

## *Comments Received*

### **“Gender and Taxation”**

*Democratization, Decentralization and Local Governance Network and Gendernet -  
SDC*

*15-16 September 2015*

*– Contributions are listed by alphabetical order –*

#### ***I. Tax Policy***

##### ***Guiding questions:***

- 1. Based on your experience, are there specific country cases where tax policy explicitly treats men and women differently? What are the effects on gender equality? And can you observe examples where explicitly different treatment can help to overcome discrimination and improve gender equality?***
- 2. In your experience, does tax policy propagate implicit biases against women related to part-time employment and unpaid labour?***
- 3. In your experience, does indirect taxation (e.g. value-added taxes) implicitly affect women differently because of gendered expenditure and consumption patterns?***
- 4. How does the taxation of property and assets relate to the gender distribution of asset ownership within specific country cases, and what explicit or implicit effects does this have on gender equality?***
- 5. In your experience, is the government aiming to expand the tax base through informal sector taxation? How does this affect men and women differently?***
- 6. What is a potential role for development partners (multi-lateral and bi-lateral donor agencies, NGOs, and think-tanks) to address issues related to gender equality and tax policy? How could they engage on this topic?***

##### **Soufiyane Amadou, SDC, Niger**

Chers membres du groupe Je rejoins le groupe avec cette modeste contribution : Au Niger, le poids de l'économie informel (lieu de prédilection des activités économiques des femmes) dans l'économie nationale ainsi la plus-value d'une nécessaire réforme de ce secteur commandent une politique fiscale inclusive au Niger. Deux axes semblent déterminants dans ce cadre : Le développement

d'espace public de dialogue et de formulation de politiques fiscales basées sur une compréhension et une vision partagée de la fiscalité et de son importance par les citoyens et leurs administrateurs, L'accompagnement des dynamiques favorisant un engagement des citoyens et plus spécifiquement des femmes à l'application de politiques fiscales favorables à leur épanouissement : maîtrise et promotion des pôles de création de richesses, contribution à l'amélioration de l'assiette fiscale, veille sur une redistribution en faveur de la réduction des inégalités hommes-femmes, contrôle des citoyens des dépenses publiques, etc. Soufiyane

*La traduction suit. Please find below a translation of Soufiyane's valuable contribution to the discussion (Translation by Vanessa van den Boogaard):*

Dear group members, I join you with this modest contribution: In Niger, the weight of the informal economy (women's preferred location for their economic activities) relative to the national economy as well as the benefit of a necessary reform of this sector calls for an inclusive tax policy. Two axes seem decisive in this context: The development of public space for dialogue and tax policy formulation based on an understanding and a shared vision amongst citizens and administrators of tax and its importance, Accompanied by dynamics that favour citizen engagement, and more specifically engagement of women, in implementing tax policies favorable to their development: control and promotion of clusters of wealth creation, contribution to the improvement of the tax base, attention to redistribution in favour of the reduction of inequalities between women and men, citizen control over public expenditure, etc.

### **Chiara Capraro, Christian Aid, UK**

I am the gender policy adviser at Christian Aid, where I lead on women's economic justice policy and advocacy. Prior to joining Christian Aid, I worked in Southern India with women living with HIV and in Italy with women migrants supporting them to access health care and other services and fight discrimination. In my experience, one of the key issues that needs to be addressed is the link between taxation and unpaid care. Globally women spend at least 2.5 times more time on unpaid care work compared to men, with peaks of 10 times more in some countries, such as India (<http://www.unwomen.org/en/news/stories/2015/4/lakshmi-puri-nyc-launch-progress-report-2015-2016>). Due to their socially constructed gender roles women bear disproportionate responsibility for unpaid care: they cook, they clean, they fetch water and fuel, they care for children, the sick and the elderly. Unpaid care underpins the wellbeing of society and the reproduction of the market economy but remains largely invisible in decision-making around economic policy, including tax policy. The newly-agreed Sustainable Development Goals (SDGs) have a target on unpaid care under Goal 5 - Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate. The SDGs also have targets on taxation policy, for example

10.4 Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality and 17.1 Strengthen domestic resource mobilization, including through international support to developing countries, to improve domestic capacity for tax and other revenue collection. Despite these movements, based on my experience I know that the invisibility of care and the low-value assigned to it carry a number of consequences for women's lives and society at large. Even though caring activities are appreciated and generally considered important, care professionals are not well paid. For instance, in the UK in 2012 the full time pay for a care worker working with elderly and ill people was £18,000 per year, which is £8,000 less than the average UK worker (<http://policy-practice.oxfam.org.uk/publications/gendering-the-inequality-debate-560890>). In particular for what concerns tax policy, overlooking care can lead to entrench and further exacerbate gender inequality and poverty. We know that women, due to their care responsibilities, tend to enter and exit the labour market at different times during their life and to work-part time. Women are disproportionately represented in low paid and precarious work and so likely to accumulate less income compared to men during their lifetime. This means that women pay less income tax but are also excluded from benefits afforded through the tax systems such as tax relief and allowances for dependants. In some countries, such as Morocco, there is also an explicit gender bias as men can automatically claim allowances but women have to be able to legally demonstrate they are head of the household in order to do so. In pension systems based on contributions made through employment women are missing out because of the discontinuity of their employment patterns and their lower income with consequences in later life. Not only do these allowances accrue to those who earn more (often men) but also rarely keep up with the real cost of care which further can discourage women from taking up paid work. The tax system itself can discourage women from taking up paid employment, when the income from a second lower earner is taxed at a higher marginal rate such as in joint filing system. Lower earners tend to be women: women worldwide earn only 60 to 75% of men's wages (World Bank, World Development Report 2012, p. 79). Women living in poverty miss out twice: they don't earn enough to benefit from tax relief and they do face inadequate care services in many contexts, which could be better resourced through more stringent efforts to raise revenue through progressive taxation. Prof. Lahey has calculated that in Canada allowances for dependants, which effectively subsidise women's unpaid care, could pay for universal childcare from 0 to 18 years. Indeed, overlooking care also has additional consequences on the overall tax system: if investing in care services and infrastructure is not prioritised then the overall tax effort will be lower than what is needed, further entrenching gender and other inequalities.

Dear Janet, thanks very much for this contribution. Is this survey you mention also going to look at whether reforms in taxation policy have been part of efforts towards gender responsive budgeting?

Thanks Vanessa, It'd be very good to be in touch and learn more about that piece of work. Of course gender responsive budgeting will be a key strategy to achieve the SDGs and I strongly believe that this type of analysis and process need to connect with a gendered analysis of tax policy to be holistic and hopefully deliver more of a sustainable impact. This is especially important as multilaterals such as the World Bank are seeking to get more women into paid employment and we know women still occupy the most insecure and lowest paid jobs. Chiara

Thanks Anu for your contribution I think the issue of taxing the informal sector is really important and an area where more research is definitely needed. As Christian Aid we have carried out some research with women traders working in Accra in relation to their experience with taxation. There were definitely issues of harassment from tax collectors, in particular for those women with low levels of literacy and numeracy where the fact they were not able to keep proper records was an excuse for bullying and additional demands for payment. In addition, there were issues on how tax liability was calculated, this was done visually so a woman operating from like a concrete structure was taxed more than a woman operating from a wooden shack even if this didn't have any relationship with their income. In addition, since market fees were levied daily women who were earning less were most affected as they had to pay them regardless of how well business had gone. You can find more info about this work here <http://www.christianaid.org.uk/images/ghana-women-informal-sector.pdf>. As civil society we are concerned that the agreement of the FFD3 process recently at Addis states that governments will seek to increase domestic revenue including by formalizing the informal economy as there is a risk this is done in an unfair manner, for example by calculating imputed income. Recently the ILO has approved a resolution towards formalization which was strongly thought by WIEGO and others. Seen the outcome at Addis and the SDGs agenda it will be important for donors to support capacity building, data collection and sharing and learning in this area.

Thanks Vanessa, I would say that there is an important dimension to this discussion that we have not highlighted yet which is the overall progressivity of the tax system. This is strongly linked with gender inequality and income/class inequality. For example zero rating and VAT exemptions are important instruments that can reduce the impact of indirect taxation on women, especially women living in poverty, but they are not sufficient to realize progressivity if VAT is the only policy instrument used to increase revenue. Other policy instruments such as reforms to personal income tax, rationalization and reduction of tax incentives, land tax reform, fighting tax evasion etc are all critical to realize a progressive tax system and do have a bearing on gender equality because they determine how much revenue is actually available to pay for universal rights such as health and education. In the current globalized economy we know that taxation policy is decided beyond national borders and developing countries, especially smaller countries, are disproportionately suffering from tax avoidance and evasion. This is why as part of the global tax justice movement Christian Aid and partners have been

working to raise awareness of the issue and ensure developing countries can participate on equal footing in global tax reform. In relation to your question on tax as a tool to fight inequality, taxation policy is one of area where gender inequality and income inequality can be mitigated and redressed through some of the measures we have talked about but it's not the only one. I think a fairly typical example would be the use of tax relief to shift land and property ownership towards women as done in Kosovo and Nepal, tax is of course an important instrument but of course the question of control of resources remain and such an intervention needs to be accompanied by education and awareness raising in efforts to shift social norms. In this regard the participation of women and their organisations is critical and a lot still needs to be done to ensure informed and meaningful participation of women's groups in these issues.

