Knowledge Note 2. Building Gender Equality Objectives in Tax and Customs Administrations[1]

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December 2023

This Knowledge Note provides a broad overview of issues in building gender equality in tax and customs administration reforms, a key step toward achieving equitable domestic revenue mobilization. A small but growing literature documents revenue policies and administration in low-and middle-income countries (LMICs) may have differential impacts on women and men due to gender differences in economic behavior and gendered patterns of social arrangements. These differential impacts can result in a regressive tax system and impede women's economic activities. Gender disparities in tax and customs administration staff may also limit the quality of services offered to women, reducing voluntary tax compliance. This Note reviews the existing literature on gender and tax administration in LMICs and provides suggested entry points to support gender equality in tax and customs administrations reforms and improve the gender balance within the workforce. World Bank projects supporting gender equality in tax and customs reforms are also highlighted.

Public Disclosure Authorized

EXECUTIVE SUMMARY

Domestic revenue mobilization (DRM) is critical for sustainable and inclusive growth in low- and middle-income countries (LMICs). Inadequate generation of revenue from domestic activities limits investments in human capital, health, and infrastructure necessary for development. The World Bank's Renewed Approach to DRM, part of the World Bank Evolution Roadmap, emphasizes the need for countries to bolster DRM capacity through equitable (fair and progressive) tax systems.

Equitable tax systems require efficient, transparent, and impartial tax and customs administration. Tax and customs administration may be especially important for DRM in LMICs, where tax and customs officials are often the only point of contact between taxpayers, traders, and the government; and can exercise discretion in whether, how, and when taxes are applied, enforced, and collected.

This Knowledge Note provides a broad overview of the main issues in building gender equality in tax and customs administration reforms. Integrating gender equality objectives in the design and implementation of tax and customs administration reform is a key step toward achieving an equitable tax system. The outcomes of tax policy and administration may have different implications for men and women due to gender differences in economic behavior and gendered patterns of social arrangements. Overlooking the potentially differential impacts of revenue policies and administration on women and men can therefore result in an unfair or regressive tax system, where women are treated differently than men and/or bear a disproportionate share of taxes.

A small but growing number of studies conducted in LMICs show, for example, that women may pay higher taxes and fees due to a lack of knowledge about tax and customs policy or due to limited access to social and professional networks. Women, particularly those working in markets and/or cross-border trade, may be particularly vulnerable to harassment, gender-based violence, and corruption by tax and customs officials. On the other hand, women may be exempt from paying certain taxes, due either to a tax policy or the discretionary nature of tax and customs administration in LMICs. Tax enforcement and audits may also have gender implications due to differences in the tax types that are being audited and women taxpayers' predominance in specific taxes.

Improving the gender balance in tax and customs administrations is also important for achieving an equitable tax system. A gender-balanced workforce and leadership can ensure tax policies and administration are inclusive, reflecting the needs and

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priorities of women and men. Recruiting women to tax and customs administrations may also improve services and facilitate women's voluntary tax compliance, especially in contexts where face-to-face interaction between women *and* men is discouraged. Regional studies show wide gender disparities among tax administration staff, especially at senior levels of administration, in many countries. The adverse gender balance among staff of customs administrations is even more severe.

As governments in LMICs modernize and reform tax administrations with the support of international organizations, policymakers can take several steps to build gender equality into administrative reforms. Recent reforms, some already supported by World Bank operations, have focused on addressing the barriers to voluntary compliance by minimizing or eliminating complex reporting requirements; digitizing taxpayer services; offering taxpayer education and outreach programs to address low tax and digital literacy; and recruiting/training tax officials. These reforms can be designed to facilitate women's voluntary tax compliance; facilitate women taxpayers' and traders' economic activities; and recruit, retain, and promote women in tax administrations.

Suggested entry points for World Bank operations to support gender equality in tax and customs administration reforms include: capacity building and training of tax and customs officials on gender issues; tailoring outreach and education programs that address the differential needs of female and male taxpayers and traders; one-stop stops for small taxpayers to register, file, and pay taxes; simplification of tax administration law; segmental organization of tax administration; encouraging administrations to consider gender equality in the recruitment, employment, training, and restructuring policies/practices; equitable and competitive pay to officials; prevention of harassment at the workplace; safe working conditions; and improving tax policy through sex-disaggregated data collection. These entry points would likely improve the experience of women and men taxpayers.

1. INTRODUCTION

Domestic revenue mobilization (DRM) is critical for sustainable and inclusive growth in low- and middle-income countries (Platform for Collaboration on Tax). Inadequate generation of revenue from domestic activities limits investments in human capital, health, and infrastructure necessary for development. Accordingly, DRM is a fundamental component of international and country development policy agendas (World Bank 2023a).

The World Bank's Renewed Approach to DRM, part of the World Bank Evolution Roadmap, emphasizes the need for countries to increase the progressivity of tax systems. This builds on the World Bank's DRM strategy, developed in 2021, that emphasizes goals such as fairness and redistribution through the tax system in a range of areas, including gender equality (see World Bank Evolution Roadmap 2023 and IBRD/IDA Board Briefing on DRM 2021).

Fair and progressive DRM depends on tax policy design and tax and customs administration reforms but this Note focuses on the latter. Tax and customs administrations determine how revenue policy and laws are implemented ("Tax administration *is tax policy*," Casenegra de Jantscher 1990). The manner in which tax and customs authorities interact with taxpayers determines if the intended purpose of tax policy and laws are met, as well as influences public perceptions about the fairness of the tax system. Promoting an efficient, transparent, and impartial tax and customs administration is therefore essential to ensuring an effective tax system (Coelho et al. 2022; OECD 2022; World Bank Evolution Roadmap 2023). Tax and customs administration may be especially important for DRM in low- and middle-income countries, where tax and customs officials are often the only point of contact between taxpayers, traders, and the government; and can exercise discretion in whether, how, and when taxes are applied, enforced, and collected.

