



Gender and Taxation: Insights from New Data across 81 Economies

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New data from the World Bank's Women, Business and the Law (WBL) project provide the first cross-country baseline on how income tax systems integrate gender in law, tax administration, and fiscal reporting. Drawing on information from 81 economies, the data examine three core areas: (1) personal income tax filing rules; (2) tax provisions that treat women and men differently; and (3) tax administration and reporting practices, including sex-disaggregated data and gender analysis in tax expenditure reports. The findings show that tax systems may overlook realities specific to women, leading to unequal outcomes for women and men. The Brief highlights policy options for governments seeking to ensure that tax systems work equitably for women and men. These options include shifting toward individual taxation and removing family-based provisions that disadvantage secondary earners; reviewing and phasing out tax measures that differ for women and men; investing in sex-disaggregated tax data systems; and integrating gender into tax expenditure reporting and incidence analysis. This Brief is the first in a three-part series on gender and fiscal policy. Subsequent Briefs will examine gender-responsive budgeting and synthesize lessons across taxation and spending.

Why taxation matters for gender equality

Fiscal policy is a critical lever for advancing gender equality and inclusive growth (Clements and Stotsky 2017; Grown and Mascagni 2024; Stotsky 2020). This Brief, which is the first in a series of three on the interaction between gender and fiscal policy, focuses specifically on taxation. As a core element of fiscal policy, taxes influence women's economic opportunities through several channels: labor supply decisions, entrepreneurship and firm formalization, asset accumulation, and the affordability of essential goods and services.

A large body of evidence shows that the way household income is taxed can significantly affect women's participation in the labor market. Systems with joint filing and family-based taxation tend to impose higher marginal tax rates on secondary earners—typically women—thereby discouraging their labor supply (Apps and Rees 2007; OECD 2016, 2022). Quantitative studies for high-income economies find that joint taxation or spousal deductions create measurable “secondary earner penalties” and reduce the hours married women work and their participation in the labor market (Bick and Fuchs-Schündeln 2017; Fabrizio et al. 2020; Holter et al. 2023).

On the administrative side, complex procedures, high compliance costs, and weak outreach disproportionately affect women entrepreneurs, especially those operating micro and small enterprises in the informal or semi-formal economy (Baer et al. 2023; Komatsu et al. 2024; Shaukat et al. 2023). This is because entrepreneurs must interact with the tax system on an ongoing basis—through registration, record-keeping, invoicing, multiple filings, and post-filing processes—whereas most households, including those in the informal sector, have only limited or indirect contact with tax administration. Barriers to registration and filing can limit women's access to formal markets, credit, and social insurance, while shrinking the tax base on which governments rely.

Despite growing recognition of these issues, cross-country data on how gender is embedded in tax laws and administration have been limited. The new WBL taxation indicators help fill this gap.

New WBL data measures important gendered aspects of taxation

The WBL taxation data set focuses on income taxation and revenue administration in 81 economies in 7 regions of the world, conceptually drawing on prior work on how tax systems and fiscal

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Box 1 *Women, Business and the Law* questions on gender dimensions in taxation

Personal income tax filing

1. Does the income tax law establish individual filing for spouses or cohabiting couples?
 - 1.1. If yes, can couples choose to file jointly?
2. Does the income tax law establish mandatory joint filing for spouses or cohabiting couples?
 - 2.1. If yes, can couples choose to file separately?

Income tax provisions that treat women and men differently

3. Does the income tax law include provisions that treat women and men differently?
 - 3.1. If yes, do these provisions apply to: (a) individual taxpayers (women/men); (b) women-owned businesses; (c) employers hiring or promoting employees of a particular gender (women/men)?
 - 3.1.a. If yes, do these provisions target women or men?

Tax administration and fiscal reporting

4. Do tax registration or filing forms include information on the gender of a taxpayer?
5. Is there administrative support to help taxpayers with paying or filing taxes?
6. Does the government publish reports on tax expenditures?
 - 6.1. If yes, do these reports include gender impact assessments?

policies affect women and men differently (Baer et al. 2023; Coelho et al. 2022; Grown and Valodia 2010; Kolovich (ed.) 2018; Stotsky 1996, 2020).

The framework is translated into practical, concrete, and measurable indicators grouped into three areas, as explained in box 1: (1) filing rules for spouses or cohabiting couples; (2) provisions in income tax law that differentiate between women and men; and (3) tax administration and fiscal reporting. The indicators focus on legal and administrative frameworks rather than behavioral outcomes, but they are informed by existing empirical evidence on how these features shape women’s economic opportunities.

