to the tax system it replaced as well as the overall mix of direct and indirect taxes. The lower the share of direct taxes in the total tax revenues of countries, the greater the discrimination against women who generally earn less than their male counterparts (APMDD, 2016; Lahey, 2018).

3. Effect of Tax Administration on Gender Inequality

While there may be implicit biases in tax policies and gendered impacts through informal taxes and user fees, gendered outcomes are more likely to emerge through the impact of administrative policies and choices, which are, in turn, shaped by capacity, rent-seeking, and politics. In low-income countries, administrative weakness is most acute at the local level, where most people make the most payments. Where administration is imperfect and variable, it is likely to have the most gendered impacts. The gendered impacts of tax administration emerge through two interrelated channels: (1) the effect of tax administration on female taxpayers and (2) the effects of having more women within tax administration.

The effect of tax administration on gendered outcomes

There is evidence that tax administration may introduce gender biases through the ways that tax officials enforce tax policy. First, gender biases may be introduced where tax collectors enforce certain tax policies more harshly than others. For example, more visible businesses—such as market traders and street vendors—might in practice pay more than less visible or harder-to-tax businesses due to stricter enforcement of tax policies (Joshi, 2017, Caroll, 2011, Siebert and Mbise, 2018). This may have gendered implications depending on whether women dominate more visible or harder-to-tax sectors and will have to be examined in detail for each context.

Second, where tax administration is based on face-to-face interaction, there are widespread reports of women facing greater harassment relative to men. Several studies, particularly within markets and border spaces, note that women are more vulnerable to harassment and may be targeted by tax collectors for sexual favours in lieu of payments (Akpan & Sempere, 2019; Capraro, 2014; Caroll, 2011; Ligomeka, 2019; Titeca & Kimanuka, 2012; van den Boogaard et al., 2019). For example, in cross-border trading posts in Sierra Leone, female traders faced much higher levels of verbal, physical, and sexual harassment by border officials and faced higher threats of detainments by those officials (van den Boogaard et al, 2018). Other studies highlight the prevalence of transactional sex as a means of tax payment or tax minimisation. For example, in Liberia, 37% of respondents had experienced sexual-based violence at border crossings and 15% had been raped or coerced to have sex in exchange for favours (Higgins 2011).[14]

Despite higher reported incidences of harassment in some contexts, however, there is also evidence from other contexts that women—and particularly vulnerable women including the elderly, pregnant women, and widows—can receive more respectful treatment by tax officials or

[14] While this reflects biases in tax administration and face-to-face collection, it raises further questions about the extent to which sex is coercive and the extent to which women have agency in their decision making around transactional sex.

be informally exempt from taxes (Prichard & van den Boogaard, 2017). This variation highlights the extent to which face-to-face tax administration allows for discretion and arbitrary implementation of tax policies. The ways in which tax administration plays out in any context is deeply related to local power dynamics, as well as the collective organizational capacity of women and informal businesses (see Caroll, 2011; Meagher, 2018; Titeca & Kimanuka, 2012 Joshi and Ayee 2008).

The effect of women in tax administration

While variation in tax administration capacity and the extent to which taxes are levied on a face-to-face basis are thus likely to have significant impacts on gendered outcomes. Relatedly, however, the gendered composition of tax administration is likely to also have gendered outcomes. On average, nations with higher national per capita income have a larger proportion of women among national tax administration employees (Crandall et al., 2019, p. 110). In OECD countries, women now account for about 60 percent of the total workforce, though tend to be concentrated at the lower ranks (OECD, 2017). While comprehensive figures do not exist within Africa, the average is estimated at 25-30%, though with considerable variation between countries and lower figures in countries more dependent on customs revenue (Moore, Forthcoming).

While it is commonly assumed that more women in tax administration will have positive effects on the quality of service, limited research has been conducted on the relative performance of women and men in tax administrations in Africa. The Uganda Revenue Authority studied performance of staff, finding that female staff received somewhat higher performance evaluations, had longer tenures at the URA, and were less than half as likely to be subject to serious disciplinary measures (Mwondha et al., 2018). This may be because females of similar skills are better employees or because only exceptionally good women get hired—regardless of causal mechanism, these findings suggest positive impacts of greater female representation within administrations.

On the frontlines of tax collection, meanwhile, Akpan and Sempere (2019) find that in Nigeria market traders prefer to pay taxes to female tax collectors, who are perceived to be more understanding and calmer than male tax collectors, while not involved in asking for sexual favours from taxpayers. Male tax collectors were responsible for 98 % of cases of physical and verbal harassment, 92% of cases of confiscated goods, and 84% of cases of reductions to tax amounts—despite the fact that they only accounted for 73% of all tax collectors in the markets visited (Akpan and Sempere, 2019). Nevertheless, female tax collectors were well-represented in bribe collection. In light of these realities, some markets in Enugu and Kaduna states have created mixed-gender tax collection groups and have begun replacing male tax collectors reported for sexually harassing female traders with female tax collectors. This experience suggests that tax authorities and local governments should integrate women into all levels of tax administration and collection.