Thanks Vanessa, Another couple of relevant resources are the following two reports from the former UN Special rapporteur on extreme poverty and human rights, Magdalena Sepulveda Carmona who focussed her work on unpaid care (2013 report) and fiscal policy (2014) report, both available here <http://www.ohchr.org/EN/Issues/Poverty/Pages/AnnualReports.aspx> In June 2015 Gender and Development Network published a briefing on financing for gender equality which is relevant for this discussion, available here <http://gadnetwork.org/gadn-resources/2015/6/10/making-financing-for-development-work-for-gender-equality-what-is-needed-at-addis-and-beyond> And finally Christian Aid Ireland convened a conference on taxation and human rights where the current UN S on extreme poverty and human rights, Philip Alston, gave a keynote speech. His keynote speech and all the presentations are available here <http://www.christianaid.ie/aboutus/who/magazine/spring-summer-2015/tax-conference.aspx>

### **Edem Edem, Christian Aid Nigeria**

Dear All , I think also, while discussing about the unpaid workers or unpaid women-lets us also look at the different dimension to this same women for instance in Nigeria, the unpaid workers/women also contribute to other forms of taxes such as Value Added Tax (VAT), because they are the highest population that purchase consumable goods and services for their family members. May be we can begin to draw a link between Unpaid workers and VAT. The situation will become worse if the unified regional VAT system is practice in all the countries in the region or sub-region like ECOWAS.  
Thanks Edem

### **Jesper Elias Lauridsen, HELVETAS Swiss Intercooperation**

Dear all, On the topic(s) of unpaid care work and gender & tax, I recommend you read the ActionAid report (my former employer) from 2015: "close the gap – the cost of inequality of women's work" [http://www.actionaid.org.uk/sites/default/files/publications/womens\\_rights\\_online\\_version\\_2.1.pdf](http://www.actionaid.org.uk/sites/default/files/publications/womens_rights_online_version_2.1.pdf) ChristianAid also produced an interesting report in 2014:

“Taxing men and women: why gender is crucial for a fair tax system”:  
<http://www.eurodad.org/files/pdf/53abdd685f13b.pdf>  
Best Jesper Elias Lauridsen

**Corrine Huser, SDC**

Dear colleagues and network members, On behalf of Gendernet and the Network "Democratization, Decentralization and Local Governance (DDLGN)", we would like to welcome you to the E-discussion on Gender and Taxation. Gender equality and taxation have rarely been discussed together - yet we know that tax systems have differential impacts on women and men. Hence it is useful to reflect how taxation can serve to ameliorate, exacerbate or reproduce existing gender inequalities. Following the adoption of the Addis Ababa Action Agenda on "Financing for Sustainable Development", where questions around domestic resource mobilization have been a core topic in the debates, we will see more countries stepping up their efforts on taxation in the future. Hence we need to also think through the impact on gender equality. The two key topics we have selected are tax policy and tax administration. We recognize that some of the guiding questions represent as of yet uncharted terrain: we still have to learn, take stock and understand the complex impacts in these areas. However we are confident that your experience and knowledge will provide useful answers and contributions to this E-discussion. In advance we acknowledge your effort and collaboration. We are looking forward to the discussion. Best regards, Ursula Keller (Gendernet) and Corinne Huser (DDLGN)

**Anuradha Joshi, IDS**

Hello everyone One of the important ways taxation has gendered impacts relates to the informal economy and how it is taxed (or not taxed). Foremost to dispel a myth: small businesses in the informal economy do pay to stay in business - sometimes these are government imposed fees and taxes, but often they are bribes to various authorities to continue running their businesses as they could be contravening local regulations. Some surveys have found that businesses are often keen to pay a reasonable tax, in order to prove legitimacy. Obviously the effects that both formal and informal taxation can have, are very much dependent upon contextual conditions. Let us consider some of the relevant ways in which gender plays into taxation of the informal economy. A context where gendered impacts are most evident in the case of women dominated occupations such as women market vendors paying market fees, as is common across Africa and Asia. By virtue of being 'visible' in the informal economy (having fixed markets where business is conducted), women market vendors are likely to be more favourable sources of local revenue raising than more 'invisible' but often more lucrative parts of the informal economy such as small-scale manufacturing often dominated by men. This is true in many parts of West Africa where market fees are the single largest source of local government revenue. In addition, it seems to me that because tax collectors are often men there are often

differences between how men and women in the informal economy are treated by tax collectors-in some cases women can experience more harassment, but in others they might be treated with leniency, especially older women, single mothers or widows. There are other issues that seem important but have not been researched in the literature. For example, if the act of paying some tax confers legitimacy for businesses (and related access to services, loans etc.), do home-based micro-enterprises run by women lose out on these services because they are less likely to have other access to 'public spaces' that provide routes to such public services if they are not formal? Finally, and of importance in relation to taxation and gender in the informal economy, is the ability of women to mobilize and make demands on the state in exchange for taxation. In some countries such women's organizations have been very successful-for example the Self Employed Women's Association (SEWA) in India-however these are exceptions, perhaps because of the multiple demands on women's time as well as social norms in some contexts that frown upon women taking on public roles. Anu

### **Naomi Muthenge**

Naomi Mathenge is currently a PhD student in Economics at the University of Cape Town. She holds a Masters of Arts in Economics from the University of Malawi and is a co-author of "Gender and Taxation in Kenya." \*Naomi isn't able to join us for the live discussion but has provided this pre-written contribution.\* Gender is an important aspect in any development agenda due to the different roles that both men and women play in the development process, and given that both men and women are affected differently by development outcomes. It is thus imperative that gender is given explicit attention in the formulation and/or revision of policy. Gender was not viewed as a pertinent issue that needed to be addressed when Kenya became independent in 1963. In fact the place of a woman and a man in society were well defined by our cultural heritage. Over time, this changed when it became apparent that to reduce poverty and promote gender equality, the government needed to institutionalise gender in its overall policy agenda. This gave rise to the creation of a gender department in 2004 tasked with promoting a wide range of gender issues in the operations of government. Specifically, its focus was to coordinate policy formulation and gender mainstreaming at national level and to achieve this, gender desks were set up in line ministries to coordinate the process with the objective of making the voices of women heard. From an analysis carried out on gender and tax in Kenya in 2006, my co-authors and I found that such that tax policies in Kenya were not neutral with respect to gender. Men and women were treated differently by the tax system and even though there was no explicit policy on gender and tax, the outcomes of gender discrimination were implicit in the operations of the tax system. The two main taxes analysed include the personal income tax (PIT) and value added tax (VAT). Our research highlights specific tax issues in Kenya that demonstrate the differential treatment of men and women, picked up below:

- Tax reliefs: While the amount was differentiated based on whether one was married, single or single with child, tax relief for the married was given to

the men with the assumption that married women would benefit indirectly. Even though this has undergone reforms over time, it was not geared towards achieving gender equality but instead focused on a review of the amount. The current structure is that all tax payers receive a uniform tax relief.

- Consumption taxes: It widely believed that female-headed households spend more of their income on agricultural food commodities compared to male headed households. One would therefore expect that women will bear the higher burden of consumption taxes. Analysis carried out on expenditure quintiles showed that even though VAT was progressive, female headed households had the least share of tax exempt goods compared to male headed households in the lowest expenditure quintile. However, this was not uniform across all the expenditure quintiles and female headed households in the urban areas enjoyed the highest share of tax exempt consumption for the third quintile.
- Tax return filings have also undergone restructuring. Prior to mid-1990's, the structure was such that married women's taxes were lumped together with their husbands for the purpose of determining taxable income. This was despite the fact that labour earnings were tax deductible at source. Lumping thus meant that a married woman's income was moved to a higher marginal tax bracket automatically creating arrears. This was a discrimination against married women. This policy has however been changed and individuals can now file separate returns with the option of joint filing. The filing system was further upgraded in 2014, and an online filing system, itax, was introduced and made mandatory for all tax returns. Basic computer skill and access to internet services are essential for one to file their tax returns and this has been assumed to be the case. Nevertheless, itax support systems were set up across the country to assist those with difficulties. The system gives everyone an equal platform for filing their returns and has contributed to time savings that could be used for more productive purposes. A major difficulty that could arise would be due to the level of computer literacy among individuals, especially in rural areas. This being in its early years of implementation, no studies have yet been conducted to gauge the difficulties experienced among men and women and in rural vs urban settings. The more informed individuals are on how to fill the online forms, the less the errors will be reported and the more efficient and accurate the system will be in estimating government tax revenues.

As in many developing countries, a major hindrance to analysing the impact of tax policy on gender is the availability of data, more so household level data. This has limited the number of studies that have been carried out despite the enormous importance of the subject. This is one area that development partners could consider engaging in with the aim of promoting development of more gender sensitive tax policies. Even though tax policy in Kenya has undergone various reforms, they have been geared towards rationalising tax rates and broadening the



tax base. There is no mention of gender equality and it is inferred for example in the changes made on tax exemption and zero rating of VATable goods. Besides the actions taken by the government to incorporate gender issues in its policies, the civil society has also been actively involved in ensuring that gender issues are addressed in all government policies including tax policies. More studies however need to be carried out using recent data to highlight the differential treatment of men and women with regard to tax policies and tax administration.