Personal income tax filing rules: individual versus joint filing

Filing rules are a key design feature of personal income tax (PIT) systems, with important implications for women’s labor force participation and financial autonomy (Fabrizio et al. 2020; OECD 2022). Evidence from studies by the Organisation for Economic Co-operation and Development (OECD) and International Monetary Fund (IMF), among others, suggests that individual taxation, paired with progressive rates, better supports women’s employment compared to joint taxation because it avoids taxing the secondary earner from the beginning at the primary earner’s marginal rate (Apps and Rees 2007; Coelho et al. 2022; OECD 2016, 2022). Structural models for high-income countries confirm that joint taxation can significantly reduce married women’s labor force participation, while moving to individual taxation can yield sizable gains in female employment (Bick and Fuchs-Schündeln 2017; Holter et al. 2023).

The WBL data show that only 7 of 81 economies have joint filing as the default for spouses or cohabiting couples (refer to figure 1). In Belgium and the Democratic Republic of Congo, couples do not have the option to file separately. In 5 other economies—Chad, the Republic of Congo, France, Indonesia, Norway—joint filing is the default, but couples can opt out and file individually. The remaining 74 economies have individual filing as the default. Among these, 13 allow couples to opt in to joint filing, while 61 provide no option to file jointly.

However, even in economies with individual filing, tax codes

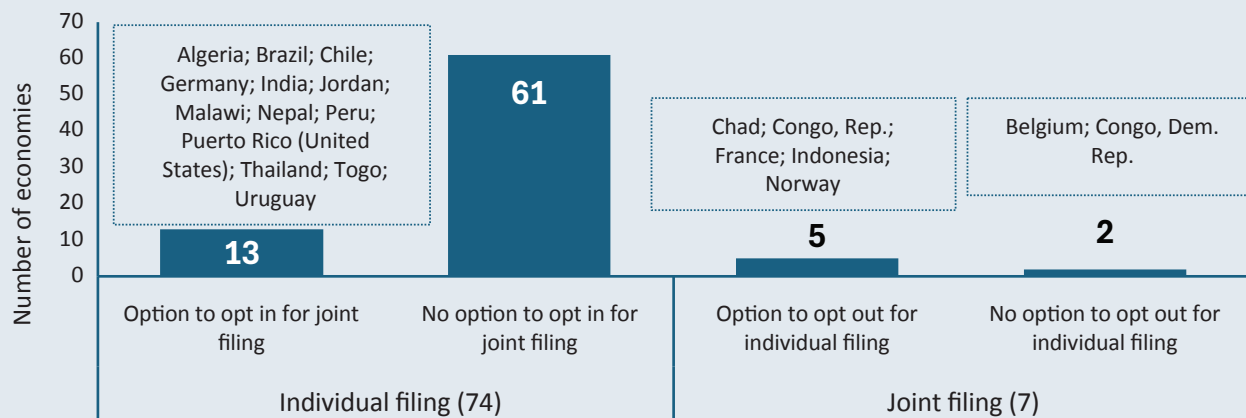
often retain other family-based provisions—such as allowances for dependent spouses or head-of-household rules—that reinforce traditional gender roles. These measures can implicitly position men as primary breadwinners and women as dependents, weakening women’s financial autonomy and bargaining power within households (Coelho et al. 2022; Kolovich et al. 2024). For instance, in Morocco, women must prove they are the primary breadwinner to claim dependents, while men can claim spousal and child deductions by default. In Japan, spousal deductions have long been criticized for discouraging women from full-time employment by creating “notches” in the tax and social security schedules (Potosky 2016).

Income tax provisions frequently treat women and men differently

The WBL data set also documents whether PIT laws contain provisions that treat women and men differently and explicitly identifies the beneficiaries of such provisions. Across 81 economies, 22 economies have income tax rules that make distinctions based on gender.

These provisions—including adjusted thresholds, reduced tax rates, exemptions, deductions, credits, or allowances—fall into three main categories: those applying to individual taxpayers (such as dependent spouse allowance based on gender); employer-side incentives for hiring or promoting women (such as reduced corporate income tax rates for gender-inclusive workplace facilities); and preferential tax treatment for women-owned businesses (such as reduced corporate income tax rates or tax holidays). Examples include higher tax-free thresholds for female taxpayers in Bangladesh; PIT rebates and extended tax holidays for women-owned micro-enterprises in Nepal; and a 25 percent corporate tax reduction for “woman enterprises” in Pakistan. Four economies—Angola, Colombia, Republic of Korea, Viet Nam—offer enhanced deductions for employers who hire women or women victims of gender-based violence. Evidence from Colombia’s “First Job Act” suggests that well-designed hiring credits can increase formal employment for women and young workers (Lee 2023).