Building gender equality objectives in the design and implementation of tax and customs administration reform is a key step toward achieving equitable domestic revenue mobilization (Baer et al. 2023; UNESCO Secretariat 2019).[2] The outcomes of tax policy and administration may have different implications for men and women due to gender differences in economic behavior and gendered patterns of social arrangements (Barnett and Grown 2004; OECD 2022; Stotsky 1997). Gender differences in economic behavior and gendered patterns of social arrangement are common in low- and middle-income countries. For example, women are more likely to be in informal employment (ILO 2018); more likely to own a small business as a business owner in the informal economy; more likely to enter/exit the labor force frequently (Grown and Valodia 2010); and often earn less and own fewer assets than their male counterparts (Barnett and Grown 2004). Given these differences in economic and social circumstances, women may have different tax burdens, tax compliance costs, and interactions with tax and customs officials than men.[3]

Given the different implications for women and men, revenue policies that are *gender-neutral* on paper are not necessarily *gender equal* in outcomes (Coelho et al. 2022; OECD 2022). Overlooking the potentially differential impacts of revenue policies on women and men can therefore result in an unfair or regressive tax system, where women are treated differently than men and/or bear a disproportionate share of taxes.

Tax and customs administrations play an important role in determining whether revenue policies are implemented equitably and promote inclusive economies. Customs officials' behavior may also affect whether women will become cross-border traders and their subsequent success in the sector. Tax administrations' audit and enforcement strategies affect the types of taxpayers that are more likely to be scrutinized, which could affect the progressivity of the tax system (OECD 2022). Tax administrations' audit and enforcement strategies may also have gender implications, targeting some groups more or less than others for reasons unrelated to taxpaying behavior. For example, frequent audits of childcare tax credits more than other tax types can disproportionately affect women and low-income families (OECD 2021). Furthermore, tax and customs administrations influence revenue *policies* by deciding what data is collected, which policies can be analyzed and how they are analyzed, and what advice they give to policymakers. Given the oversized impact tax and customs administrations have on tax compliance and promoting inclusive economies, failing to consider gender equality in administrative reforms can result in the

[2] Note that gender intersects with a number of other factors such as race, ethnicity, and socioeconomic status. Some government departments, mainly in high-income countries and not necessarily tax administrations, consider this intersectionality. For example, the Canadian Gender Budgeting Act (LINK https://laws-lois.justice.gc.ca/eng/acts/C-17.2/FullText.html) requires the government to undertake a GBA+ of new policy measures and table the assessments in Parliament. The analysis also includes the impacts on diverse communities, including Indigenous Peoples, Black and racialized people, persons with disabilities, and 2SLGBTQI+ people.

[3] Note that not all women taxpayers and traders are small and/or informal. Depending on the setting, a substantial number of women may also own large businesses in the formal sector. This is still the exception in most low- and middle-income countries, however.

continued reinforcement of the gender gaps in economic and social outcomes.[4]

Tax and customs administrations can tailor their services to meet the different needs of taxpayer types, including those of women and men. Many tax and customs administrations already recognize the need to offer customized services for taxpayer and trader segments to facilitate voluntary compliance. For example, many tax administrations have a unit devoted to large taxpayers, and some tax administrations offer taxpayer awareness programs for new taxpayers (Dom et al. 2022). In the same spirit, tax and customs administrations should consider tailoring taxpayer education programs and support to meet the specific needs and constraints of women taxpayers and traders to facilitate their voluntary compliance and economic inclusion (Baer et al. 2023). There are some studies that highlight women taxpayers' specific needs and constraints. In Rwanda, female taxpayers were less likely to be aware of and make use of digital tax services (Santoro et al 2023). In Vietnam, female entrepreneurs in charge of small and medium-sized manufacturing businesses were less knowledgeable about laws and regulations than men (World Bank 2022a). In southern African countries, women traders reported less knowledge of cross-border trade regulations (Higgins 2012). The lack of knowledge can delay the process of receiving tax refunds (Santoro et al 2023) and increase the tax burden or the administrative burdens of complying with payments (World Bank 2022a).

Improving the gender balance in tax and customs administrations is an important goal in and of itself (OECD 2015, World Bank 2023b). A gender-balanced workforce and leadership are also crucial to ensuring tax policies and administration are inclusive, reflecting the needs and priorities of women and men, including those of marginalized groups (OECD 2020). Women's involvement in decision-making is also important to facilitate building trust in governments and to encourage accountability and transparency (OECD 2015). Recruiting women may also improve services and facilitate women's voluntary compliance, especially in contexts where face-to-face interaction between women and men is discouraged (Komatsu and Touqeer 2023; World Bank 2022b).

There is some evidence that women tax officials are less likely to engage in corrupt practices and harass taxpayers. For example, Mwondha et al. (2019) found that female tax officials were less likely than men to be subject to disciplinary action in the Uganda Revenue Authority. A similar result is found among women officials in the tax administration in Ethiopia (Yimam and Mekonnen 2023). Male tax collectors harass traders more often than women tax collectors in a study of market traders in Nigeria (Akpan and Cascant-Sempere 2022). Women tax officials are also often preferred by female taxpayers (Akpan and Cascant-Sempere 2022; Capraro 2014; Jacobson and Joekes 2019; Ligomeka 2019; van den Boogaard et al. 2021).

As governments in low- and middle-income countries modernize and reform tax administrations with the support of international organizations, policymakers can take a number of steps to build gender equality into administrative reforms. The goals of these steps should be to:

1. Tailor strategies to meet the differential needs of women and men to facilitate voluntary compliance across the four basic tax obligations: registration, timely filing, timely payment, and correct reporting;
2. Facilitate female and male taxpayers and traders' economic activities (whether formal or informal) by reducing tax compliance costs; and
3. Recruit, retain, and promote women in tax administrations.

This Knowledge Note provides a broad overview of the key issues in building gender equality in tax and customs administration reforms. Section 2 discusses how tax and customs administrations can improve services for women taxpayers and traders. Section 3 discusses how tax and customs administrations can improve the gender balance within their own workforce, especially within senior ranks. Section 4 closes with a discussion of suggested entry points for policymakers to build gender equality into tax and customs administration reforms and for the World Bank to promote gender equality into analytical products and operations.[5]

[4] Possible administrative reforms that support gender equality include: capacity building and training of tax and customs officials on gender issues; tailoring outreach and education programs address the needs of female and male taxpayers and traders; one-stop stops for small taxpayers to register, file, and pay taxes; simplification of tax administration law; segmental organization of tax administration; encouraging administrations to consider gender equality in the recruitment, employment, training, and restructuring policies/practices; equitable and competitive pay to officials; prevention of harassment at the workplace; safe working conditions; and improving tax policy through sex-disaggregated data collection. These entry points would likely improve the experience of women and men taxpayers.