**Norbert Pijls, DEMOS, HELVETAS Swiss Intercooperation, Kosovo**

Dear colleagues around the world, In her last mail Vanessa raises the question of the practical, economic or political ramifications of tax exemptions for women relative to men and what might be the alternatives. In Kosovo we dealt with this issue (albeit from a different angle). 90% Of real estate in Kosovo (land and buildings) is owned by men. Daughters do often do not get their fair share of the inheritance - even though the legal framework gives them that right (they often voluntarily give up on their share to prevent conflict with their brothers). Since the DEMOS project works intensively on property tax (the main municipal source of revenue) we considered an exemption on property tax (or at least a discount) for female property owners. Our legal analyses showed that the Constitution of Kosovo has strict provisions on equality before the law of all men and women. But it also allows for affirmative actions for marginalized groups, to protect and advance the rights of individuals and groups who are in unequal positions. Such measures can be applied only until the purposes for which they are imposed have been fulfilled. Unfortunately such affirmative must be enacted by the national assembly as a separate law or an amendment to the current law. This route would be too cumbersome and too slow for our 4 year project. For the time being, we have settled for a simpler policy change. Since a few years marrying couples have the option to register their property jointly (earlier the standard option was to keep property that partners 'took into the marriage' with the respective partner > meaning with the men). Municipalities levy a fee for property registration. Since municipalities have the competence to set that fee, they can lower or even raise the fee for joint registration. This can be done in a short time. The downside of this solution is that the financial advantage more limited (20 -40 euros less payment) than a property tax rebate. Since the financial advantage is limited the measures should be promoted with solid public awareness campaigns. Greetings from Pristina to the rest of the world. Norbert A.E.M. Pijls

**Tirtha Sarathi Sikder, SHARIQUE, Bangladesh**

I am Tirtha Sikder, working as the National Coordinator of a SDC funded project on Decentralization and local Governance (known as SHARIQUE) in Bangladesh. This project has been implemented by HELVETAS Swiss Intercooperation since 2006. In the context of Bangladesh tax policy hardly applies to rural local governments, the central government is the main custodian of the whole tax policy. Yes, here also in Bangladesh, the correlation between the tax and gender is not yet considered as a dimension in taxation policy although a relevant initiative is evident here in the

name of gender responsible budgeting. Now almost all the ministries( now 40) are ensuring gender allocations annually in the system of government's annual budget. But, this system does not yet include either gender revenue or gender expenditures. Even none of the PFM reform initiatives have gender targeting taxation considered explicitly yet. Nevertheless, there are some indications of gender attention in BD's taxation policy. For examples, present(FY 2015-16) national budget has considered a provision of tax free ceiling for women which is slightly favorable than men(M:0.25 mio BDT, F: 0.275 mio). Besides,there are some items exclusively meant for women/girls are in general kept exempted from tax. For examples, some donations for girls education programmes are considered exempted from the tax. But, these are few piecemeal examples of gender attention in the tax policy. The issues of unpaid,under-paid labour and discontinuity of employment are never analysed and considered in developing tax policy. There is an indiscriminate practice of imposition/increase of indirect tax(VAT) that often bring negative impact firstly to women. Tax administrators here in Bangladesh never consider its potential gender impact while increasing VAT for items like, refrigerator, kitchen detergents and appliances and sanitary napkin. This issue seems now relevant in the Bangladesh since the system of gender responsive budgeting has already been introduced in the PFM in Bangladesh.

### **Evelin Stettler, SDC Switzerland**

Dear all Recent research in Switzerland showed that the availability of data is not enough - therefore development partners could not only support the availability of data but also take the results up in their policy dialogue with partner governments and CSOs and take care that in research project the special communication/information needs of policy makers are addressed: - In Switzerland there is an information gap for decentralized (district/cantonal) officials that are responsible for tax policies and social transfers: Data and evidence based facts in relation to gender sensitive information and the Swiss tax system/social transfer system exist but a lot of the relevant decision makers do not know about it. - Therefore an easy-to-read- Brochure has been developed in the frame of a Swiss national research program 60 "gender equality" in order to brief the relevant tax policy makers in Switzerland about the latest research findings concerning gender sensitive tax- and social transfer system, especially the compatibility of working and having a family (unfortunately this Brochure is only available in German, but it is a good practice- 2014: [http://www.nfp60.ch/SiteCollectionDocuments/Projekte/nfp60\\_balthasar\\_broschure\\_d.pdf](http://www.nfp60.ch/SiteCollectionDocuments/Projekte/nfp60_balthasar_broschure_d.pdf)) One interesting fact out of this Brochure: - The Swiss Tax and Social Transfer System clearly promotes the family model of a sole wage earner (Page 12): For example for families of all incomes in Switzerland the financial incentives for the second partner to work becomes negative if they have a second child. With regards to the new financing framework and development partnerships I have the following spontaneous thought in relation to tax and gender: Let the multinational companies (co-) pay for child and elderly care! As multinational firms will most realistically always find ways in order not to pay taxes in a country where they work (but rather anywhere in the world where it is best for

them) , but they want to have a "good" reputation especially towards their customers/citizens - in contrary to some country leaders - this could be at least one way how they could support gender equality in countries where they work (and usually don't pay reasonable taxes). Regards, Evelin

**Janet Stotsky, IMF**

I am a visiting scholar at the IMF, where I'm also a retired staff member. I've written on gender budgeting, gender and macroeconomics, and gender bias in tax systems, along with other areas of public finance and macroeconomics. \*I'm not able to join the discussion today but wanted to share a couple of thoughts in advance. Regards, Janet.\*

I am currently directing an IMF-DFID supported project to provide the first global survey of gender budgeting initiatives. This project will present trends on gender inequality and women's development, place gender budgeting in its fiscal context, present regional surveys of gender budgeting across the globe, apply statistical techniques to assess the success of gender budgeting in promoting gender equality or women's development goals, and then conclude with implications for countries and the international financial institutions and development agencies. In my perspective, one of the critical gaps in the growing literature on gender and economics is incidence analysis to support the implementation of effective gender budgeting initiatives. Gaining a better understanding of how fiscal and other government policies and regulations affect women and men differently is critical to developing policies that address key gender inequalities and empower women to better themselves, their families, and their societies. Various initiatives to address sex-disaggregated data gaps will facilitate efforts to understand differential impacts, along with objective assessments of what has and has not worked in existing gender budgeting initiatives.

**Vanessa van den Boogaard**

Welcome to Day 1 of the DDLGN and the Gendernet e-discussion on "Gender and taxation." This 2-day discussion includes members of SDC's Decentralisation and Local Governance Network (DLGN) and the Gendernet from around the world, selected colleagues from IDS and a number of invited guests. Please identify or introduce yourself briefly when contributing. The aim of this discussion to share and learn from experiences of gender and taxation. What challenges, good practices and principles can we identify? What tools and methods can be used for researchers and practitioners? What is a potential role for development partners to address issues related to gender equality and taxation? Practitioners and researchers have begun to accumulate a significant body of knowledge and expertise on the effects of fiscal systems on gender equity; however, this body of knowledge remains narrow in its predominant focus on developed countries, while the opportunities for sharing lessons learned are still limited. Precisely as a new financing framework is debated (Finance for Development - Addis Accord 2015) and countries are going to increase their efforts in taxation, an assessment of the gender implications of taxation is warranted. We hope the dialogue will enable you to discover new knowledge and ideas;

identify useful resources; and expand your support networks. . The discussion is being facilitated in two main "threads", one each day. Today's focus is on identifying how tax policy may have differential effects on women and men in practice through both explicit and implicit gender biases. Explicit gender bias occurs when tax legislation contains specific provisions that treat women and men differently; implicit biases occur because of gendered social norms and economic structures, including, for instance, the higher representation of women within informal sector employment. The discussion will share experience of differential effects including with respect to part-time employment and unpaid labour, indirect taxation, the taxation of property and assets, and informal sector taxation. Specific attention will be given to discussing potential roles for development partners in engaging with issues related to gender equality and tax policy.

Tomorrow (Sept 16) the focus will be on identifying the ways in which tax administration may affect women and men differently in practice and the implications for gender equality.

Here are some questions to open our discussion, but please add your own:

- Based on your experience, are there specific country cases where tax policy explicitly treats men and women differently? What are the effects on gender equality? And can you observe examples where explicitly different treatment can help to overcome discrimination and improve gender equality?
- In your experience, does tax policy propagate implicit biases against women related to part-time employment and unpaid labour?
- In your experience, does indirect taxation (e.g. value-added taxes) implicitly affect women differently because of gendered expenditure and consumption patterns?
- How does the taxation of property and assets relate to the gender distribution of asset ownership within specific country cases, and what explicit or implicit effects does this have on gender equality?

We look forward to your thoughts, questions and provocations. Responses to questions will be incorporated gradually as the discussion advances.

With thanks in advance for your contributions, Vanessa van den Boogaard

Hi Chiara,  
Unfortunately Janet is unable to join us during the discussion today and I don't have details about her ongoing project. However, she is interested in engaging on this topic and I'd be happy to put you in touch offline. Thanks for your input! Vanessa

Naomi raises some excellent points of reference to think about tax policy and gender in different contexts. In your experience or in cases with which you are familiar, does the tax code explicitly treat men and women differently? For example, are allowances, deductions or property-derived income allocated to a particular member of the household? Do tax policies affect different types of households (e.g. dual-earner household, male or female single-earner households) differently? In certain cases, achieving substantive equality may require treating groups in society

differently; accordingly, different treatment is not necessarily biased treatment. Are there examples of how explicitly different treatment of men and women can help to overcome discrimination and improve gender equality? What challenges may arise in practice, as noted by Naomi with respect to the difficulty of implementation of policies in different contexts?

Thank you Chiara for your contribution! You've raised very important issues related to implicit biases of tax policy in practice as a result of gendered divisions of part-time employment and unpaid labour. Indeed, direct and indirect taxes may impact women differently than men as women are more likely to engage in part-time employment, earn less income, and have more discontinuous work patterns, while gender norms allocate a greater portion of unpaid labour to women than to men.

\*Members of DDLGN and the Gendernet:

- Do you know of cases where the tax system may have different effects on men and women related to its treatment of part-time earners relative to full-time or permanent employees? Or where the tax system may affect incentives to engage in paid work differently for men and women?
- Within different cases, how do tax policies - including in relation to indirect taxation, tax incentives and tax-related benefits - affect unpaid care work and what are the possible impacts on paid work and gender equality?

Naomi also raises the point that indirect (consumption) taxes may have differential impacts on men and women in practice. Women and men spend money and take decisions on how to allocate assets and savings differently. Within tax systems, then, the setting of value-added tax (VAT) rates or the allocation of exemptions for indirect taxes may thus have impacts related to household and individual consumption that have differential impacts between men and women.