4. Tax policies designed or implemented to reduce gender equality in the global south

Evidence of the effects of tax policies designed or implemented to reduce gender inequality in the global south is relatively limited. Nevertheless, we highlight four case studies of direct and indirect tax policies implemented with the objective of addressing gender inequality.

Reducing tax rates on land purchased by women

It is believed that access to ownership and control over land and other property is central to achieving gender equality and empowering women and girls (Food and Agriculture Organization of the United Nations, 2018). However, there is limited evidence of tax systems being used to encourage female ownership of land. The most compelling example that we find is in Nepal where, to encourage registration of land in the names of women, the Government of Nepal introduced a number of provisions in its Finance Act in 2015: (a) 25% tax exemption for any registration of land ownership in a woman's name (b) 35% tax exemption for registering land in the name of a single woman, whose husband has died (c) 50% exemption for land registered in a woman's name in Remote Mountainous Districts (d) 100% exemption for land that is purchased through a bank loan and is provided to women who are landless (e) 0.5% of the total tax charged for land that is transferred in the names of a daughter or granddaughter (IOM, 2016).

A study conducted by the International Organization for Migration in 9 villages (in 3 districts) in Nepal found that these provisions in the law had at least some impact on female land ownership. For example, **it was found that in all three districts, there was an increasing trend in female land ownership. However, in some cases, men simply took advantage of the provisions in the law without actually conferring land rights to women.** Similarly, registration was also affected by the lack of knowledge of these rights, with the majority of women surveyed not being aware of the provisions in the law.

Tax policies for increasing women's labour force participation

India is one of the very few countries that, till recently, had an affirmative action focus in its PIT policy. It demonstrated an explicit *positive* bias in favour of women, in the form of a higher basic exemption limit than men on taxable income of women, irrespective of their circumstances. Fiscal reforms in India, under structural adjustment since 1991, have significantly reduced rates of both direct and indirect taxes (Chakraborty et al., 2010). The PIT code has five heads of taxable income: salary, house property, business and profession, capital gains, and income from other sources like fixed deposits, savings accounts, etc. Tax is filed at an individual level, which implies that any person liable for income tax files an individual tax return, and each individual is assessed independent of the income of the rest of the household. This is seen as a more gender just policy as women must not be treated differently on the basis of their social relations (Maloney, 1988).

Until 2001 the tax rates on both men and women were the same, when tax policy changed to explicitly advantage women. As Chakraborty et al. (2010) report, in 2001, women till the age of 65 were given a special rebate of Rs. 5,000 against taxes payable. In 2005, the minimum non-taxable income limit for women was raised from Rs. 100,000 to Rs. 125,000. In 2005, this exemption limit was further raised to Rs. 1,35,000, while the Rs. 5,000 tax rebate was discontinued. In 2011, the tax exemption limit for women was Rs.1,90,000 while for men it was Rs.1,80,000. However, **Chakraborty et al. (2010) found little evidence that the higher tax threshold had any positive impact on women's lives and workforce participation.** The government discontinued the differential treatment on the basis of sex in 2012, and the general non-taxable threshold raised to Rs.2,00,000 for both men and women alike. The government of India now offers certain monetary benefits such as property tax rebate, stamp duty concessions, lower interest rate on home loans, credit subsidy for house etc. in order to empower women.

Reducing indirect tax rates for basic goods

More than 160 countries in the world have adopted some form of Value Added Tax (VAT). While on the face of it VAT has no explicit bias, as it is a consumption tax, it has an implicit bias against women if it is applied at a uniform rate to all goods and services. Many countries have zero-rated, exempt or reduced rate basic goods and services in order to make VAT less regressive. Since countries develop their own schedules of which goods are exempt, zero-rated, or at varied rates, the overall effect on gender equality can only be predicted through a detailed view of the tax regime and with data on consumption patterns by gender which is difficult to come by.

The most comprehensive comparative look at the gender implications of VAT in eight countries, used consumption data to examine the gendered effects on different categories of households (in the absence of intra household consumption data) (Grown and Valodia, 2010). The study found no explicit bias in incidence of VAT. In terms of implicit bias, some gender biases were found for specific commodities used by poor households such as providing care and reducing womens' unpaid care burdens. Some interesting patterns emerged, e.g. female-dominated households generally bore the heaviest incidence of taxes on utilities. Female breadwinner households in Uganda, Ghana and South Africa bore the highest incidence in terms of childerns clothing. What is clear from these studies is that it is not possible to make generalisations across countries, as **how VAT differentially impacts gender depends upon the actual rate on various consumption items as well as patterns of household composition, earnings and consumption**.

Exempting female sanitary products from indirect taxation

There have been a number of examples of countries targeting sanitary napkins and tampons for VAT exemptions, with the aim of reducing taxes on products consumed by women, while making menstrual products more accessible and affordable to women and girls. This is based on the idea that a "tampon tax" is a form of gender discrimination that often goes unacknowledged because of cultural unease about women's bodies (Crawford & Spivack, 2017).

A number of countries have exempted sanitary products from indirect taxes. For example, in India the government removed GST on sanitary napkins, which had previously been levied at 12 percent (Banerji, 2018), while Uganda, Kenya, South Africa, Botswana, and Nigeria have exempted menstrual products from VAT (Kuhlmann et al., 2017; Shobiye, 2020; Tanzarn, 2008; Wanjagi & Ondabu, 2018). In December 2019, Rwanda likewise announced its decision to remove VAT from sanitary products, previously levied at 18% (Isimbi, 2020).