In some economies, tax provisions explicitly favor men. In Burkina Faso, the Republic of Congo, Morocco, Togo, and

Figure 1 Economies with joint or individual tax filing rules

Source: World Bank, Women, Business and the Law (WBL) – Tax and Gender Budgeting, available at: <https://wbl.worldbank.org/en/tax>

Note: WBL taxation data are collected for 81 economies. Economies are classified in two steps: (1) by the default filing rule (individual or joint), and (2) by whether couples can choose the alternative option.

Tunisia, head-of-household rules and family-dependent deductions default to husbands as claimants of family-related tax benefits. In Cambodia, a spouse deduction is only available for a “housewife,” explicitly reinforcing traditional roles. These provisions risk perpetuating women’s economic dependency and limiting incentives for women to participate fully in the labor market (Coelho et al. 2022; Lahey 2018).

Indeed, the broader literature on fiscal policy and gender equality suggests that tax systems should avoid explicit discrimination, and that structural barriers—such as those in labor markets or family care systems—are better addressed through broader legal and spending reforms than through narrow tax incentives alone (Coelho et al. 2022; Kolovich 2018; Komatsu et al. 2025). The WBL data confirm that provisions treating women and men differently remain present in certain regions—primarily in Sub-Saharan Africa and South Asia, yet are rarely evaluated. Many are narrow in scope, targeting formal workers or registered businesses, and can unintentionally reinforce gender stereotypes or benefit men more than women. These arrangements highlight the need for careful design and evaluation, and a shift toward tax reforms that promote equity without explicit gender distinctions—such as individual taxation and caregiving-related provisions that apply equally to men and women (Birchall and Fontana 2015; Elson 2006; Stotsky 2020).

Data gaps undermine equity in tax administration and fiscal reporting

The third area in the WBL data set—tax administration and fiscal reporting—reveals significant gaps, echoing concerns raised in recent policy work on gender and tax administration (Baer et al. 2023; Gamboa et al. 2024; Niesten and Hyland 2022).

Among 81 economies, 41 collect gender information on taxpayers in registration or filing forms (refer to figure 2). This is a necessary first step toward analyzing tax burdens, compliance, and service use by gender. However, public reporting of sex-disaggregated tax data remains highly limited. Where such data are collected, they are not systematically published and are not used

to inform incidence analysis – that is, assessments of who ultimately bears the costs and benefits of taxes – or to support tax expenditure reporting.

The vast majority of economies—77 out of the 81—offer general taxpayer services such as helplines, e-filing portals, and guidance materials. But these services are typically designed as one-size-fits-all, without systematically assessing distinct barriers that different taxpayers face. In many contexts, broad-based administrative improvements may be sufficient to support both women and men. However, evidence from Pakistan and Indonesia shows that where gender-specific constraints are significant, more targeted administrative measures—such as dedicated support lines for women taxpayers or specific guidance for married women to obtain taxpayer IDs—can help reduce administrative barriers and encourage women’s independent tax registration (Komatsu and Touqeer 2023; Shaikat et al. 2023). However, these initiatives remain limited in scope and have rarely been rigorously evaluated, leaving important questions about their cost-effectiveness and broader impact.

Tax expenditure reporting remains a major blind spot. While 51 economies publish tax expenditure reports estimating the cost of tax incentives, none systematically assess gender impacts. This aligns with broader reviews showing that beneficiary and incidence analysis—by income, gender, or other characteristics—is rare (Berg et al. 2024; Heady and Mansour 2019; Kronfol and Steenbergen 2020). Given that tax expenditures often benefit higher-income, formally employed, and asset-rich taxpayers (Abramovsky and Selwaness 2023; Gunnarsson et al. 2017), the absence of gender analysis creates a significant transparency and accountability gap.

Closing these gaps requires embedding sex-disaggregated data into core tax administration systems, investing in analytical capacity, and integrating gender into tax expenditure reporting and incidence analysis (Baer et al. 2023; Gamboa et al. 2024; Greenspun 2019; Lustig 2018).