[5] This note is broadly aligned with the World Bank's Gender Strategy 2023, particularly its emphasis on expanding care, digital, and other services that enable women to access economic opportunities; and promoting women's leadership and participation in decision making.

2. IMPROVING SERVICES FOR WOMEN TAXPAYERS AND TRADERS

2.1 Tax and customs administrations' role in facilitating tax compliance in LMICs

Tax and customs administration is critical to facilitating women's and men's tax compliance and economic participation. Even the best tax policy will be ineffective and inefficient if not administered appropriately (Bird 2010). Poor administration of tax policy can result in evasion, lower-than-expected revenue collection, and even lower trust in the government. Furthermore, poor administration can impede economic activity: a study of 118 economies, for example, found an increase in the tax administrative burden measured by the number of tax payments per year and the time required to pay taxes significantly reduced business entry rates (Braunerhjelm and Eklund 2014). Administrative burdens may have even larger impacts on certain taxpayer groups, such as small and medium firms (Slemrod and Venkatesh 2002).

The primary task of tax and customs administration is facilitating and enforcing tax compliance. This is done through the following activities: tax collection (e.g., ensuring taxpayers register, file, and pay taxes on time); providing taxpayer services to facilitate and encourage compliance (e.g., education and outreach programs, and services such as refunds and tax clearance certificates); maintaining accurate and up-to-date taxpayer records; and enforcement (e.g., conducting audits and imposing fines) and dispute resolution. Customs administrations have the additional tasks of enforcing trade and customs regulations, facilitating trade, monitoring the passage of goods and services across borders, and ensuring a safe environment for traders.

A tax and customs administration that facilitates and enforces tax compliance can be achieved by improving services for taxpayers, maintaining up-to-date taxpayer information, and establishing a reasonable risk of non-compliance detection and effective application of penalties (Bird 2014).

Recent tax and customs administration reforms have focused on addressing the barriers to voluntary compliance, recognizing that non-compliance is often due to high compliance costs rather than purposeful evasion (Dom et al. 2022). These reforms have included minimizing or eliminating complex reporting requirements; digitizing taxpayer services; offering taxpayer education and outreach programs to address low tax and digital literacy; and training tax officials (Fjeldstad and Moore 2008; World Bank Evolution Roadmap). The World Bank has led many of these reforms.[6]

Equitable and efficient tax and customs administrations respond to the varying circumstances of categories of taxpayers while maintaining consistency of taxpayer treatment within each category (Bird 2010; OECD 2001). Some reforms have also introduced tailored services to specific taxpayer segments (Dom et al. 2022). Segmental organization of tax and customs administration may improve voluntary compliance by allowing tax and customs administrations to better address the particular needs and constraints of taxpayer groups. Accordingly, TADAT recommends structuring tax compliance reforms around taxpayer segments such as individuals, small/medium/large businesses, non-profits, government organizations, and high-wealth and high-income individuals (TADAT Field Guide 2019). Taxing SMEs, for example, can be particularly difficult due to the challenge of managing large numbers of small, sometimes mobile taxpayers (Dom et al. 2022). Tax administrations organized around taxpayer size may be able to better monitor large taxpayers, while also focusing on active registration and presumptive tax collection of small and micro taxpayers (Junquera-Varela et al. 2017).

Tax and customs administration may be even more critical for domestic revenue mobilization in low- and middle-income countries. Even as many tax and customs administrations in LMICs digitize and automate operations, in many settings, tax and customs officials exercise considerable discretion in the assessment of liabilities, collection of payments, and enforcement. For example, taxpayers in LMICs often need to make payments directly to tax and customs officials, rather than through banks or third parties, and typically depend more on tax and custom officials themselves, rather than third parties, for information on regulations and requirements (Joshi et al. 2014). Tax officials may also need to verify revenue or other tax liabilities in person, especially for small and medium enterprises (Dom et al. 2022). These unmonitored, face-to-face interactions between officials and taxpayers may increase compliance costs by creating opportunities for harassment and/or corruption and reduce trust (Dube and Casale 2019; Iversen et al. 2006; Khan et al. 2016). Discretion may also result in unequal enforcement of tax policies. In Ethiopia, for example, assessors were found to have applied a presumptive tax differently to similar businesses, creating widespread perceptions of unfairness (Workneh et al. 2019).

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[6] During FY2005–15, the World Bank approved 205 projects that include a "tax policy and administration" component for a total commitment amount of $28.4 billion. About 20 percent of this amount, or $5.4 billion, was allocated to tax policy and administration reforms (World Bank 2017).

2.2 Women as taxpayers and traders

Despite progress toward gender equality in many low- and middle-income countries (LMICs), significant gender gaps in a number of economic indicators remain (World Bank 2023b).

These gender gaps influence women's and men's tax burdens, interactions with tax and customs administrations, and, ultimately, tax compliance. See Box 1 for a discussion.

Box 1 // Gender Gaps and Implications on Taxation in LMICs

Women's (and men's) tax burdens vary depending on the setting. In high-income countries (HICs), women typically face direct formal taxes (e.g., personal income tax, corporate income tax, and property tax) while in LMICs, women are more likely to face simplified business taxes or presumptive taxes on small and medium enterprises, informal taxes (e.g., daily payments to access markets), and user fees (e.g., for water/sanitation) (Joshi et al. forthcoming). This is because when women participate in economic activities, they are more likely to be in the informal rather than formal sector, or own smaller firms than men. For example, 90 percent of employed women in sub-Saharan Africa are in informal employment, compared to 83 percent of men (ILO 2018). When women own firms, it is likely to be small businesses in the informal sector, whereas the share of formal firms with women ownership or management is only 25 percent (World Bank 2023b). In practice, informal taxes, user fees, or presumptive taxes may impose higher liabilities than personal or income taxes. In a study of flea market traders in Zimbabwe, for example, Ligomeka (2019) finds informal tax rates to be higher than personal and corporate income tax rates.