The impacts of these policies on women is clear from one perspective—certainly, it lowers taxes on goods that women consume and that men do not, with the possibility of making the products more affordable and accessible. However, the positive impacts may be enjoyed to a greater extent by middle- and upper-income women, as low-income women may use non-taxed substitutes (see e.g. Tanzarn 2008). There is no clear evidence on whether VAT exemptions have led to greater usage of menstrual products. The impacts on gender equity more broadly are not well-documented, but may depend on the nature of intra-household budgeting. **Despite being a relatively easy policy to introduce with potentially positive impacts on women and girls, VAT exemption on menstrual products does not impact on structural inequities related to income, property ownership, reproductive and child care responsibilities, unpaid labour, and access to education and other essential public services.**

5. Knowledge gaps

We highlight six key gaps in existing knowledge about tax and gender.

First, research on tax and gender is limited by the lack of gender-disaggregated data. Incorporating gender variables within administrative data would enable researchers to conduct more rigorous studies of gendered impacts of tax policy and administration, including allowing for greater cross-country and cross-sector comparisons. In particular, it would be useful for administrative data to include the gender of individual taxpayers and business owners. These data needs are relevant at both the national and local levels, with sub-national data in general being less accessible to policymakers and researchers alike. Further, data on differentiated consumption patterns of men and women would allow for more robust analysis of the impacts of indirect taxes on women and women-owned businesses. At the same time, tax administrations should track the gender composition of their workforce, with particular attention to gendered representation at different levels of tax administration, including managerial, auditing, and collection roles.

Second, it is one thing to have policies in place and quite another for those policies to achieve their intended purposes. We thus need more impact evaluations to establish whether the various tax policies that governments have introduced have a positive impact on women. One of the most notable examples in this regard is the impact of VAT on women. While many governments have amended their laws to introduce policies that could potentially benefit women and while civil society organizations spend a significant amount of time advocating against the gender-dimensions of VAT on women, there is surprisingly little evidence documenting the impact of female-friendly policy changes. Similarly, given the widespread use of presumptive tax regimes to tax small and informal businesses in many parts of the developing world, we have very few studies on the impact of presumptive taxes on female-owned businesses. We also need more evidence on the impact of having more women within tax administration and as tax collectors at the sub-national level. Lastly, we need to know more about both the existence and impact of gender-differentiated taxes on property and international trade.

Third, there is a need for a better understanding of the gendered impacts of small and informal taxes and user fees. Though these types of payments are prevalent in low-income countries, data on their incidence is limited more broadly. Preliminary evidence from Sierra Leone and the DRC suggest that women pay higher rates of small and informal taxes and user fees in relation to their income, though this finding needs to be further explored in other contexts, including urban settings. At the same time, little is known about the causal mechanisms driving the gendered differences in informal tax incidence. A potential avenue for exploring these differences includes a deeper focus on the nature and effects of intrahousehold budgeting and consumption patterns (see e.g. van den Boogaard, 2018, p. 20).

Fourth, there is a need for more understanding about gender differences in tax awareness and their explicit inclusion in tax education programs. There is some evidence showing there are differences between men and women in terms of tax awareness and economic literacy. Women, even when active within the labour force tend to be less knowledgeable about tax policies that apply to them, their responsibilities in terms of bookkeeping, and their subsequent liabilities (Caroll, 2011). This puts them at a disadvantage when interacting with tax collectors. While many countries have initiated taxpayer education programs, they are not targeted explicitly at women, making women less likely to benefit from them. Understanding how these issues of awareness and the effects of taxpayer education interact can help understand how one might empower women to engage from an informed position with tax authorities.

Fifth, though some evidence suggests that women have higher rates of tax compliance, more research is needed to understand the mechanisms, processes, and institutions resulting in these gendered differences. Several possibilities exist, including that higher tax compliance among women is related to intrinsically higher tax morale among women, that gendered compliance rates are a result of tax collectors targeting women to a greater extent or enforcing policies more forcefully with women, or that women have less awareness of tax laws and capacity to negotiate tax rates or tax payment. The reality, of course, may be some combination of the above or factors more related to local contexts and underlying sociopolitical and economic structures. In any case, research that sheds light on these gender dynamics would contribute to our understandings of tax and gender.

Finally, we need better understandings of the political processes through which tax policies are made and the openings that women have to influence tax agendas. Access to policymaking arenas has been relatively dominated by men in many developing countries and there are few spaces through which the gender equality lens can be infused into tax policy. Opening opportunities for such work seems critical if the objective of gender transformative tax policies is to be realised.