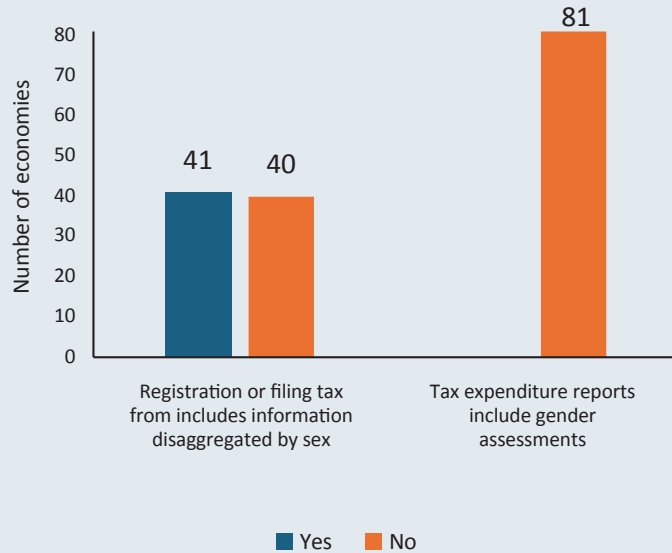
Policy implications and next steps

This Brief provides the first cross-country baseline on how tax systems integrate gender considerations in law, administration, and

Figure 2 Gender data and assessments in tax expenditure reports

a. Togo collects sex-disaggregated data via its taxpayer registration form, making it possible to analyze tax information by gender

b. None of the 81 economies reviewed include gender impact assessments in tax expenditure reports



Source: World Bank, *Women, Business and the Law (WBL) Tax and Gender Budgeting*, available at: <https://wbl.worldbank.org/en/tax>
 Note: Women, Business and the Law (WBL) tax data are collected for 81 economies. Tax expenditure reports are official documents that estimate the cost of tax incentives.

reporting. As the first installment in a three-part series on gender and fiscal policy, it focuses on taxation as a core revenue instrument shaping women’s economic opportunities. The WBL taxation indicators provide a baseline for country-level diagnostics and reforms, while reinforcing key messages from existing and emerging evidence on fiscal policy and gender equality (Grown and Mascagni 2024; Grown and Valodia 2010; Joshi et al. 2024; Stotsky 2016, 2020). Four broad implications emerge.

First, reforming household taxation and family-based provisions is central to supporting women’s labor force participation and financial autonomy. Priorities include making individual taxation the default, reviewing dependent spouse tax allowances and head-of-household tax rules and modifying them, if necessary, to remove disincentives for secondary earners and support equal economic opportunities for women and men, and ensuring tax provisions related to caregiving apply equally to men and women. These steps can reduce disincentives for women’s paid work and strengthen their economic security (Apps and Rees 2007; Coelho et al. 2022; Kolovich et al. 2024; OECD 2022).

Second, tax provisions that treat women and men differently should be redesigned—or phased out—based on evidence of their effectiveness and distributional impact. Where targeted incentives for women’s employment or entrepreneurship exist, they should align with broader policies related to the labor market, caregiving, and anti-discrimination, and be evaluated through cost–benefit and incidence analysis (Berg et al. 2024; Kitao and Mikoshiba 2024;

Kronfol and Steenberg 2020; Lee 2023). Symbolic or poorly targeted provisions that entrench gender roles or primarily benefit higher-income groups should be reconsidered (Birchall and Fontana 2015; Elson 2006; Lahey 2018).

Third, building sex-disaggregated tax data systems and integrating gender analysis into tax administration and reporting are essential for gender-responsive taxation. This means collecting gender information at registration and filing, publishing sex-disaggregated taxpayer and service-use statistics, and embedding gender analysis into tax expenditure reports and incidence studies (Baer et al. 2023; Gamboa et al. 2024; Heady and Mansour 2019; Lustig 2018; Niesten and Hyland 2022).

Fourth, tax and public spending reforms should be considered together. As emphasized in the World Bank’s Gender Strategy (2024–2030) and in recent work by the IMF, OECD, UN Women, and others, fair and inclusive fiscal policy requires coordinated approaches on both revenue and expenditure (Alonso-Albarran et al. 2021; OECD 2022, 2023; UN Women 2023; Grown and Mascagni 2024).

Subsequent Briefs in this series will examine gender-responsive budgeting frameworks and practices (Brief 2) and synthesize insights from taxation and public spending to identify policy considerations for gender-responsive fiscal systems (Brief 3). The series is intended to inform governments’ efforts to design fiscal policies that support gender equality and inclusive growth.

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