- In your experience, do you know of any cases where such rate-setting or exemption-allocation may have relevance to gender equality?
- For example, are indirect taxes levied on essential consumption goods that are disproportionately consumed by female-headed households?

Indirect taxation may also have implications for intra-household budgeting. For example, excise taxes, such as on tobacco or alcohol, generally place a heavier burden on men; however, in the short term, an increase in excise tax rates can have negative impacts on women in those households where men have more control over household budgets (e.g. if men's consumption of these goods does not decrease with the level of taxation, leaving less money for other aspects of basic household consumption more generally associated with female expenditure).

- In your knowledge or experience, how do excise taxes on different goods affect intra-household power relations and gender inequality?

Thanks for your contribution Edem! You raise an important point and connection linking to the discussion on the differential gender impacts of indirect taxation in practice. While the introduction of value-added tax (VAT) is often considered one of

the most important tax policy reforms in low income countries in recent decades, it's important to consider the potential implications of indirect taxation in practice as a result of different consumption patterns amongst different population sub-groups. Accordingly, policy design must closely consider the allocation of zero-rating and exemptions. (For clarification, zero-rating and exemptions on value-added taxes are similar in that taxes are not charged on outputs; however, they have different effects on the effective rate on taxation. Zero-rated goods have an effective rate of taxation of zero, while the effective rate of exempt goods is somewhere between zero and the general rate of VAT because taxes paid on inputs cannot be reclaimed by the providers of VAT-exempt goods and services, meaning that the difference is generally reflected, in full or in part, in the final consumer price. Items such as basic food, books or children's clothes are often zero-rated or a reduced rate is applied, while other items may be exempt depending on the political economy context.)

- In the Nigerian example (or other case examples for other contributors), are you aware of exemptions that exist for VAT that are designed to alleviate the burden on essential consumption goods (often disproportionately consumed by women)?

Thanks for your input and sharing your experience from Bangladesh Tirtha! Your experience relates closely to Chiara's comment about the importance of gender responsive budgeting to the achievement of the SDGs. As Chiara notes, this process needs to connect more directly with gendered analysis of tax policy, so it's interesting to hear how this may be happening in the Bangladeshi context - as well as the remaining challenges to doing so. You both note the importance of addressing the effects of insecure employment for women, perhaps highlighting an area for moving gender-responsive budgeting processes forward. In a more general discussion, it may also be important to consider the limitations of addressing of societal gender inequalities through tax policy alone. Is tax policy the most appropriate instrument for addressing inequality in all settings? What might be the practical, economic or political ramifications of, for example, providing indirect tax exemptions for the wide variety of goods that are more predominately consumed by women relative to men (e.g. as noted by Tirtha, kitchen appliances)? What might be the alternatives?

Thanks for your contribution Anu! You raise an important topic of great relevance to understanding the relationship between taxation and gender equality in low income countries: the taxation (or lack thereof) of the informal sector and the treatment within tax policy of formal versus informal employment. I also appreciate your emphasis on different forms of taxation of informal business - including the reality that taxation itself may be "informal." In many contexts it may be important to consider all forms of formal and informal tax in order to fully capture the tax burden on individuals, businesses or households and to accurately understand the impacts on gender equality, poverty and livelihoods. Your comments on "visible" versus "invisible" income generating activities reflects the reality of my experience researching market taxation in northern Ghana. In this

context, female traders in the informal economy are often more visible to tax collectors, while being an easier "target" for collection given their fixed or semi-fixed location or their presence within market boundaries. At the same time, more secure forms of employment may be more easily hidden from tax collectors, including some professional sectors (e.g. law). In this way, taxing more insecure forms of income generating activities may be seen as "low hanging fruit" for tax collection, though with gender and equity implications. You also raise an interesting question highlighting the benefits of paying taxes in certain instances, even for relatively small or informal businesses, in the form of access to loans, services, or mechanisms for accountability.

To members of the DDLGN network:

- In your specific case experience, does tax policy aim to target the informal sector? Has this conceivably had impacts on gender equality?
- From your experience, what are some specific advantages or drawbacks of focusing on informal sector taxation from a gendered perspective?

Thanks to both Norbert and Chiara for introducing to the discussion the implications that tax policy may have given existing property rights and the distribution of asset ownership in certain contexts. These contributions highlight the importance of considering how tax systems treat income earned from inheritances or jointly owned assets, and how this may relate to or affect the right to ownership of property in different contexts. Norbert presents a very interesting example of how a policy is actually affecting incentives for changing the underlying norms of property ownership. \*Norbert, is there any existing literature or analysis that has been done on this policy that could be shared with the group?

Thank you to Attiya and Naomi for focusing the discussion on the potential roles for development partners in addressing issues related to gender equality and tax policy.

- In your experience, how have multi-lateral and bilateral donor agencies, NGOs or think tanks engaged on these issues?
- We have already noted the role that Christian Aid has played in contributing research on this area and in supporting advocacy at both national and global levels.
- How have other actors engaged on this topic? How might they engage on this topic from a research or policy perspective?
- Where are there knowledge or research gaps? What might you want to learn more about?\*

Hi Evelin, Thanks for sharing your ideas and experience related to the role of development partners. You highlight the importance of information gaps between those who produce knowledge and those that make policy and suggest a relatively simple and accessible solution that has been applied in the Swiss case in the form of a brochure to bridge information asymmetries. Thanks for sharing the brochure! More information about the research program can be found here:

<http://www.nfp60.ch/E/projects/Pages/default.aspx> This is an interesting example and one that could foreseeably be applied in other cases - though funding may be limited in certain cases for such specific and policy-relevant research endeavours. Do you know if there is any information about the extent to which the policy recommendations from this research program have been incorporated within policy making or implementation in the Swiss case? Thanks for your input! Best, Vanessa

As Day 1 of this discussion starts to draw to a close, I thought I may provide some useful resources in the form of accessible articles, overviews and briefings that serve as a good entry point to thinking about these rather complex issues.

- From Christian Aid -\* Already mentioned today by Jesper, but Chiara's report on tax and gender is a very important starting point to this conversation and is worth highlighting again: <http://www.eurodad.org/files/pdf/53abdd685f13b.pdf>
- From the Institute of Development Studies\* - This brief discusses the gender dimensions of both the design and implementation of fiscal policies with the aim of identifying approaches that are likely to advance equality between men and women: <http://docs.bridge.ids.ac.uk/vfile/upload/4/document/1505/Gender%20dimensions%20of%20expenditure%20and%20revenue%20policy%20and%20systems.pdf>
- From the Tax Justice Network -\* A collection of blogs and resources relating to tax and gender inequality: <http://www.taxjustice.net/topics/inequality-democracy/gender/> <<http://www.taxjustice.net/topics/inequality-democracy/gender/>>
- From the UNDP \*- An brief on taxation as an issue for gender equality and poverty reduction: <http://www.undp.org/content/dam/undp/library/gender/Gender%20and%20Poverty%20Reduction/Taxation%20English.pdf>
- From GTZ \*- A policy brief on taxation and gender equity: <http://www.oecd.org/dac/gender-development/44896295.pdf>
- From UNRISD\* - A short article/podcast from 2009, featuring Imraan Valodia: <http://www.unrisd.org/80256B3C005BE6B5/search/0390C73D78A4DF3AC12575D200500625?OpenDocument> , as well as this 2005 report on the Gendered Implications of Tax Reform in Latin America, with case examples from Argentina, Chile, Costa Rica and Jamaica: [http://www.unrisd.org/80256B3C005BCCF9/httpNetITFramePDF?ReadForm&parentunid=3E2A372203C1650DC125701300557100&parentdoctype=paper&netitpath=80256B3C005BCCF9/\(httpAuxPages\)/3E2A372203C1650DC125701300557100/\\$file/dhuber.pdf](http://www.unrisd.org/80256B3C005BCCF9/httpNetITFramePDF?ReadForm&parentunid=3E2A372203C1650DC125701300557100&parentdoctype=paper&netitpath=80256B3C005BCCF9/(httpAuxPages)/3E2A372203C1650DC125701300557100/$file/dhuber.pdf)

If anyone has further suggestions for reports, papers or briefings on this subject, please do share them with the group. Many thanks! Vanessa



Thank you everyone for the informative and rich discussion that we have started today! Please note that this thread on Gender and Tax Policy will remain open, so please feel free to continue to contribute in response to comments, questions or issues raised, or to pose specific questions to some of the issue experts that are participating in the discussion. Today we began to explore the differential impacts that tax policy can have on women and men in practice in different contexts. This is certainly a complex issue, and one that is often overlooked: our aim was not strictly to have a technical discussion, but to share experience from varying perspectives, as well as ideas, policy recommendations, knowledge gaps and practical methods of engagement. As a brief summary, some of the major areas of discussion raised today included:

- Implicit biases of tax policy that may occur in practice because of gendered social norms and economic structures
- The gendered effects of tax policy as a result of the structure of personal income tax and tax reliefs, the method of tax filing, and women's more precarious employment situations over the course of a lifetime
- The effects of indirect taxation on women relative to men as a result of gendered expenditure and consumption patterns
- The impact of how the informal sector is taxed (or not taxed) on gender equality, poverty and livelihoods
- How tax policy may have differential impacts on men and women as a result of the norms or laws of property rights and asset ownership - and how tax policy may actually influence structural reform of asset/property ownership, as in the case of Kosovo

Some important suggestions were offered with regard to the role of development actors in supporting research and policy making in this area, including with respect to:

- The role and potential of gender-responsive budgeting initiatives in supporting gender equality and the achievement of the SDGs
- The potential and limitations of the recent FfD and SDG discussions -
- Addressing the data and research gaps that serve as a major hindrance to gender-sensitive tax policy making and implementation
- The role of civil society organizations in providing research and advocacy pressure on policy makers and donors
- The role of researchers and universities in providing accessible, policy-relevant briefs and forms of communication that may help to bridge information asymmetries between knowledge gatherers and policy makers, as was described in the case of Switzerland

Moreover, research and knowledge gaps were highlighted, including a desire for more information on:

- Incidence analysis to support the implementation of gender budgeting initiatives -
- The potential role of taxation in the informal sector to confer advantages to business and individuals, rather than just representing a burden to them

- The practical, economic or political ramifications of explicitly gender-sensitive tax policy and implementation

This discussion has served as an important foundation for thinking about these topics in practice.