Women earn less than men, even after controlling for human capital indicators, such as age and education (ILO 2009). Women in the labor force are estimated to earn 77 cents for every dollar men earn (Lo Bue et al. 2022). Women are also less likely to own property and assets. As a result, women may be exempt from taxes such as personal income tax and property tax.

In low-income countries (LICs), women often play a key role in informal trade, which represents a substantial share of total cross-border trade. For example, UNIFEM (2009) estimates that 70 percent of informal cross-border trade in southern Africa is by women; and the Nigeria Bureau of Statistics estimates that 65 percent of trade employees––formal and informal––were women (Akpan and Cascant-Sempere 2022). Women's lower literacy levels, less knowledge of cross-border trade regulations, and lack of security at border crossings can result in women paying higher informal fees and bribes at borders (Higgins 2012). Women traders may also be more vulnerable to harassment by customs officials. For example, more than half the cross-border traders in the Great Lakes region experienced violence or sexual harassment (Brenton et al 2011) and 37 percent of women traders in Liberia faced sexual harassment or violence at the borders (Randriamaro and Budlender 2018). Informal traders, especially poor women traders, also lack representation to negotiate better conditions or treatment (Brenton et al. 2011).

Though women are making increasing gains in education, they often have lower tax and digital literacy than men. In Vietnam, for example, women owners of small and medium-sized manufacturing enterprises reported lower knowledge of laws and regulations than their male counterparts (World Bank 2022a). Women in LMICs are also less likely to use digital technologies such as mobile internet (Mobile for Development 2022).

Women may face restrictions on economic activities due to gender norms. For example, women may need their spouse's permission to register a business, or gain access to digital tools (Campos, Goldstein, and McKenzie 2018).

A small, but growing number of studies document women's interactions with tax and customs administrations in LICs and LMICs:

Women may pay higher taxes and fees due to a lack of knowledge about tax and customs policy.[7] For example, women informal cross-border traders in Africa are often unaware of the introduction of customs unions between countries, such as the Common Market for Eastern and Southern Africa, and continue to use illegal routes to move goods even when those goods are no longer taxed (Higgins 2012). A study of cross-border traders in Cambodia and Lao PDR found women paid a larger share of their gross profits in taxes and were less successful than men in negotiating taxes and fees (World Bank 2022a). A World Bank Urban Informal Sector Investment Climate Analysis found women in Nairobi felt more vulnerable to poor behavior from tax officials due to the lack of clear information about tax regulations (Simavi et al. 2010).

Women may also pay higher taxes and fees due to limited access to social and professional networks. Several studies document the importance of formal and informal groups, such as trade associations and professional membership organizations, who negotiate tax rates with officials, disseminate information about taxes, and even take over the collection process (Carroll 2011; Joshi and Ayee 2008; Meagher 2018; Thioubet al. 1998; Titeca and Kimanuka 2012). In many countries, however, women do not have access to or participate in these groups and lack political networks, leaving them with little bargaining power to negotiate with tax and customs officials (Meagher 2018).

On the other hand, women may be exempt from paying certain taxes, due either to a tax policy that exempts certain groups from paying taxes or to the discretionary nature of tax and customs administration in LMIC, which may allow for exemptions of certain groups according to social norms of fairness. In Punjab province in Pakistan, for example, widows (women)––but not widowers (men)––are formally exempt from paying full property taxes (Abbas et al. 2023). In northern Ghana, tax collectors informally exempt women elderly and market traders with disabilities from paying market taxes (Prichard and van den Boogaard 2017).

Tax enforcement and audits may vary by gender, although the evidence is mixed. In Ethiopia, researchers found *no differences* in the audit probability of men- and women-owned firms (Yimam and Asmare 2020). In Zimbabwe, owners of small and medium enterprises complain tax officials target highly visible sectors such as flea markets and hairdressers for enforcement (World Bank 2022a). Women may be more likely to work in these sectors. This is consistent with evidence from the informal sector in Accra showing it is more visible for workers and businesses that tend to be targeted by tax administration (Anyidoho et al. 2022). This can have gendered impacts where highly visible sectors are dominated by women. On the other hand, women may face fewer audit and enforcement activities given they are less likely to own large firms, which typically attract disproportionate attention from tax administrations.

Women, particularly those working in markets and/or cross-border trade, may be particularly vulnerable to harassment, gender-based violence, and corruption by tax and customs officials. Women and men may experience corruption differently (see Caroll 2011; Ligomeka 2019; Prichard and van den Boogaard 2017; Siebert and Mbise 2018); women informal cross-border traders are much more likely to face verbal, physical and sexual harassment at Sierra Leone borders, for example, though they are *less* likely to have goods confiscated (Van den Boogaard et al. 2018). In Nigeria, men and women market traders report similar levels of harassment from tax collectors, though women report relatively more cases of sexual harassment (Akpan and Cascant-Sempere 2022).

3. WOMEN IN TAX AND CUSTOMS ADMINISTRATION

3.1 Representation of women in tax and customs administrations

Available data on the gender distribution of staff for tax administrations across country income groups suggests that while women's representation across all staff positions is comparable with that of men globally, women hold only one-third of positions at senior levels (executive positions) (see **Table 1**). This underrepresentation of women at senior levels is found to be exacerbated in LICs and upper-middle-income countries.

[7] See Brenton et al. (2011), Higgins (2012), Livani and Solotaroff (2019), Ndiaye (2010), Ndumbe (2013), Simavi et al. (2010) for examples.

Table 1// **Representation of women in tax administrations across all staff positions and at senior levels**

Country Income level	Percentage of women in all staff positions (2020)	Percentage of women at senior levels (2020)
Low-income	29	25
Lower-middle-income	40	32
Upper-middle-income	47	27
High-income	57	47

Source: Calculations based on ISORA data on staff gender distribution for the year 2020. Countries classify senior (executive) positions based on their own parameters. Data includes staff performing customs functions where tax and customs functions are unified under a single organization.