6. Policy implications

A few policy recommendations that could follow from this analysis are presented below:

- Ensure that the total revenue mix is pro-women by advocating for reduction on tax exemptions, incentives and avoidance by large corporations and multinationals; and ensure high net worth individuals pay the taxes that they are liable for.
- Encourage data disaggregation around tax e.g. taxpayers by gender, gender disaggregated data for women in the informal economy, consumption patterns.
- Invest in gender impact analysis of tax policies country by country
- Support civil society groups working on gender justice and fiscal policy
- Support gender transformative tax policies such as a) higher thresholds for personal income tax for women, b) lower taxes on property owned by women c) improved support for women owned businesses through tax policies, d) zero-rate VAT on basic goods and services that support households, e) gender friendly tax education; f) a total revenue generation model that relies less on regressive taxes such as VAT and more on closing loopholes for transnationals and taxing high networth individuals.
- Support gender transformative policies on the expenditure side that enable women to earn income rather than carry out unpaid care such as free healthcare, education, access to water and social protection or instituting social payments for care work.

7. References

Action Aid. (2017). *Missed Opportunity: How could funds lost to tax incentives in Africa be used to fill the education finance gap?* [Policy Brief]. ActionAid.

Action Aid. (2018). *Taxation of the Informal Sector* [Policy Brief]. Action Aid International.

Akpan, I., & Sempere, K. (2019). *Hidden Inequalities: Tax Challenges of Market Women in Enugu and Kaduna States, Nigeria* (ICTD Working Paper No. 97; p. 31). International Centre for Tax and Development.

Akram-Lodhi, H., & van Staveren, I. (2003). *A gender analysis of the impact of indirect taxes on small and medium enterprises in Vietnam*. Institute for Social Studies.

APMDD. (2016). *Women and Gender—Important elements of Tax Justice Work*. Asian Peoples Movement on Debt and Development.

APMDD. (2020). *Tax & Fiscal Justice: Our Revenues for Our Rights! An Open Letter to Policy-Makers in Light of the Covid19 Health Crisis*.

Aryeetey, E., Osei-Akoto, I., & Oduro, A. D. (2010). An investigation into the gender dimensions of taxation in Ghana. In C. Grown & I. Valodia (Eds.), *Taxation and Gender Equity* (pp. 179–206). Routledge.

Bakibinga, D. J., Kangave, J., & Ngabirano, D. (2018). *What Explains the Recent Calls for the Reinstatement of a Tax Considered Unpopular? An Analysis of Graduated Tax in Uganda.* (ICTD Working Paper No. 79). International Centre for Tax and Development.

Banerji, A. (2018, July). *India scraps tax on sanitary pads in boost for girls' education—Reuters*. https://www.reuters.com/article/india-women-sanitation/india-scraps-tax-on-sanitary-pads-in-boost-for-girls-education-idUSL8N1UG4HN

Barnett, K. (2018). *Domestic Resource Mobilization/Taxation in Sub-Saharan Africa: Gender Equality Considerations* (p. 22). SIDA.

Barnett, K., & Grown, C. (2004). *Gender impacts of government revenue collection: The case of taxation*. Commonwealth Secretariat.

Bhushan, A., Samy, Y., & Medu, K. (2015). Financing the post-2015 development agenda: Domestic revenue mobilisation in Africa. In G. Kararach, H. Besada, & T. M. Shaw (Eds.), *Refocusing the lens after the Millennium Development Goals* (p. 433). Policy Press.

Bird, R. M., & Tsiopoulos, T. (1997). User Charges for Public Services: Potentials and Problems. *Canadian Tax Journal*, *45*(1), 62.

Brock, G. (2009). Reforming our taxation arrangements to promote global gender justice. *Philosophical Topics* 37(2), 141-160.

Budlender, D., Casale, D., & Valodia, I. (2010). Gender equality and taxation in South Africa. In C. Grown & I. Valodia (Eds.), *Taxation and Gender Equity* (pp. 234–260). Routledge.

Buenaventura, M., & Miranda, C. (2017). *The IMF and Gender Equality* (p. 20). Bretton Woods Project.

Capraro, C. (2014). *Taxing men and women: Why gender is crucial for a fair tax system*. Christian Aid.

Caroll, E. (2011). *Taxing Ghana's informal sector: The experience of women* (Occasional Paper No. 7). Christian Aid.

Carter, P., & Cobham, A. (2016). *Are taxes good for your health?* (Working Paper No. 171). WIDER Working Paper.

Chakraborty, L. (2019). *Federal fiscal policy effectiveness and Inequality: Empirical evidence on Gender Budgeting in Asia Pacific* (NIPFP Working Paper Series No. 273; p. 58). National Institute of Public Finance and Policy.

Chakraborty, P., Chakraborty, L., Karmakar, K., & Kapila, S. M. (2010). Gender equality and taxation in India: An unequal burden? In C. Grown & I. Valodia (Eds.), *Taxation and Gender Equity* (pp. 122–146). Routledge.

Cleaver, F., Franks, T., Maganga, F., & Hall, K. (2013). Institutions, Security, and Pastoralism: Exploring the Limits of Hybridity. *African Studies Review*, 56(3), 165–89.

Coplin, N., & Nwafor, A. (2019). *It's not all about the money*. Oxfam.

Crandall, W. J., Gavin, E., & Masters, M. A. R. (2019). *ISORA 2016: Understanding Revenue Administration*. International Monetary Fund.