As noted, this thread will remain open, so please do provide input to help us move this area of study forward. Please do share your thoughts if you have experience or knowledge to share, resources or reports that may be useful to others in the groups, ideas about how development partners or researchers can usefully engage on this topic, questions of any level of expertise about specific areas or topics, or suggestions about how research and training activities could most effectively support your work in the field. All inputs, ideas and questions are valued, so please don't let a lack of experience with this specific topic hold you back from participating!

As you continue to contribute your responses, I'd like to thank everyone that participated today and contributed to this discussion -- members of the DDLGN network, all our invited guests and the team at IDS. Thank you all for taking the time out of your busy schedules to engage with this important topic. We look forward to starting day 2 tomorrow at 08:00 GMT+1, when we will open the next thread of discussion on Gender and Tax Administration. Thank you all, Vanessa

Following up on this thread, Norbert has generously shared documentation of the initiative to develop a property tax rebate for property owned by women in Kosovo. While the legal and financial analyses (attached) may be too context-specific, they may still be of value as a practical example. Thanks Norbert!

Thanks for sharing these resources Chiara! The presentations from the conference Christian Aid held are a great resource, while the Gender and Development Network briefing offers a very clear overview of these issues within the financing for development agenda. Thanks for making them available!

### **Attiya Waris**

I am a Senior Lecturer of the University of Nairobi in Kenya. I come from a strong mixed practitioner and academic background, having worked in several countries in Africa in various diverse institutions. A portion of my work focuses on the linkage between tax law and human rights. \*Unfortunately I'm not able to join the discussion live today, but I prepared this contribution in advance. Best, Attiya\*

I see there being four central issues foundational to the gender disparities in taxation principles, laws and policies. Firstly, historically, women were not in the workplace in many societies where they were the exception rather than the norm. As a result tax principles and policies have lost the elements that they held that allowed for the recognition of the gender that provided work in private life. These values were clear when the entire society of women were not in paid work but once they entered the work force there has been an impact on those women who have stayed out of the paid workforce as well as those that do both paid and unpaid work. Coupled with the failure of some societies to recognize that the marital relief is not enough to cater for to offering a fair choice to a spouse who is married to

choose to stay at home if she so chooses and not feel that her spouse is unable to support the family has in turn led to further complications in relationships whereby there is no choice in the global north and many countries in the developing world. Both spouses in a relationship have no choice but to work. Arguably increasing the wages or the relief to cater for this needs to be seriously considered, after all taxes must be just and fair and payment must be according to ability to pay including the couple in the analysis and not just one person. Secondly, I believe that taxation principles must be analysed but from a gendered perspective. This includes a reflection on what is missing for women today within tax systems and it include more reference to the principles of justice, and equality as well as a recognition of the differences that exist between men and women and as a result what change would reflect this in the re-casting of the principles of taxation and their application and the choices made in the compromise between them when drawing up laws, policies and budgets. Thirdly, there needs to be recognition of not only what amounts to financing women's rights but also their needs. The fundamental issues of women's rights includes a basket of issues some of which are quantifiable in fiscal terms and others that are not necessary fiscal but require change in the way issues are approached or the mind sets. The other side of this is the issues that form a fundamental NEED for women but which would not have an impact on women, for example maternal mortality is preventable, while thousands of women die in some countries while giving birth, in other countries with gendered approaches to health care there is almost no maternal mortality. Finally as an extension of the previous discussion, it is still not clear what should fall within the basket of women's needs and rights in order to clearly set out not only what would need to be financed through taxes but also how and over what time period this would need to take place

Is there a role for the international community and development partners in supporting gender-sensitive tax policies? In my view, high level talks on taxation, such as the recent FfD and SDG discussions in August, are not as flexible as they should be in incorporating human rights within discussion of the fiscal imperative of developing countries. WB and IMF templates and other more independent systems do not recognize human rights or gender-based concerns. To provide background on the debate about including human rights and gender perspectives into analysis of tax law, I'll outline the perspectives of both proponents and opponents of making this linkage. The proponents of the linkages between tax and human rights and in turn gender claim that rights require resources. They also base their argument on the fact that the state has signed international treaties and agreements. The fact that the right based and gender based budget analysis is already in place shows some states in positive light. However it is rare to see this taking effect in policy guidance and making within ministries and institutions. This requires simple linkage to the discussion of rights based administration to revenue or resource administration in government. The opponents to making this linkage argue that human rights are not ideal. They claim that human rights cannot be priced because there is no upper limit or minimum core limit. They argue that it is unrealistic and not practical. They also argue that there are no linkages to budgets.

In addition even if a state was pre-disposed to including rights based analysis, internationally the World Bank and IMF requirements do not refer to rights in budgeting reporting requirements making it an onerous double burden for accounting staff within ministries. Despite gaps being identified, I see there being legal, policy and fiscal changes that need to be explored and decided upon from both a human rights, women's rights and gender financing perspective. Firstly, in my perspective, the methods of budget presentations need to be changed to make them more understandable to people. Secondly, there is a need for countries to sign or ratify the UN treaty that recognizes right to resource linkage and shift more power towards internationally binding agreements and away from the state's discretion, for example the Abuja declaration requiring 15% of African state budgets to be allocated to health although most states remain non-compliant the calls for it to be done are growing in strength. Thirdly, individual states must recognize that rights require resources, which will in turn result in the re-assessment of budget, exemptions, waivers in terms of lost revenue for potential services and public goods. Fourthly, countries and development partners must respect human rights treaties and to the UN Tax Committee in order that the financing of rights be reinserted firmly into the discourses surrounding rights within the UN and to ensure that the mandate of the UN realises its goal which will require finances.

## **II. Tax Administration**

### **Guiding questions:**

- 1. In your experience, is there a difference in the level of awareness and knowledge of men and women on tax laws and how does this affect their interaction with tax officials?***
- 2. In your experience, how are gender-related issues incorporated within the different aspects of tax administration? How might they be incorporated more effectively?***
- 3. How do tax collection mechanisms, including their efficiency, ease and timing, affect men and women differently within specific country cases?***
- 4. In your experience, how might women be particularly vulnerable as taxpayers?***
- 5. What is a potential role for development partners to address issues related to gender equality and tax administration? How could they engage in this area?***

### **Jenny Birchall, IDS**

At IDS we were recently asked to put together a briefing for DFID on the gender dimensions of public spending and taxation. For the section on taxation, one of the questions we asked was: 'How do revenue administration systems impact on women, and how can they be made more gender responsive? As we considered this question, we realised that there are not a great many studies focusing on this topic. However, there is some evidence to show that women are more vulnerable to

discrimination, intimidation and extortion within revenue collection processes (Higgins 2012). Also evidence indicates that women tend to perceive tax rates and administration as a greater burden than men do, are less confident in dealing with officials and can have lower levels of economic literacy, negatively impacting on their ability to understand, engage with and benefit from revenue systems (Carroll 2011).

One example we found to illustrate this was a study on gender and customs revenue in East and West Africa by Higgins (2012). [http://siteresources.worldbank.org/INTRANETTRADE/Resources/Pubs/Gender\\_Dimensions\\_Trade\\_Facilitation\\_Logistics\\_Higgins\\_electronic.pdf](http://siteresources.worldbank.org/INTRANETTRADE/Resources/Pubs/Gender_Dimensions_Trade_Facilitation_Logistics_Higgins_electronic.pdf)

The study found that women traders were not able to fully benefit from opportunities and efficiencies arising from border management reforms in their regions, because they weren't informed of the changes. In East Africa, cross-border women traders were still not aware of the East African Community Customs Union one year after it became operational. They were still using illegal (panya) routes to move goods across borders, not realising that there were no taxes on some of their goods. In Liberia, 37 per cent of respondents had experienced sexual based violence at border crossings and 15 per cent had been raped or coerced to have sex in exchange for favours. Poorly advertised taxes and duties at border posts, along with lower literacy levels and understanding of processes, placed women traders in a vulnerable position.

In the briefing <http://docs.bridge.ids.ac.uk/vfile/upload/4/document/1505/Gender%20dimensions%20of%20expenditure%20and%20revenue%20policy%20and%20systems.pdf>, we made a number of recommendations to help create revenue systems that are more transparent and gender equitable. These included:

- Increased public education and awareness raising on revenue systems - for example campaigns and events focusing on the ways that revenue is collected and used, and the importance of tax for the provision of public services. Also publicising changes in revenue rules and tax rates, and making efforts to reach those groups with lower understanding of how the rules relate to them.
- Increased transparency and accountability within revenue collection systems - systems vary from country to country and can be operated differently at national and local level. Systems that can't be easily explained or interrogated add to the problems around low public awareness and create ideal conditions for gender inequalities to persist unchallenged
- Capacity building for revenue officials - this should include three aspects: focusing on good customer service; on how revenue systems work so that they can answer questions and engage with the public; and on gender and other equality issues that may impact on experiences of revenue collection and mobilisation.

There has been useful work done by Christian Aid <http://www.christianaid.org.uk/images/ghana-women-informal-sector.pdf> on this area. It would be very useful if this e-discussion could highlight other examples, evidence and good practice.

Thanks Chiara, that's really useful to know. I look forward to learning more about how these initiatives progress.