Regional studies show wide gender disparities among tax administration staff which are exacerbated at senior levels. African Tax Outlook 2022 reports high levels of gender disparity at both senior and junior levels: the ratio of men to women staff was 1.8:1 in 2021.[8] Gender disparities are more severe in top management: more than 74 percent of executive positions are occupied by men in ATO countries in 2021 (ATAF 2022). In the Asia-Pacific region, over 25 percent of revenue bodies fall below a women's share of 40 percent in 2020, a benchmark well short of equality with Central Asian economies faring significantly low on this measure (ADB 2022). Significant variation within the region is also reported, with Thailand reporting a men-to-women ratio of 22:78 and Pakistan/Tajikistan reporting a ratio of 90:10 (ADB 2022). The adverse gender balance is more severe at the senior levels (ADB 2022). In the Latin America and Caribbean region, women make up 52.2 percent of the workforce in tax administrations, while occupying 42.7 percent of executive positions (CIAT 2019).

The adverse gender balance among staff of customs administrations is more severe. In 2019, the gender balance within customs departments globally was on average 62 percent men and 38 percent women, but in higher-level positions, the gap increased to 72 percent men and 28 percent women (WCO 2020). By the nature of the job, customs officials are required to undertake field assignments at ports and border posts with added concerns for women's security, making them less preferred by women. ATAF countries with a higher dependence on customs revenue as a percentage of their total revenue also report a higher percentage of male employees in the customs administrations (ATO 2017; Moore 2020).

3.2 Why should tax and customs administrations worry about the gender balance of their workforce?

While increasing women's representation in the workforce (including at senior levels) is a goal in itself, gender balance may positively impact the overall performance of tax administrations and the interaction with women taxpayers. Gender equality and women's empowerment are a priority for the UN Sustainable Development Goals (SDGs) under objective 5. Promoting gender equality is necessary for a full realization of human potential and is also known to contribute to social and economic development. While there is limited evidence to show how improvement to the gender balance within tax and customs administrations impacts their functions, a growing body of research shows that frontline women tax officials are less likely to either be engaged in corrupt practices or harass taxpayers and are more likely to be preferred by women taxpayers in seeking compliance facilitation.

- Mwondha et al. (2019) provide some suggestive evidence from a case study in Uganda. They find that women staff receive slightly better performance reviews, are less likely to face disciplinary action, and have slightly lower levels of turnover than men in the Uganda Revenue Authority (URA). Both men and women report they are comfortable working in a mixed-gender environment, though some men are concerned that they are more likely than their women colleagues to be posted to remote areas. The study concludes that more women employees are more likely to improve the organizational performance of URA.
- Akpan and Cascant-Sempere (2022) studied taxation of formal and informal market traders in Nigeria and found that male tax collectors harass traders more than women tax collectors: men were 70 percent of the tax collection force, but responsible for nearly all cases of harassment and over 91 percent cases of goods confiscation. Traders perceived women tax collectors to be calmer. The study finds merit in the integration of women into teams of tax collectors to leverage the relative strengths of both genders.
- More generally, there is evidence suggesting clients may prefer to interact with agents of their own gender, called "gender homophily". Chamboko et al. (2021), for example, studied microfinance customer-agent interactions in the Democratic Republic of Congo and Senegal, and found that women clients prefer interacting with women agents, particularly when making high-value transactions. This suggests hiring

[8] This figure masks considerable heterogeneity: in Burkina Faso, women staff make up barely 20 percent of the workforce, whereas in Seychelles this figure is 75.15 percent. In 2021, seven countries (Botswana, Cape Verde, Gabon, Namibia, Eswatini, Seychelles, and South Africa) had more women staff than men staff (ATO 2022).

additional women agents could mitigate gender gaps in access to and use of financial products. Similarly, hiring additional women tax collectors may mitigate gender gaps in digital access/literacy, tax knowledge, and voluntary compliance. The Project Appraisal Document (PAD) for the World Bank's Pakistan Punjab Urban Land System Enhancement Project (P172945) found that dedicated centers for women with women-only officials helped increase the percentage of women registering as owners of property.

Some studies from sub-Saharan Africa (SSA) show that women cross-border traders are subjected to gender-based violence and coercion (e.g., Akpan and Cascant-Sempere 2022; Capraro 2014; Jacobson and Joekes 2019; Ligomeka 2019; Randriamaro and Budlender 2008; Taneja et al. 2018; van den Boogaard et al. 2021). For example, Randriamaro and Budelender (2008) find 37 percent of women cross-border trader respondents in Liberia report sexual harassment and/or violence, with 15 percent reporting they had been raped or coerced to have sex in exchange for favors. Jacobson and Jokes (2019) report similar numbers in other SSA countries (e.g., 11–54 percent of respondents in DRC report sexual harassment and/or violence). Coercion to pay informal fees, bribes, etc., is also common. As Akpan and Cascant-Sempere (2022) show from their study of markets in Nigeria, increasing the proportion of women in customs administration and using mixed teams of men and women at border posts is likely to decrease these types of incidents, even for women engaged in cross-border trade.

Improving the gender balance among senior staff can have a significant impact on promoting larger participation of women employees, ensuring tax policies are administered in an inclusive manner, including the facilitation of women taxpayers (OECD 2020). Although there is very little evidence on the effects of having more women in senior-level ranks, we can draw some lessons from what happens when women take on senior roles more generally. For example, Chattopadhyay and Duflo (2004) show reserving village council seats for women in India increases investment in infrastructure preferred by women. Clayton (2021) shows increasing the number of women in national legislatures changes the behavior of both men and women legislators and results in policies that better represent women's preferences. Broadly speaking, women at senior levels can inspire and mentor junior women staff to seek advancement in their careers. As senior functionaries responsible for determining strategies and programs for implementation of the tax code(s) (e.g., who to target, which taxes to focus on, what data to collect, and how to facilitate compliance), women officials can bring in perspectives to design specific programs for taxpayer services and compliance improvement initiatives that facilitate target groups including women. Senior-level staff are also responsible for directly advising ministers or making recommendations on tax policy and can help integrate gender equality.