Crawford, B. J., & Spivack, C. (2017). Tampon Taxes, Discrimination, and Human Rights. *Wisconsin Law Review*, 61.

de Souza, A., & Wainaina, G. (2009). Kenya's three initiatives in UPE. In L. Bown (Ed.), *Maintaining Universal Primary Education: Lessons from Commonwealth Africa*. Commonwealth Secretariat.

Deininger, K. (2003). Does cost of schooling affect enrollment by the poor? Universal primary education in Uganda. *Economics of Education Review*, *22*(3), 291–305.

Deyshappriya, N. P. R. (2018). Impact of Value Added Tax on Poverty in Sri Lanka. *Journal of Management and Tourism Research*, *I*(I), 57–78.

Dube, G., & Casale, D. (2017). Informal sector taxes and equity: Evidence from presumptive taxation in Zimbabwe. *Development Policy Review*, *37*(1), 47–66.

Ekwempu, C. C., Maine, D., Olorukoba, M. B., Essien, E. S., & Kisseka, M. N. (1990). Structural adjustment and health in Africa. *The Lancet*, *336*(8706), 56–57.

Fjeldstad, O., & Semboja, J. (2001). Why People Pay Taxes: The Case of the Development Levy in Tanzania. *World Development*, *29*(12), 2059–2074.

Fjeldstad, O.-H., & Therkildsen, O. (2008). Mass taxation and state-society relations in East Africa. In D. Brautigam, O.-H. Fjeldstad, & M. Moore (Eds.), *Taxation and State Building in Developing Countries: Capacity and Consent*. Cambridge University Press.

Food and Agriculture Organization of the United Nations. (2018). *Realizing women's rights to land in the law: A guide for reporting on SDG indicator 5.a.2.* Food and Agriculture Organization of the United Nations.

Global Alliance for Tax Justice. (2019, April 16). *Taxes, Taxes, Taxes: Shifting the IFI Narrative to Progressive Gender-just Taxation*. Bretton Woods Project. https://www.brettonwoodsproject.org/2019/04/taxes-taxes-taxes-shifting-the-ifi-narrative-to-progressive-gender-just-taxation/

Grown, C., & Valodia, I. (2010). *Taxation and Gender Equity*. Routledge.

Haambote, F., & Oxenham, J. (2009). Regaining momentum towards UPE in Zambia. In L. Bown (Ed.), *Maintaining Universal Primary Education: Lessons from Commonwealth Africa*. Commonwealth Secretariat.

Hercot, D., Meessen, B., Ridde, V., & Gilson, L. (2011). Removing user fees for health services in low-income countries: A multi-country review framework for assessing the process of policy change. *Health Policy and Planning*, *26*(Suppl. 2), ii5–ii15.

Herz, B., Subbarao, K., Habib, M., & Raney, L. (1991). *Letting girls learn: Promising approaches in primary and secondary education: Vol. World Bank Discussion Papers 133*. The World Bank.

Higgins, K. (2011). *Gender Dimensions of Trade Facilitation and Logistics*. The World Bank.

International Chamber of Commerce. (2018). *Tax and the United Nations Sustainable Development Goals*. ICC Position Paper, ICC, https://cdn.iccwbo.org/content/uploads/sites/3/2018/02/icc-position-paper-on-tax-and-the-un-sdgs.pdf.

ILO. (2017). *World Social Protection Report 2017–19: Universal social protection to achieve the Sustainable Development Goals* (p. 454). ILO.

IOM. (2016). *Barriers to Women's Land and Property Access and Onwership in Nepal*. International Organization for Migration.

Isimbi, Y. (2020, January 16). Removing VAT on sanitary products in Rwanda does not end the war on period poverty. *Africa at LSE*.

Jaber, F., & Abdelkarim, Dr. N. (2018). *Fair Tax Monitor—Occupied Palestinian territory*. MIFTAH.

Jalipa, R., & Othim, C. (2020). *Gendered Impacts of Tax on Women*. Global Alliance for Tax Justice.

Jibao, S., & Prichard, W. (2016). Rebuilding Local Government Finances After Conflict: Lessons from a Property Tax Reform Programme in Post-Conflict Sierra Leone. *The Journal of Development Studies*, 52(12), 1759–75.

Jibao, S., & Prichard, W. (2015). The Political Economy of Property Tax in Africa: Explaining Reform Outcomes in Sierra Leone. *African Affairs*, 114 (456), 404–31.

Joshi, A. (2017). *Tax and Gender in Developing Countries: What are the Issues?* (ICTD Summary Brief No. 6; p. 8). International Centre for Tax and Development.

Joshi, A., Prichard, W., & Heady, C. (2014). Taxing the Informal Economy: The Current State of Knowledge and Agendas for Future Research. *The Journal of Development Studies*, *50*(10), 1325–1347.

Joshi, A., & Ayee, J. (2008). Associational Tax: A Pathway into the Informal Sector? *Capacity and Consent: Taxation and State Building in Developing Countries*, edited by Deborah Brautigam et al., Cambridge University Press

Kuhlmann, A. S., Henry, K., & Wall, L. L. (2017). Menstrual hygiene management in resource-poor countries. *Obstetrical & Gynecological Survey*, *72*(6), 356.