Development partners can help to build political commitment to revenue collection and mobilisation reforms, as capacity is often weak in-country (Cottarelli 2011). The International Monetary Fund published a list of common strategies for reform of revenue mobilisation and collection, which includes the following:

- Ensure that laws and regulations are reasonably simple, readily available, coherent across taxes, and provide good taxpayer protection.
- Implement policies and procedures that help identify and punish inappropriate behaviour in revenue administration.
- Establish effective revenue administration with the capacity to implement voluntary compliance and self-assessment as a prerequisite for expanding the tax base and to help address corruption
- Improve transparency and consultation on tax matters, including improving the visibility of the public spending that tax finances, in order to promote trust and greater understanding. (For more detail see Cottarelli 2011 <<http://www.imf.org/external/np/pp/eng/2011/030811.pdf>> )

Integrating a gender perspective into these strategies - that is ensuring that they are able to address different gender specific needs and situations of gender inequality and discrimination - will help make revenue collection systems more equitable and useful for all. In our briefing we highlighted the key roles that a range of groups can take in promoting more gender equitable financial systems more broadly. These included:

- Ministers and ministries - staff in finance ministries have a key role to play, but also gender focal points in other ministries. Cross-ministry work and lesson learning is important.
- Civil society - involvement can bring better outreach and dissemination of knowledge on public finance.
- Media - can play a key role in raising public awareness of tax systems and benefits.
- Researchers/statisticians - this group can help with the dearth of sex disaggregated data on gender and public finance. Either by modifying existing surveys or creating new ones, and conducting research on the gender dimensions of different tax administration systems.
- Donors and funders - can play a key role in encouraging and supporting a gender perspective in finance reforms, supporting women's ministries and cross ministry/sector collaboration, while recognising the importance of initiatives to be citizen led and driven, rather than seen as an external, donor driven schemes.

**Alyson Brody, IDS**

Thanks to Jenny for highlighting the BRIDGE Brief on financing for gender equality, which is very relevant for this discussion. I am not an expert on these issues and am still very much in learning and absorbing mode. However, one thing that strikes me is that tax systems too often leave loopholes for multinational companies and employers who are increasingly moving into developing countries, particularly in Asia. The examples of Amazon and Star Bucks avoiding tax payments by exploiting their international status or using offshore accounts have recently gained a significant amount of media attention in the UK. Yet it is less clear whether these lessons are being shared in developing country contexts and the extent to which governments are prepared to turn a blind eye in order to boost these global investments. Surely high value revenue from companies such as these could and should support the gender-responsive budgeting and fiscal spending, especially as many of them have signed up (on paper anyway) to the promotion of gender equality through their commitment to corporate social responsibility. More public information and transparency on these issues is badly needed in developing countries to enable the public and civil society to hold their governments to account.

### **Chiara Capraro, Christian Aid**

Thanks Jenny for your insight, I think the BRIDGE guide is an excellent primer for people approaching these issues. My colleague Ernest who posted before has been part of the Ghana study and as he highlights in his contribution there are many gendered issues that arise in tax collection. There are a number of capacity building initiatives for tax administrations that have now been agreed or are underway like the OECD's 'Tax inspectors without borders', the Addis Initiative launched at the FFD3 conference and UN Women's initiative 'Addis Ababa Action Plan on Transformative Financing for Gender Equality and Women's Empowerment' which wants to promote domestic policy action to 'ensure fair and progressive tax systems by addressing explicit and implicit gender biases in tax policy' <http://www.unwomen.org/~media/headquarters/attachments/sections/news/action%20plan%20on%20transformative%20financing%20for%20gwe.pdf> . As advocates we are trying to understand which countries are being involved and what kind of concrete actions these plans entails so that a gender perspective can be built in from the start and hopefully over the next few years these initiatives will generate data and learning for others.

Thanks Vanessa and Alyson for your points. I would just want to clarify that NGOs are not the only ones pointing out the enormous gains that could be made to finance sustainable development by addressing tax dodging and illicit financial flows. Bodies such as IMF and INCTAD have also made estimates. For example UNCTAD in the 2014 Trade and Development report has calculated that: 'Approximately 8–15 per cent of the net financial wealth of households is held in tax havens, mostly unrecorded. The resulting loss of public revenue amounts to \$190–\$290 billion per year, of which \$66–\$84 billion is lost from developing countries, equivalent to two thirds of annual official development assistance' and also that: 'UNCTAD's calculations for a sample of resource-rich developing countries show that between

2004 and 2012 Governments captured only about 17–34 per cent of the rents generated in extractive industries dominated by private firms.’ See here <http://unctad.org/en/pages/PressRelease.aspx?OriginalVersionID=201> See also this IMF staff paper on spillover analysis of tax policy <https://www.imf.org/external/np/pp/eng/2014/050914.pdf> In the context of Africa the UNECA has set out the massive challenge the continent faces in addressing illicit financial outflows which are estimated to be USD 50 billion a year which is double the amount of aid the continent receives. <http://www.uneca.org/iff> . Illicit financial flows, tax evasion and avoidance were also discussed at the FFD3 conference recently in Addis Ababa where governments agreed : We will redouble efforts to substantially reduce illicit financial flows by 2030, with a view to eventually eliminating them, including by combating tax evasion and corruption through strengthened national regulation and increased international cooperation. See here para 23 [http://www.un.org/esa/ffd/wp-content/uploads/2015/08/AAAA\\_Outcome](http://www.un.org/esa/ffd/wp-content/uploads/2015/08/AAAA_Outcome).

Thanks Kailee for sharing insight from the DRC project, I would love to hear more about it if possible.

#### **Ursula Funk**

Dear colleagues, Complementary to the interesting discussion, I would like to make you aware of the following publication on “Taxation and Gender Equity” edited by Caren Grown formerly Economist-In-Residence at American University, Washington DC, USA and at present Senior Director, Gender at the World Bank and Imraan Valodia, Associate Professor in the School of Development Studies at the University of KwaZulu-Natal, Durban, South Africa, which I am attaching to this mail. Kind regards, Ursula Funk

#### **Corrine Huser**

Dear colleagues and network members, We are grateful for the fruitful exchange we have been able to advance on Day1 of this E-Discussion. As one could clearly realize, it is in tax policy that many of the gender impacts originate. Nevertheless, as we learned from the many contributions received, the causalities and effects are complex. A proper assessment of tax policy and gender issues there would require an integral examination of a country's tax system, ideally enriched by a deeper analysis of local conditions and the social context. Let us now focus on the second step in taxation, which is tax administration. Ranging from direct interaction with tax officials to the way tax reporting is done, there are many important details that have a differential impact on women and men. In that respect, social norms and practices and the gendered division of labour in the local context need particular attention in order to better understand the key drivers of these impacts. We are looking forward to continue learning from each of you. On behalf of Gendernet and the Network "Democratization, Decentralization and Local Governance (DDLGN)", we are again grateful for your contribution and continued collaboration. Best regards, Ursula Keller (Gendernet) and Corinne Huser (DDLGN)



Dear colleagues and network members, As we are now closing this E-Discussion, we would like to express our gratitude for your participation and the sharing of your practical knowledge. Your contributions have provided rich and valuable insights which are required to advance on a topic of this complexity and significance for social and economic development. Taxation matters substantively for gender equality. Your contributions underscored the need for a joint analysis of tax policy and tax administration. From the design of the tax code, the setting up tax administration processes, to the application in each locality, gender-relevant impacts need to be analyzed in an integral fashion. Not surprisingly, this topic requires coordination among national and local authorities, as taxing powers are often distributed across different levels of government. Gender impacts often come to bear precisely in those few taxes which are managed by local governments, particularly in the property tax, or other own source revenues like market fees. This however raises important questions: how much and what type of regulation of a country's tax code is necessary? Who should set these regulations? And would they ultimately be compatible with subnational autonomy? The country cases that were mentioned also highlight the need to tailor assessments to the regional context; and it is also clear that gender-specific tax reform requires appropriate political windows of opportunity. There is an important and challenging agenda for gender and taxation ahead. The gaps in research and knowledge that have been flagged would need to be systematically addressed, ranging from the suggested incidence analyses; the role of taxation in the informal sector; and the practical and political ramifications of gender-sensitive tax policy and administration. Your contributions have highlighted the significant role of development partners in this topic: as convener, as provider of advice, and as platforms for informed exchange. Although we now close the moderated part of the E-Discussion you may still submit comments until the end of this week. A report with the main conclusions will be circulated by mid-October. On behalf of Gendernet and the Network "Democratization, Decentralization and Local Governance (DDLGN)", we are again grateful for your contribution and collaboration in this E-Discussion. Best regards, Ursula Keller (Gendernet) and Corinne Huser (DDLGN)

### **Kailee Jordan**

Dear e-colleagues, Like Alyson, I'm a newcomer to tax issues, although my work focuses on gender inequality in the developing world, particularly with a focus on VAW and gender roles in conflict areas. The discussion so far has been very interesting, so thank you for your helpful insights. One thing that stood out to me from Jenny's discussion is this idea of heightened vulnerability and discrimination within revenue administration systems, and the multiple roles that this can take for different gendered constructions (acknowledging the spectrum of gender relations that go beyond male/female dichotomies, that may also have an impact on the experience of revenue collection). It is very interesting that you bring up the example of Liberia, and the experience of sexual violence at border crossing. In Tanzania, local UN Women partners are working on a study examining the roles of women in markets in Dar-es-Salaam, specifically looking at the intersection of

violence with economic opportunities. In addition reported difficulties of accessing market leaders, opportunities, and information to the same extent of male colleagues, women often brought up both the act and the threat of violence, as a factor that would influence them from not seeking a wider role or expansion in the market area. Turning to informal revenue collection systems, IDS and the International Center for Taxation and Development are currently working on a project in the DRC examining state-building and taxation in conflict affected areas. One of the preliminary things we are finding, coming up from anecdotal and qualitative reports, is the differential gender impacts in terms of discrimination and informal payments. When transporting goods on trade routes throughout eastern DRC, often men are taxed informal payments to move through multiple roadblocks, both by state officials and non-state actors. In the same scenarios, women often face sexual intimidation, sexual extortion, and violence. Taking these observations at a broader level, the question that comes to me is, how can tax administration have differential impacts on women (in addition to the broad range of gender categories, that fall outside of women/men binaries) that go beyond monetary or economic ramifications. As Chiara and Jenny have already mentioned, building a gender perspective into tax systems from the start seems a necessary step to address these wider concerns – although I would love to hear about others examples of how this can be done effectively. Kailee Jordan is a development professional, currently working for IDS in the DRC, examining state-building in fragile state settings. She also works for a local Congolese research organization examining the impact of armed groups across North and South Kivu. Her subjects of focus are gender inequality, conflict, and gender violence.