4. IMPROVING SERVICES FOR WOMEN TAXPAYERS AND TRADERS

4.1 Suggested entry points for World Bank operations to support gender equality in tax and customs administration reforms

As governments in LMICs modernize and reform tax and customs administration with the support of international organizations, policymakers can introduce measures to build gender equality into administrative reforms. These measures can be designed to achieve three goals aligned with IDA20 objectives:

1. Tailor strategies to meet the differential needs of women and men to facilitate voluntary compliance across the four basic tax obligations: registration, timely filing, timely payment, and correct reporting;
2. Facilitate female and male taxpayers and traders' economic activities (whether formal or informal) by reducing tax compliance costs; and
3. Recruit, retain, and promote women in tax administrations.

This section discusses the entry points that the World Bank could consider promoting to integrate gender equality objectives into tax and customs administration reform operations. Some activities are already supported by World Bank operations. Note that many of these entry points are not tailored to women but may still have disproportionately positive impacts on women. In addition, all of these entry points would likely improve the experience of women *and* men taxpayers.

- **Capacity building and training of tax and customs officials:**[9] Building the capacity of tax and customs officials has been a core component of many recent reforms (Dom et al. 2022, Fjeldstad 2014, Moore et al. 2015; for specific project examples, see the World Bank's Somalia Enhancing Public Resource Management Project (P177298), Tajikistan Tax Reform Operation (P171892)). Reform efforts to improve

[9] Refer to forthcoming Knowledge Note on Unpacking Tax Compliance with a Gender Lens for additional discussion on digitization, outreach/education programs, and one-stop shops.

government officials' capacity for implementing tax policy as well as facilitating voluntary tax compliance could include improving women's experience with tax and customs administration. Training can also be designed to explicitly address implicit gender bias by incorporating gender sensitivity and/or gender awareness components. Several World Bank operations have incorporated gender awareness trainings into capacity-building exercises (e.g., Tajikistan Tax Reform Operation, Peru Roads Project).

- **Outreach and education programs:** Tax and customs administrations can introduce outreach and education programs to facilitate voluntary tax compliance. These programs can be designed to target women taxpayers who may have different levels of tax and digital literacy than men. For example, the Rwanda Revenue Authority introduced a training program for new taxpayers that provided information on how to compute tax liabilities, how to file returns, and how to use taxpayer services (Mascagni et al. 2019). This training program was found to increase taxpayers' understanding of the tax system, reduce perceptions of tax code complexity, and increase filing rates (Mascagni et al. 2019). Training programs targeted toward women may be similarly effective, especially if designed with women's tax and digital literacy rates in mind.
- **Information on cross-trade and tariffs:** The Great Lakes Region Project, designed by the World Bank's Africa Region Trade Practice (now part of MTI), for example, provided small-scale traders near the Democratic Republic of Congo (DRC)–Rwanda border with information on procedures and tariffs (Croke et al 2020). This program was found to reduce bribe payments and gender-based violence, though perhaps through an unintentional channel: traders who received information began to avoid officials by crossing borders at unofficial hours (Croke et al. 2020). More recently, the Bank's Trade Facilitation West Africa (TWFA) Program, for example, recently launched a program to improve women traders' knowledge of trade rules and regulations.
- **Simplifying tax administration law:** The simplification of tax administration law can facilitate voluntary tax compliance. The Macroeconomic and Fiscal Management-led Development Policy Operation in Vietnam, for example, contributed to a leveling of the playing field between women and men entrepreneurs by including simplifications to the Tax Administration Law, having found that male entrepreneurs were twice as likely as women to use outside support to facilitate tax payment (World Bank 2017).
- **"One-stop shops" for taxpayers**: One-stop shops can be introduced to simplify tax registration, filing, and payments for taxpayer or trader segments (Dom et al. 2022). There is some evidence that such facilities aid compliance: Devas and Kelly (2001) found that one-stop shops facilitated small-business formalization and compliance in Kenya. World Bank (2022b) shows service counters dedicated to serving women are likely to facilitate women's property ownership and voluntary tax compliance in Pakistan (see Box 2). In customs, the Uganda Export Promotion Board and the International Trade Centre introduced a one-stop window/fast-track clearance system for informal cross-border traders (largely women) at four of Uganda's borders (Higgins 2012).
- **Digitization (e-filing and e-payment systems):** Many tax administrations in LMICs have introduced e-filing and e-payment systems.[10] On the one hand, this may facilitate women's tax compliance by reducing compliance costs such as harassment and discrimination stemming from face-to-face interactions with tax officials. On the other hand, digitization of tax systems may disadvantage women given their limited access to digital technology and low digital literacy. Small business owners in particular may face higher barriers in using these services. Tax administrations can introduce several policies to mitigate these disadvantages:
    - **Tailored outreach and education programs for women:** Tax administrations may be able to address low digital literacy via outreach and education programs and one-stop shops. Digital services are often rolled out without complementary training for taxpayers (Eilu 2018). While several World Bank operations support the introduction of e-filing and e-payment systems, few consider the disparate impacts on women or incorporate outreach, awareness, and training campaigns for taxpayers, let alone campaigns targeted to the specific needs and constraints of women taxpayers.
    - **Digital access points and facilities for disadvantaged taxpayers:** For example, the Liberia PFMRISP Project (P165000) was financed as part of the change management process and introduced digital access points in LRA offices and government service centers.
- **Segmental organization of tax administration**: Taxpayer services may be improved by re-organizing tax administration around specific taxpayer segments (see, for example, Benitez et al. 2023). Organizing tax

[10] By 2022, nearly 57 percent of these countries had adopted some form of an e-tax system (Dom et al 2022).

administration by taxpayer size may benefit women by allowing tax administrations to provide more resources and attention to small and medium businesses. In addition, tax administrations could create specialized service delivery units to support groups with limited digital knowledge. Tax administrations should mitigate against potential downsides of segmentation, such as allocating less attention and resources to certain segments. For example, large tax offices often prioritize digitization, while offices devoted to smaller taxpayers may ignore or take longer to introduce digitization. Tax administrations should ensure all segments are in line with a broader strategy of facilitating tax compliance.