Lahey, K. (2018). *Gender, Taxation and Equality in Developing Countries: Issues and Policy Recommendations* (p. 84) [UN Discussion Paper]. UN Women.

Lawson, D. (2004). *Determinants of Health Seeking Behaviour in Uganda-Is It Just Income and User Fees That Are Important?* (Working Paper No. 6; Development Economics and Public Policy Working Paper Series). University of Manchester.

Lewis, M. (2007). Informal Payments and the Financing of Health Care in Developing and Transition Countries. *Health Affairs*, 26(4), 984–97.

Ligomeka, W. (2019). *Expensive to be a Female Trader: The Reality of Taxation of Flea Market Traders in Zimbabwe* (Working Paper No. 93; p. 23). International Centre for Tax and Development.

Lustig, N. (2018). *Commitment to Equity Handbook: Estimating the Impact of Fiscal Policy on Inequality and Poverty*. Brookings Institution Press.

Maloney, M. A. (1988). An Analysis of Direct Taxes in India: A Feminist Perspective. *Journal of the Indian Law Institute*, *30*(4), 397–414.

Martin, Nick.(1995).*Tax by Any Name Still Costs. City Trying to Hide Levies as User Fees.* Winnipeg Free Press

McCarthy, G. (2018). *Regressive Democracy: Explaining Distributive Politics in Myanmar's Political Transition*. The Australian National University.

Meagher, K. (2018). Taxing Times: Taxation, Divided Societies and the Informal Economy in Northern Nigeria. *The Journal of Development Studies*, *54*(1), 1–17.

Meessen, B., Hercot, D., Noirhomme, M., Ridde, V., Tibouti, A., Tashobya, C. K., & Gilson, L. (2011). Removing user fees in the health sector: A review of policy processes in six sub-Saharan African countries. *Health Policy and Planning*, *26*(Suppl. 2), ii16–ii29.

Moore, M. (Forthcoming). *Metrics, mysteries and digital technologies: What do we know about the performance of African tax administrations?"* (ICTD Working Paper No. 32). International Centre for Tax and Development.

Moore, M., Prichard, W., & Fjeldstad, O.-H. (2018). *Taxing Africa: Coercion, Reform and Development*. Zed Books.

Moses, S., Plummer, F. A., Manji, F., Bradley, J. E., Nagelkerke, N. J. D., & Malisa, M. A. (1992). Impact of user fees on attendance at a referral centre for sexually transmitted diseases in Kenya. *The Lancet*, *340*(8817), 463–466.

Mwabu, G., Ainsworth, M., & Nyamete, A. (1993). Quality of medical care and choice of medical treatment in Kenya: An empirical analysis. *Journal of Human Resources*, *28*(4), 838–862.

Mwondha, M., Barugahara, T. K., Nakku, M., Kanaabi, S. W., & Isingoma, M. (2018). *Why African tax authorities should employ more women: Evidence from the Uganda Revenue Authority* (Working Paper No. 85; p. 24). International Centre for Tax and Development.

Nanda, P. (2002). Gender dimensions of user fees: Implications for women's utilization of health care. *Reproductive Health Matters*, *10*(20), 127–134.

Ngau, P. M. (1987). Tensions in Empowerment: The Experience of the" Harambee"(Self-Help) Movement in Kenya. *Economic Development and Cultural Change*, 523–538, http://www.jstor.org/stable/1153928.

Nimpagaritse, M., & Bertone, M. P. (2011). The sudden removal of user fees: The perspective of a frontline manager in Burundi. *Health Policy and Planning*, *26*(Suppl. 2), ii63–ii71.

OECD. (2017). *Data tables* in Tax Administration 2017: Comparative Information on OECD and other advanced and emerging economies. OECD.

Olken, B. A., & Singhal, M. (2011). Informal taxation. *American Economic Journal: Applied Economics*, *3*(4), 1–28.

Paler, L., Prichard, W., Sanchez de la Sierra, Ra., & Samii, C. (2017). *Survey on Total Tax Burden in the DRC, Final Report* (p. 127). Institute of Development Studies.

Prichard, W. (2018). *What Might an Agenda for Equitable Taxation Look Like?* ICTD Summary Brief, 16, International Centre for Tax and Development.

Prichard, W., & van den Boogaard, V. (2017). Norms, Power, and the Socially Embedded Realities of Market Taxation in Northern Ghana. *African Studies Review*, *60*(1), 171–194.

Rao, M. (2001). *Globalisation and the fiscal autonomy of the state*. PERI Working Paper No. 25. Amherst: University of Massachusetts.

Reeves, A., Gourtsoyannis, Y., Basu, S., McCoy, D., McKee, M., & Stuckler, D. (2015). Financing universal health coverage. Effects of alternative tax structures on public health systems: Cross-national modelling in 89 low-income and middle-income countries. *The Lancet*, *386*(9990), 274–280.

Rodríguez, C., & Itriago, D. (2019). *Do Taxes Influence Inequality Between Women and Men? Analysis of tax codes in Guatemala, Honduras and the Dominican Republic with a gender lens to shape tax policy to limit inequality between women and men* (p. 12). OXFAM.