### **Anuradha Joshi**

Thanks to Vanessa for sharing the research insights from Sierra Leone and Ghana. One of the issues she raises is whether Tax Authorities have attempted to hire women in large numbers in order to avoid the kind of harassment that can arise if most of the tax collectors (especially in markets) are men. My own research in Ghana suggests that this might be a tricky proposition. On the one hand, it is likely true that women tax collectors might change the dynamic between tax collectors and women market traders. On the other hand, interviews with tax officers who have the responsibility of collecting in markets and the informal economy in Ghana suggest that this is perceived as the least liked position, sort of like a ‘punishment posting’ within the tax service, in which corporate collection is the highest. This is because the work is hard—foot patrols in markets in often unsanitary conditions, negotiating with often illiterate and sometimes aggressive taxpayers who might even get into fist fights, and the revenue raised ultimately is quite small ( and of course this perception might be partly because the opportunities for rent seeking in the informal economy are smaller and more transaction intensive relative to corporate taxes). It might be difficult to attract women to such jobs? Another issue that strikes me that given such perceptions, increasing women tax collectors only at the bottom of the tax administration’s perceived hierarchies might perpetuate gender inequality within the tax authority? One should be advocating for greater

number of women within ALL levels of the tax administration, if one is thinking about taxpayer-customer relations as well as gender equality...

Interesting points about how global tax evasion is leading to revenue losses for governments, and how these might be used to finance a gender equality agenda. However, I just want to point out that these are two separate issues—any revenue losses would be worthy of investigation, not just through the tax system. The key issue is whether the tax system itself, and the context within which it operates leads to gender based distortions.... Perhaps we can keep these two issues separate for this e-discussion??

**Clara Melchior, SDC Tanzania**

Dear Ursula, Dear Corine, And all. It has been fruitful for me to read the discussions. I am not an expert in Tax (different tax regimes with country examples) but this has been an eye/ ear opener for me and I will be reading our tax policies in a different vision. Currently AfDB releases "African Gender Equality Index 2015" which is worth reading. Find it at : <http://www.afdb.org/en/topics-and-sectors/topics/quality-assurance-results/gender-equality-index/> available in PDF and can be downloaded for free. Would be beneficial to read. Kind regards, Clara Melchior

**Annonciata Ndikumasabo**

In Many of African contexts, tax collection is done mainly on income generated, business and properties. Markets are most likely to be the places where for example municipalities get their fiscal incomes. Women make a big part of small scale retail trade on which the benefit is very small. Paying the tax reduces it even more which hinders them from progress. In corrupt countries, men can get favor from the tax collectors because they have means and time to go out and share beer or drinks with them. Women are handicapped by social constructions and limited financial means. This makes them hit without mercy by the tax administration. Development partners could address this issues by empowering women to involve in higher scale trade, know the laws and defend their rights. Kind regards Annonciata

**Ernest Okyere**

Taxation has a pivotal role in the development of any nation. It plays a crucial role in resource mobilisation, establishing social contracts and consolidating independence of nation state. For purposes of redistributing of wealth, and the promotion or abatement of the consumption of some public goods, tax policy becomes the fiscal tool for achieving these objectives. However, tax policies and associated implementation mechanisms are not necessarily gender neutral as it has differential impact on men and women as they are built and woven around existing socio-cultural mechanisms. Even in cases where tax laws are not explicitly biased, the administrative systems and implementation mechanisms tend to be biased. This is evident in the local tax systems in Ghana where local government authorities are mandated to collect local levies and rates.

By law, the determination of local rates and taxes is done through participatory deliberations with the involvement of citizens and representatives of economic groups. In practice, this does not happen frequently and even in cases, where it happens, men dominate in such meetings. As a result, local taxes in the forms of rates, levies and fees fixed do not always represent the views of women. Once determined, they have little room to negotiate or challenge these taxes and this tends to reinforce the low participation of women in decision making spaces. In other studies conducted, women and men have varied perceptions of the tax system. Most women compared to men consider the tax system to be opaque. This is based on their limited knowledge and involvement in the determination of the rates and levies and processes by which they were fixed. Both men and women equally have perception of inefficiencies and poor accountability respect to the tax systems as they do not have information with respect to how revenues collected are utilized.

Women and men have varied experiences when it comes to the collection mechanisms for taxes. Generally, tax payers in the informal sector in Ghana - dominated by women - have limited information on processes for determining rates, taxes and levies. This places them in a disadvantageous position when it comes to challenging the tax rates, payment mechanisms and even the collection mechanisms. However, the capacity to challenge the tax collectors differs from men to women. Men generally have a higher tendency to challenge tax payers because of their socio-cultural positions and relatively, higher level of education. Women on the other hand sometimes have to close their shops and 'run' in order to avoid confrontations with tax authorities. However, where there have been interventions to promote awareness of rights, tax rates and policies as well as promoting active and equal participation of men and women, they have been able to engage constructively with tax collection mechanisms to improve efficiency and to ensure equity.

Thus, whilst the tax laws in Ghana are not explicitly biased, the collection mechanisms and processes tend to be discriminatory. This is the result of the socio-cultural systems that are intertwined with the administration of the tax system. The socio-cultural systems favour men more than women. In an environment where men and women exercise equal rights and are active participants of the tax system, there is the tendency to have relatively fair tax system equally responsive to the needs and expectations men and women.

I agree with you Vanessa that the gendered nature of tax both in policy and practice is complex and intertwined. From my experience, basic efforts such as sharing information, developing self awareness of men and women, providing space for dialogues and discussions on tax and its implications help minimise the gender discrimination associated with tax practices. so such interventions might radically transform the gender dynamics with relation to tax practice. It however brings a sense of gender awareness and constructive engagements between administrators and tax payers. it will however be interesting to hear about researches and interventions undertaken to transform the underlying socio-cultural issues which

have impacts not only on practice but tax policy itself. This is more important when it comes to indirect taxes and the goods and services they apply to.

for Para 3. I meant to say, thought such interventions might NOT radically transform gender and power relations with respect to tax practice, it brings a sense of self awareness with respect to gender and tax administration.

### **Michael Onesimo**

Dear e-Colleagues, This theme is so significant to policy makers and stakeholders to see how policies are developed, implemented or effect different people, groups and sex. From morning to evening, for example I enlisted on number of times a woman will pay for articles to a nearby retail shop - cooking oil, bread, soap, flour, mosquito coil, voucher among others. If all goods in the shop have taxes on them, this implies what. Should I conclude that women pay more taxes than men?. In the evening, a group of men will meet and drink a beer. A beer is a luxury good hence attract more taxes. How could we explain the two scenario in a simple and easy to be understood by commoners and drive policy re-alignments? Michael

### **Vanessa van den Boogaard**

Welcome to Day 2 of the DDLGN and the Gendernet e-discussion on "Gender and taxation." If you have just joined us, here is a quick introduction to the discussion: This 2-day discussion includes members of SDC's Decentralisation and Local Governance Network (DLGN) and the Gendernet from around the world, selected colleagues from IDS and a number of invited guests. The aim of this discussion is to share and learn from experiences of how taxation may have implications for gender equality in practice. We hope the dialogue will enable you to discover new ideas, identify useful resources, and expand your support networks. Thank to all contributors thus far for a rich and informative discussion! We look forward to hearing more voices today and sharing experiences from different cases. We recognize that the issues discussed may be complex and that not everyone may have experience in working in these issue areas. Accordingly, we want to emphasize that all inputs, ideas and questions are valued - please don't let a lack of experience with this specific topic hold you back from participating! You can treat this as an opportunity to ask questions of other participants and expert contributors and to share ideas about foreseeable issues, challenges and ways forward for governments, development partners and civil society actors. Yesterday, we had a vibrant discussion on how tax policy may have differential effects on women and men in practice through both explicit and implicit gender biases. Contributors highlighted specific issues and challenges related, for example, to gendered dimensions of part-time employment and unpaid labour, indirect (consumption) taxation, the taxation of property and assets, and taxation of the informal sector. Today, the discussion will focus on the ways in which tax administration may affect women and men differently in practice and the implications for gender equality. Some of these issues were already raised in yesterday's discussion with regard to how tax collection may have different meanings and outcomes for women relative

to men, with some vivid examples shared from cases in West Africa. This highlights the reality that the effects of tax policy are inseparable from how policies are implemented in practice: tax administration may link legislation and the "real", implemented tax system, thus requiring an integrated perspective in order to understand how the tax system actually impacts individuals and population sub-groups.

Accordingly, today the discussion will go into greater depth with respect to the practice and effects of tax administration and collection. Here are some basic questions to open our discussion, but please feel free to add your own:

- In your experience, how are gender-related issues incorporated within the different aspects of tax administration?
- How might they be incorporated more effectively?
- How do tax collection mechanisms, including their efficiency, ease and timing, affect men and women differently within specific country cases?
- In your experience, how might women be particularly vulnerable as taxpayers?
- In your experience, is there a difference in the level of awareness and knowledge of men and women on tax laws and how does this affect their interaction with tax officials?
- What is a potential role for development partners to address issues related to gender equality and tax administration?
- How could they engage in this area?