- **Ensuring fair and equitable enforcement and audits:** Audit and enforcement strategies should ensure that they do not disproportionately target low-income taxpayers, who are often women (OECD 2022).
- **Data-driven algorithms for tax and customs administration**: Tax administrations in HICs increasingly employ data-driven algorithms for enforcement and audits (Elzayn et al. 2023). It is very likely that as tax and customs administration in LICs and LMICs digitize databases, they too will rely on algorithms instead of or in addition to status quo discretionary methods. Data-driven algorithms may be used to identify taxpayers, compute liabilities, and enforce payments. On the one hand, the use of such algorithms may benefit women by reducing ad-hoc interactions with tax and customs officials. On the other hand, a growing literature has demonstrated that even ostensibly neutral data-driven algorithms can replicate or exacerbate biases in data (e.g., Elzayn et al. 2023).[11]
- **Linking tax ID numbers to other government IDs:** Revenue authorities are increasingly using tax identification numbers for payment of taxes. However, there is a need to ensure that the tax IDs for one tax type can be integrated with other tax types or government IDs (Bachas et al. 2023) and that tax identification numbers are linked to the gender of taxpayers. This can be used for tailoring service delivery or policy analysis.
- **Improving tax policy through sex-disaggregated data collection:** Tax and customs administrations play an important role in (1) collecting data for better decision-making in tax and customs reforms; and (2) analyzing the gendered impacts of reforms on taxpayers and traders. The lack of sex-disaggregated data severely limits the design of gender-equitable policies and may exacerbate existing biases. Few countries, even HICs and MICs, collect sex-disaggregated data (OECD 2022).[12] In LICs, the situation is worse: the African Tax Administration Forum reports that only Uganda designed sex-disaggregated data in taxpayer registries (ATAF 2022). The World Bank is already taking steps to address this issue. For example, the Ethiopia Technical Assistance to Support Data Collection and Policy Guidance on Taxation and Gender project (P174551) will build the tax administration's capacity to analyze the distributional impacts of policies across demographic and socioeconomic groups. The Bank is also collecting data on the proportion of women traders in select countries, a critical activity for improving customs administration for women.[13] The companion World Bank Knowledge Note on *Unpacking Tax Compliance from a Gender Lens* discusses this issue in further detail.

Box 2 provides a summary of the Punjab Urban Land Systems Enhancement project, whose activities are broadly aligned with the recommendations discussed in Section 4.1:

Box 2 // Punjab Urban Land Systems Enhancement Project, Pakistan

The Punjab Urban Land Systems Enhancement Project (P172945) is designed to support revenue mobilization through the digitization of land records. In Pakistan, land records in the Board of Revenue specify the ownership and are used for tax purposes, and the urban immovable property tax (UIPT) records are often used to record property ownership in urban areas (World Bank 2022b). This project may contribute to closing the gender gap on women's land rights by increasing the percentage of women having their names on legally recognized land records.

One-stop shops

- Creating dedicated, hindrance-free areas in the newly established service centers for women and setting up mobile service centers

Capacity building/training

- Training revenue officers on gender issues and concerns;
- Encouraging revenue officers to record women's names on land registries as joint ownership

Improving gender balance in tax administration

- Hiring more women for the project and in revenue offices

[11] There is potential for bias at any stage of design or use of an algorithm. A 2022 publication on this from EU highlights major issues on bias and algorithms: http://fra.europa.eu/en/publication/2022/bias-algorithm.

[12] 34 out of the 43 countries HIC and MIC countries surveyed by the OECD had not conducted any analysis of gender implications of tax administration; 33 countries had not made any adjustments to tax administration to accommodate gender-related goals; and most countries did not collect sex-disaggregated data on compliance (OECD 2022).

[13] See, for example, https://blogs.worldbank.org/trade/ending-invisibility-women-traders?deliveryName=DM165812).

Improving data collection

- The results framework will measure:
  - Percentage of land rights registered in and/or linked with Land Records Management Information Systems to women;
  - Number of newly registered and/or updated land records jointly or individually filed by women;
  - Women customers' satisfaction with land administration services at Arazi Record Centers; and
  - Number of Board of Revenue staff receiving gender sensitization training focused on facilitating women's participation in land registration.

Outreach/education

- Targeting information from the socialization stage and in awareness campaigns on land tenure rights that address cultural norms and land registration procedures for women.
- Ensuring women's participation in all steps of the land registration process.
- The project will also monitor public awareness campaigns and social communications on how they address gender norms, the participation of women in the public display of cadastral information, and the benefits to women from land rights registration.

4.2 Suggested entry points to improve gender balance within tax and customs administrations

Tax and customs administrations are evolving from being largely enforcement and collection agencies to increasingly performing roles as facilitators and service providers to taxpayers (Dom et al. 2022). Many tax and customs functions can increasingly be carried out remotely with the help of information technology tools, reducing the need for in-person meetings or visits to taxpayers' premises. These developments, coupled with changes to social norms, can be expected to encourage women to join the workforce in tax and customs administrations in larger numbers. Tax and customs administrations should leverage these developments to improve the gender balance, and encourage diversity of skill sets, experience and perspectives within their workforce.[14]

While specific measures that can be adopted depend on the administrative frameworks and the unique social and economic circumstances within which these agencies operate, these measures can be broadly categorized as follows:

- **Commitment to gender equality:** Including promoting gender equality as an organizational priority and defining objectives and laying down steps with measurable outcomes within the annual action plans/strategic vision documents of tax and customs administrations is a crucial first step.
- **Recruitment:** Paying attention to diversity and inclusion in the recruitment, employment, training and layoff policies and practices can help these administrations leverage diverse skill sets for improved organizational performance. In addition to having policies that prohibit all forms of discrimination, including that based on gender, some countries have experimented with affirmative action for under-represented sections (including women) such as reservations (quotas in recruitment and promotions).
- **Compensation and retention:** Although cross-country data on the gender pay gap (due to either occupational segregation or different pay for the same role) in tax and customs administrations is not available, the World Bank Gender Portal reports significant pay gaps in the employment income of women and men globally. Offering competitive pay and benefits to women (comparable with those offered for the same skill sets outside the government and at par with men) can boost women's participation in the government sector in general and help reduce attrition.
- **Work-life balance:** Flexible work arrangements (e.g., flexible hours, remote work options for appropriate roles, job sharing, parental leave, and leave to take care of sick dependents for both men and women) can facilitate balancing of employees' domestic and job responsibilities.
- **Career advancement opportunities:** Appropriate training in core and emerging skills, mentoring, and formation of women's networks to facilitate career advancement can encourage and support women in seeking career progress. Targeted programs for women employees to identify career paths for individuals and succession planning for the organization and drives for diversity at the top levels can help promote gender inclusion and diversity. Creating diverse audit teams is also important in offering more opportunities for women to gain experience.
- **Health and safety:** Measures such as maternity and child-care benefits, safety at workplaces, transportation, accommodation for postings in remote areas and border posts (e.g., family-friendly stations), toilets, designated spaces for nursing mothers, crèches, or child-care benefits.