Rogan, M. (2018, July). Informal workers and taxes: What "tax justice" looks like from below. *WEIGO*. https://www.wiego.org/blog/informal-workers-and-taxes-what-tax-justice-looks-below

Sanogo, T., & Brun, J-F. (2016). *The effect of General Grants on Local Tax and Non-tax Revenue Mobilisation in Conflict Setting: Evidence from Côte d'Ivoire.* ICTD Working Paper, 52, International Centre for Tax and Development.

SEATINI, & Oxfam. (2017). *Taxation in Uganda, review and analysis of national and local government performance, opportunities, and challenges.*

Seguino, S. (2000). Accounting for Gender in Asian Economic Growth. *Feminist Economics*, *6*(3), 27–58.

Sharpe, R. (2016). *Making tax work for women's rights* (p. 12) [Policy Brief]. Action Aid.

Sharpe, R. (2018). *Short-Changed: How the IMF's tax policies are failing Women* (pp. 35SUP-340-35SUP – 340) [Policy Brief]. ActionAid International.

Shobiye, H. (2020, January 19). *Nigeria: Sanitary Pads, 19 Others Excluded From Vat Hike—AllAfrica.com*. All Africa. https://allafrica.com/stories/202001190175.html

Siebert, M., & Mbise, A. (2018). *Toilets Not Taxes: Gender Inequity in Dar es Salaam's City Markets* (Working Paper No. 89). International Centre for Tax and Development.

Slavchevska, V., De La O Campos, A. P., Brunelli, C., & Doss, C. (2016). *Beyond Ownership: Women's and Men's Land Rights in Sub- Saharan Africa* (p. 32). World Bank.

Stotsky, J. G. (1996). *Gender Bias in Tax Systems* (IMF Working Paper No. 99). International Monetary Fund.

Stotsky, J. G. (1997). How tax systems treat men and women differently. *Finance and Development*, *34*(1), 30.

Tanzarn, N. (2008). *Gender Impacts of Revenue Collection in Uganda*. Commonwealth Secretariat.

Therkildsen, O. (2006). *The rise and fall of mass taxation in Uganda 1900-2005* (DIIS Working Paper No. 25). Danish Institute for International Studies.

Thomas, Melissa Annette. 2015. *Govern like Us: U.S. Expectations of Poor Countries*. New York: Columbia University Press.

Titeca, K., & Kimanuka, C. (2012). *Walking in the Dark: Informal Cross-border Trade in the Great Lakes Region* [Data set]. International Alert.

Tomasevski, K. (2003). *Education denied: Costs and remedies*. Zed books.

UNESC. (2019). *Follow-up note on the role of taxation and domestic resource mobilization in achieving the Sustainable Development Goals*. UN Economic and Social Council.

van den Boogaard, V. (2018). *Gender and the Formal and Informal Systems of Local Public Finance in Sierra Leone* (Working Paper No. 87). International Centre for Tax and Development.

van den Boogaard, Vanessa. 2020. "Informal Revenue Generation and the State: Evidence from Sierra Leone." PhD thesis. University of Toronto.

van den Boogaard, Vanessa, and Fabrizio Santoro. forthcoming. *Community Resource Mobilization in South-Central Somalia*. Brighton, UK: International Centre for Tax and Development. ICTD Working Paper.

van den Boogaard, V., Prichard, W., & Jibao, S. (2019). Informal taxation in Sierra Leone: Magnitudes, perceptions and implications. *African Affairs*, *118*(471), 259–284.

Walker, Michael. 2017. *Informal Taxation and Cash Transfers: Experimental Evidence from Kenya*. . Unpublished working paper.

Wanjagi, J. A., & Ondabu, I. T. (2018). Taxation, Income and wealth inequality, Tax revenue, Redistribution function. *American Journal of Economics*, *8*(5), 213–220.

Williams, D. M. (2019). *Gender, Tax Reform and Taxation Cooperation Issues: Navigating Equity and Efficiency under Policy Constraints*. 18.

World Bank. (2015). *Women, Business and the Law 2016: Getting to Equal*. World Bank Group.

Acknowledgements

We would like to thank Meenakshi Krishnan who provided research support for this report. We thank the following experts who voluntarily provided suggestions for relevant literature or other advice to the author to support the preparation of this report. The content of the report does not necessarily reflect the opinions of any of the experts consulted.

- Madina Guloba, Economic Policy Research Centre, Uganda.
- Matti Kohonen, Christian Aid

Key websites

- Global Alliance for Tax Justice: https://www.globaltaxjustice.org/
- Civil Society Policy Forum: https://www.brettonwoodsproject.org/2019/04/taxes-taxes-taxes-shifting-the-ifi-narrative-to-progressive-gender-just-taxation/
- Tax Justice Network: https://www.taxjustice.net

Key Readings

Overview Papers

Barnett, K. (2018). *Domestic Resource Mobilization/Taxation in Sub-Saharan Africa: Gender Equality Considerations* (p. 22). SIDA.

Buenaventura, M., & Miranda, C. (2017). *The IMF and Gender Equality* (p. 20). Bretton Woods Project.

Capraro, C. (2014). *Taxing men and women: Why gender is crucial for a fair tax system*. Christian Aid.