We look forward to your contributions. Please identify or introduce yourself briefly when contributing and, if relevant, beyond your written inputs, please share any documents, reports, PowerPoint slides or informal pieces of information related to this topic. With thanks in advance for your participation, Vanessa

Ernest raises important issues with respect to how tax collection can have differential impacts on men and women in practice. In the case of Ghana he highlights that these may come about in practice as a result of unequal participation of men and women in rate setting and governance more generally, different perceptions of the tax system as lacking in transparency, and an unequal capacity to challenge tax collectors based on social norms, education levels and sociocultural standings. Jenny likewise highlights how women may be more vulnerable to discrimination and extortion in the revenue collection process, while noting that a lack of transparency about the collection process can be an important obstacle to better treatment of women. DDLGN and Gendernet members:\* Does this resonate in other cases, whether in the formal or informal sector? Are there other examples of how tax collection mechanisms and processes may reflect gender inequality in practice due to underlying social, political or economic structures?\* Both Jenny and Ernest raise possible interventions to address these underlying issues, including awareness and sensitization campaigns, governance mechanisms that actively engage women and men, increased transparency and accountability of tax systems, and capacity building for revenue officials. DDLGN and Gendernet members:

- Are there any examples of how such interventions have been used effectively? What might be the associated challenges?
- Are there other suggestions for how the unequal impacts of tax collection can be addressed in practice.

[An overview of the day's theme for those who would prefer to contribute in french.] Pour ceux qui préfère de contribuer en français, je vous offre un brève aperçu de la thème de la discussion aujourd'hui (avec mes excuses pour mon français!). Aujourd'hui on parle de l'égalité des genres en ce qui concerne l'administration fiscale, incluant le recouvrement de l'impôt, l'interaction directe des contribuables avec les agents du fisc, la façon dont la déclaration fiscale est fait, et la manière dont les taux d'imposition sont fixés. Il y a plusieurs détails importants qui peuvent entraîner les impacts différentiels sur les femmes et les hommes. Afin de mieux comprendre les principales causes de ces effets, les normes sociales et pratiques du contexte local ont besoin de recevoir plus d'attention. Voilà quelques questions pour commencer la discussion de la pratique et des effets de l'administration fiscale.

- Selon votre expérience, comment les questions genrées sont-elles intégrées dans différents aspects de l'administration fiscale? Comment pourraient-elles être incorporées plus efficacement?
- Comment est-ce que les mécanismes de l'imposition - y compris leur efficacité et leur facilité - affectent les hommes et les femmes différemment dans des cas spécifiques? \*
- Comment les femmes peuvent-elles être particulièrement vulnérables en tant que contribuables? \*
- Est-ce qu'il y a une différence entre les femmes et les hommes en ce qui concerne le niveau de sensibilisation et connaissance sur les lois fiscales?
- Comment cela affecte-t-il leur interaction avec les agents du fisc?\*
- Comment les partenaires de développement peuvent-ils s'engager sur les questions liées à l'égalité des sexes et l'administration fiscale?\*

Nous vous remercions pour votre contributions! Vanessa

Thanks Jenny and Chiara for introducing the discussion of capacity building as a potential method through which some of the negative equity effects of tax administration and collection can be mitigated. It's certainly interesting to see some of the recent initiatives that have arisen to support capacity building in this realm. To play the devil's advocate for a moment, I'd perhaps like to raise the question of whether capacity building (as typically conceived by international development partners) is sufficient to address the issues raised this morning, assuming that the major obstacles or challenges are rooted in gendered social norms, political economic ways of life, and the ways in which these norms and practices shape or distort tax policies in practice. With what I hope is a healthy degree of skepticism, I'd be curious to know whether there have been any impact evaluations or research emanating from capacity building initiatives to show how such efforts can most effectively support changes of tax administration practice and perhaps even of

underlying social structures. While this quickly becomes a complex area of inquiry, I'd be interested to know of participants' experiences or ideas with respect to how the capacity of tax administration can be strengthened to address gender inequality, mitigate discrimination and harassment that is often reported in tax collection (particularly at the local level in low income countries), or even support the transformation of traditional gender roles in society. Thanks for your input!

Thanks Alyson! You raise an interesting perspective, one that was touched on yesterday by Janet, Chiara and Attiya in relation to gender-sensitive budgeting and utilizing public finance for social development purposes. I think it's very valuable to look at the global context of tax evasion and some of the technical and political economic challenges faced by tax administrations in trying to mitigate tax evasion. With the Financing for Development conference and the OECD Base Erosion and Profit Shifting (BEPS) agenda, these issues have come to the forefront of discussions and engagement with taxation in the realm of international development. While these are complex issues, a number of actors have done excellent work in providing robust research in this area - the International Centre for Tax and Development <<http://www.ictd.ac/en/internationaltax>> has a strong research program focusing on international tax, for instance - while civil society groups have undertaken advocacy campaigns that have resonated within the wider public (certainly as we saw with the backlash against Starbucks in the UK). For balance, a view that presents some skepticism about the numbers and the potential for transforming "re-captured" illicit financial flows into development spending is presented in this blog post by Maya Forstater <<http://www.ictd.ac/en/corporate-tax-avoidance-and-development-opening-pandora%E2%80%99s-box>> . Focusing back on capacity building within tax administrations, I would also suggest looking at this short briefing <<http://www.ictd.ac/sites/default/files/PB96.pdf>> from the International Centre for Tax and Development that highlights opportunities and challenges related to building tax capacity in developing countries. I may also draw your attention to the African Tax Administration Forum <<http://www.ataftax.org/en/Pages/default.aspx>> which has been providing research dissemination events and capacity building workshops and programs for revenue administrators and researchers in Africa.

Thanks Kailee for the perspective from the ongoing research project in the DRC! It will be very interesting to see what emanates as the results from the taxpayer survey in the Congo become available. Thought I may also share some examples from my own collaborative research in Sierra Leone, funded by the International Centre for Tax and Development. In a study of taxation and informal governance within cross-border trade with Liberia and Guinea, my colleagues (Wilson Prichard and Samuel Jibao) and I found that women are significantly more likely to face different forms of harassment at the hands of tax collectors, including physical, verbal and sexual harassment. As in the DRC, it seems that sexual extortion and violence can be treated as a form of transaction within trade or in the course of crossing the border. Several other studies of cross-border trade highlight that women may be particularly vulnerable to a range of forms of harassment by



customs and other border officials - a particularly good study is by Kristof Titeca for International Alert and UN Women <<http://www.international-alert.org/sites/default/files/publications/201209WalkingDarkCrossBorder.pdf>>, which looks at informal cross-border trade in the Great Lakes region of Africa. Perhaps because of the higher risk nature of cross-border trade for women, we find in Sierra Leone that women are more likely to rely on informal clearing agents and porters, which allows them to avoid direct contact with tax officials (while also usually allowing them to receive a better negotiated settlement with the tax collectors). At the same time, however, we also find that the majority of traders (male and female) surveyed within the study believed that there was no difference in treatment between male and female traders, while only 9 percent of traders reported believing that female traders are treated worse than men at the border. Reported levels of mistreatment clearly contradict these perceptions. In explaining this, our qualitative research points to the idea that unequal treatment may be overlooked because some forms of harassment may be quite normalized in certain contexts and interactions. In this sense, we highlight the role of power dynamics as well as social norms in shaping outcomes and perceptions. A further study that we conducted in Sierra Leone on informal taxation, based on a household survey as well as qualitative research, suggests that women have more negative views of the local tax system - a finding that seems to be echoed in other contexts. While inconclusive at this point, our initial analysis seems to point to the idea that these negative perceptions are linked to harsher treatment/punishment of women in the case of non-payment of taxes (including forms of harassment), as well as women's higher perception that the tax system lacks transparent and accountability. Ghana also came up yesterday and today as a case example where research has effectively captured the unequal effects of tax collection on women. Research that I conducted in northern Ghana with Wilson Prichard confirms this, particularly within the informal sector - though also draws attention to something that Anu noted yesterday: that in certain instances women (or particularly vulnerable segments of the female population) may actually receive better treatment or face more lenient tax collectors on account of the practical norms that shape local moral economies. So, for instance, our research finds that tax collectors in practice often offer informal tax exemptions to particularly vulnerable women, including the elderly, pregnant women, women making low incomes relative to other traders, and women with twins (with the idea that being that twins represent an unexpected financial burden). It strikes me that many of the issues of gender discrimination in tax collection seem loosely correlated with the dominance of male tax collectors, particularly at the local level, where face-to-face collection is the main method of raising revenue. I wonder if there has been any effort in a low income country to hire female tax collectors at the local level, and what effect this has had/would have. Certainly there are many low income countries that have, over the past decades, brought women into leadership or senior positions within revenue authorities - in a similar line of thinking, is there any evidence that this has had an impact on gender equality with respect to how tax policy is implemented in practice? Thanks for sharing your thoughts!

Thanks Anu for your input! Your point on why hiring female tax collectors at the local level may not be a good idea is well taken and provides great context with regard to the incentive structures within organizations. Women within \*all\* levels of tax administration certainly seems like the most desirable outcome - do you know if there have been any studies about the gender composition of revenue administration in developed or developing countries? I know you have a great deal of research expertise in this area and may be able to point to some interesting documents on this particular issue or more generally. Thanks in advance! As to your second comment about keeping global tax evasion as a separate discussion topic - I completely agree: while revenue losses clearly have implications for development, conflating the issues risks missing out the important topic at hand: how tax policy, tax systems and the underlying social contexts within which they operate can reinforce gender inequities. Thank you for making this conceptual distinction clear.