[14] Baer et al. (2023) provide some case studies of tax administrations that have introduced reforms to promote gender equality within their workforce (https://www.imf.org/en/Publications/TNM/Issues/2023/08/15/Gender-and-Revenue-Administration-Principles-and-Practices-535332).

- **Prevention of harassment:** Robust legal and institutional mechanisms for preventing and addressing sexual harassment at the workplace––such as access to grievance mechanisms––can help address impediments to women's workforce participation.
- **Raising awareness about gender:** Regular workshops to raise awareness and instill sensitivity toward a gender-inclusive work environment among all staff and providing adequate avenues for victims and co-workers to prevent, report, and seek redressal against incidents of harassment or discrimination can facilitate equal opportunity for women.

In addition, researchers and policymakers should collect evidence on key issues for women getting hired, staying in the workforce, and getting promoted. This evidence, which may vary across contexts, is needed to guide reforms.

Box 3 is an example of a World Bank project that aimed to improve women's representation in the tax administration.

Box 3 // Tax Reform Operation in Tajikistan

The Tax Reform Operation in Tajikistan project (P171892) aims to simplify the tax system, improve the quality of taxpayer services, and facilitate voluntary tax compliance. It also aims to improve the representation of women in the Tax Committee, the country's central tax authority. Before the project's commencement in 2021, women employees comprised only 11.6 percent of the Tax Committee. The share of women in managerial positions in the revenue authority was even lower at 7.8 percent. The project links the disbursement of funds directly to the improved representation of women in managerial positions to 11 percent by 2026. An action plan to address the gender gap in the Tax Committee's workforce was developed and approved in 2021–2022. This action plan includes strengthening in-service training and on-the-job mentorship with a specific focus on women's promotion. A woman manager was appointed to lead the implementation of the action plan. The project will also support the training of all tax officials in gender sensitization.

In addition, the project supports the collection of sex-disaggregated data to allow for the analysis of potential gender differences in the perception of tax administration issues, including the introduction of new electronic services such as e-payment of taxes, e-assistant for tax compliance, electronic labeling of goods, and electronic appeals. This data will provide insight on whether digitization reforms facilitate women's and men's tax compliance, and can be used for more targeted interventions in case taxpayers are not satisfied with the new services.

4.3 International cooperation to improve gender balance in tax and customs administrations

The Customs Cooperation Council under the aegis of the World Customs Organization (WCO) has issued a Declaration for Gender Equality and Diversity in Customs.[15] The WCO has also developed a Gender Equality Organizational Assessment Tool (GEOAT) to help customs administrations assess the baseline on gender equality, identify areas of strengths and weaknesses of their policies and practices, design a strategy/action plan for gender mainstreaming and monitor and evaluate progress against the indicators for gender equality in their organizations.[16] The tool covers five principles: a) employment and compensation; b) work-life balance and career development; c) health, safety and freedom from violence; d) governance and leadership; and e) customs administration and stakeholder relationships which include a series of elements and indicators to help customs' administrations carry out self-assessments. Where the legal and policy framework restricts equal opportunity to women, this tool can also inform making recommendations for reform to the legal provisions and policies to encourage more equal treatment of women. Most of the indicators under the GEOAT (with the exception of indicators specific to customs functions and procedures) are replicable for a gender equality assessment of tax administrations as well.

In March 2022, the WCO launched the Network for Gender Equality and Diversity for its Members. The WCO has also released two Compendiums of Gender Equality and Diversity in Customs compiling country practices to mainstream gender in their customs administrations. The reported measures for promoting gender equality vary based on the country-specific circumstances and levels of development and range from having legal targets for women in management positions (Germany), analyzing the gender pay gap (Ireland), actively encouraging the promotion of women candidates to top management positions (Zambia), putting in place institutional mechanisms for prevention and addressing gender-based violence (Peru, South Africa) to raising awareness about gender issues (Indonesia). Reporting these measures, however, helps raise awareness of the experiences and initiatives undertaken by other administrations.

Similarly, the Forum on Tax Administration (FTA), a network of tax administration heads of 53 OECD and non-OECD countries has constituted a Gender Balance Network (GBN). The GBN published a compilation of gender balance initiatives of its members who responded

[15] https://www.wcoomd.org/-/media/wco/public/global/pdf/about-us/legal-instruments/declarations/gender-equality-declaration.pdf

[16] https://www.wcoomd.org/-/media/wco/public/global/pdf/topics/capacity-building/activities-and-programmes/gender-equality/gender-equality-assessment-tool.pdf

to a survey.[17] These range from legal and policy provisions and initiatives to improve workforce participation, provide safe and conducive work environments, flexible work schedules and spaces, mentorship and communication initiatives. The GBN also offers mentoring and secondment programs to commissioners from 53 advanced/emerging country tax administrations.

The ATAF supports the ATAF Women in Tax Network (AWITN), a forum for women working in tax and related fields (including administrators, academics, and practitioners) to connect and raise awareness about the interlinkages between tax and gender equality. Similarly, the Global Forum for Transparency and Exchange of Information for Tax Purposes hosts the Women Leaders in Tax Transparency program as a capacity-building and networking forum for women working in tax transparency in tax administrations and international organizations.

[17] https://www.oecd.org/tax/forum-on-tax-administration/publications-and-products/advancing-gender-balance-in-the-workforce-a-collective-responsibility.htm.

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This Knowledge Note Series is funded by the World Bank's Global Tax Program (GTP).

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