Global Alliance for Tax Justice. (2019, April 16). *Taxes, Taxes, Taxes: Shifting the IFI Narrative to Progressive Gender-just Taxation*. Bretton Woods Project. https://www.brettonwoodsproject.org/2019/04/taxes-taxes-taxes-shifting-the-ifi-narrative-to-progressive-gender-just-taxation/

Jalipa, R., & Othim, C. (2020). *Gendered Impacts of Tax on Women*. Global Alliance for Tax Justice.

Joshi, A. (2017). *Tax and Gender in Developing Countries: What are the Issues?* (ICTD Summary Brief No. 6; p. 8). International Centre for Tax and Development.

Lahey, K. (2018). *Gender, Taxation and Equality in Developing Countries: Issues and Policy Recommendations* (p. 84) [UN Discussion Paper]. UN Women.

Rogan, M. (2018, July). Informal workers and taxes: What “tax justice” looks like from below. *WEIGO*. https://www.wiego.org/blog/informal-workers-and-taxes-what-tax-justice-looks-below

Sharpe, R. (2016). *Making tax work for women’s rights* (p. 12) [Policy Brief]. Action Aid.

Stotsky, J. G. (1996). *Gender Bias in Tax Systems* (IMF Working Paper No. 99). International Monetary Fund.

Williams, D. M. (2019). *Gender, Tax Reform and Taxation Cooperation Issues: Navigating Equity and Efficiency under Policy Constraints*. 18.

Empirical Studies

Akpan, I., & Sempere, K. (2019). *Hidden Inequalities: Tax Challenges of Market Women in Enugu and Kaduna States, Nigeria* (ICTD Working Paper No. 97; p. 31). International Centre for Tax and Development.

Akram-Lodhi, H., & van Staveren, I. (2003). *A gender analysis of the impact of indirect taxes on small and medium enterprises in Vietnam*. Institute for Social Studies.

Bakibinga, D. J., Kangave, J., & Ngabirano, D. (2018). *What Explains the Recent Calls for the Reinstatement of a Tax Considered Unpopular? An Analysis of Graduated Tax in Uganda.* (ICTD Working Paper No. 79). International Centre for Tax and Development.

Caroll, E. (2011). *Taxing Ghana's informal sector: The experience of women* (Occasional Paper No. 7). Christian Aid.

Dube, G., & Casale, D. (2017). Informal sector taxes and equity: Evidence from presumptive taxation in Zimbabwe. *Development Policy Review*, *37*(1), 47–66.

Grown, C., & Valodia, I. (2010). *Taxation and Gender Equity*. Routledge.

IOM. (2016). *Barriers to Women's Land and Property Access and Onwership in Nepal*. International Organization for Migration.

Ligomeka, W. (2019). *Expensive to be a Female Trader: The Reality of Taxation of Flea Market Traders in Zimbabwe* (Working Paper No. 93; p. 23). International Centre for Tax and Development.

Maloney, M. A. (1988). An Analysis of Direct Taxes in India: A Feminist Perspective. *Journal of the Indian Law Institute*, *30*(4), 397–414.

Meagher, K. (2018). Taxing Times: Taxation, Divided Societies and the Informal Economy in Northern Nigeria. *The Journal of Development Studies*, *54*(1), 1–17.

Mwondha, M., Barugahara, T. K., Nakku, M., Kanaabi, S. W., & Isingoma, M. (2018). *Why African tax authorities should employ more women: Evidence from the Uganda Revenue Authority* (Working Paper No. 85; p. 24). International Centre for Tax and Development.

Prichard, W., & van den Boogaard, V. (2017). Norms, Power, and the Socially Embedded Realities of Market Taxation in Northern Ghana. *African Studies Review*, *60*(1), 171–194.

Rodríguez, C., & Itriago, D. (2019). *Do Taxes Influence Inequality Between Women and Men? Analysis of tax codes in Guatemala, Honduras and the Dominican Republic with a gender lens to shape tax policy to limit inequality between women and men* (p. 12). OXFAM.

Tanzarn, N. (2008). *Gender Impacts of Revenue Collection in Uganda*. Commonwealth Secretariat.

van den Boogaard, V. (2018). *Gender and the Formal and Informal Systems of Local Public Finance in Sierra Leone* (Working Paper No. 87). International Centre for Tax and Development.

Suggested citation

Joshi, A., Kangave, J. and van den Boogaard, V. (2020). *Gender and Tax Policies in the Global South.* K4D Helpdesk Report 817. Brighton, UK: Institute of Development Studies.

About this report

This report is based on twelve days of desk-based research. The K4D research helpdesk provides rapid syntheses of a selection of recent relevant literature and international expert thinking in response to specific questions relating to international development. For any enquiries, contact helpdesk@k4d.info.

K4D services are provided by a consortium of leading organisations working in international development, led by the Institute of Development Studies (IDS), with Education Development Trust, Itad, University of Leeds Nuffield Centre for International Health and Development, Liverpool School of Tropical Medicine (LSTM), University of Birmingham International Development Department (IDD) and the University of Manchester Humanitarian and Conflict Response Institute (HCRI).

UKaid
from the British people