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**Working Paper**

## Gendered tax burdens in contexts of high informality

DIIS Working Paper, No. 2025:05

**Provided in Cooperation with:**

Danish Institute for International Studies (DIIS), Copenhagen

*Suggested Citation:* Gwaindepi, Abel (2025) : Gendered tax burdens in contexts of high informality, DIIS Working Paper, No. 2025:05, ISBN 978-87-7236-186-4, Danish Institute for International Studies (DIIS), Copenhagen

This Version is available at:

<https://hdl.handle.net/10419/322189>

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# GENDERED TAX BURDENS IN CONTEXTS OF HIGH INFORMALITY





**Acknowledgements**

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The author would like to express his gratitude to Ole Winckler Andersen and Marie Kolling for their valuable feedback on the earlier versions of this manuscript. The author is also grateful to Emilie Marie Falk Due for research assistance. Any remaining errors and mistakes are fully those of the author.

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Cover photo: Anton Ivanov / Shutterstock.com, image ID 614763809

**DIIS WORKING PAPER 2025: 05**

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E-mail: diis@diis.dk  
www.diis.dk  
ISBN 978-87-7236-186-4 (pdf)

DIIS publications can be downloaded free of charge from [www.diis.dk](http://www.diis.dk)  
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# **GENDERED TAX BURDENS IN CONTEXTS OF HIGH INFORMALITY**

**Abel Gwaindepi**

## TABLE OF CONTENTS

<b>Abstract</b>	<b>2</b>
<b>Introduction</b>	<b>3</b>
<b>Conceptual challenges and contested meanings</b>	<b>4</b>
<b>Main theoretical frameworks</b>	<b>6</b>
The feminist perspective	6
The taxation and gender equality framework	6
Theories of labour economics and taxation	7
Intersectionality	9
<b>Progress in advanced economies on gender and tax</b>	<b>9</b>
<b>Taxation and gender gaps: specific taxes</b>	<b>11</b>
<b>Gendered implications in highly informal settings</b>	<b>14</b>
<b>Current international frameworks and policy recommendations</b>	<b>18</b>
(i) Urgent establishment of social registries for informal sector workers	19
(ii) Implement targeted incentives or credits for women-dominated informal activities	19
(iii) Increase representation of women in tax administration	19
(iv) Strengthen gender-disaggregated data collection on informal sector taxation	20
(v) Continuous evaluation of tax policies targeted at informal sectors	20
<b>Conclusion</b>	<b>20</b>
<b>References</b>	<b>22</b>

## **ABSTRACT**

This study examines the intersection of taxation, gender and informality, highlighting both progress and ongoing challenges in addressing gender disparities in tax systems. It does so by reviewing and synthesising existing studies and empirical cases. In low-income countries, women are disproportionately represented in low-income informal work, often burdened with unpaid care and domestic responsibilities, and lacking access to social protection, essential services, financial resources and other benefits accorded to those working formally. Their over-representation at the bottom of income pyramids within informal activities means they bear disproportionately heavier burdens than men for taxes that use a flat rate, such as presumptive taxes. This burden is further exacerbated by flat rate licenses and permits they are required to pay. In such contexts, gender-sensitive fiscal policies and tax reforms that include representation in tax policymaking are essential to address these disparities — alongside simplified licensing systems and expanded access to social safety nets. Revenue collection from the informal sector can become an impoverishing exercise if not accompanied by a whole-of-government approach that ensures compensatory social policies are in place — particularly for women in the lowest income quintiles of informal sectors.

## INTRODUCTION

While progress has been made on eliminating explicit gender biases in taxation, implicit biases remain embedded in tax systems, particularly through regressive consumption taxes, joint taxation models, and the expansion of presumptive taxes in countries with high informality (Ghosh, 2023; Rogan, 2023). This issue is particularly pressing in the context of the current shrinking aid landscapes and fiscal crises, where governments face growing revenue shortfalls and shift financial resources away from social safety nets towards disaster response and debt servicing (UNDP, 2023; Ghosh, 2023). This reallocation of funds is expected to push 158.3 million women and girls into poverty as social protection systems weaken and taxation policies fail to accommodate gendered economic realities. In this context, the risk is not only that women are being ‘left behind’ but that fiscal policies, including taxation, actively push them further behind (Ghosh, 2023; UNDP, 2023).

Taxation in the informal sector is a critical yet overlooked gender issue. In many African and developing economies, tax reforms driven by revenue deficits disproportionately target informal workers — a sector where women are overrepresented (Rogan, 2023; Komatsu, 2024). The introduction of presumptive taxes, which do not differentiate between small-scale women traders and higher-income informal businesses, places an undue burden on women’s livelihoods as they face higher effective tax rates. Meanwhile, indirect taxes, such as value-added tax (VAT), disproportionately impact low-income women, who spend a larger share of their income on essential goods and services (Ghosh, 2023).

International policy frameworks increasingly recognise the gendered effects of taxation. The recent conclusions of the Commission on the Status of Women (CSW68) emphasised that tax systems should be assessed for their impact on gender equality, particularly in terms of promoting women’s access to work, resources and economic autonomy (CSW, 2024: §iii). Similarly, Denmark’s development strategy calls for taxation to facilitate social redistribution and gender equality, recognising that finance ministries often lack the capacity to assess the gendered consequences of tax policies (CSW, 2024: §42). Despite its significance, the intersection of gender, informality and taxation remains an underexplored yet crucial area of economic and policy analysis, with far-reaching implications for labour markets, social protection and economic equity.

This study critically examines the intersection of gender, informality and taxation, analysing both international progress in gender-responsive tax policies and empirical cases from selected countries — Germany and Sweden as examples of advanced economies, and South Africa and Zimbabwe from the developing world. By exploring how tax systems shape economic opportunities and challenges for women, particularly in the informal sector, the study contributes to the broader discourse on progressive taxation, economic justice and inclusive development. The central question guiding this study is:

What advances have been made in gender-responsive tax policies, and how can they inform the design of gender-equitable tax systems in developing countries with high levels of informality?

By exploring how tax policies shape economic opportunities and challenges for women, particularly in the informal sector, this study contributes to the growing discourse on progressive taxation, economic justice and inclusive development.

By unpacking the complex relationship between gender, taxation and informality, this study contributes to a growing body of literature advocating for progressive, inclusive and equitable tax policies that recognise the economic realities of women in both the formal and informal workforce (e.g. Komatsu, 2024; Gallien, et al., 2025). The article is structured as follows. The second section discusses conceptual dilemmas when analysing the intersection of gender, taxation and informality. This is followed by the third section with main theoretical frameworks on understanding informality taxation and gender. The fourth section will discuss progress in advanced economies where theories are usually distilled from. The fifth section will discuss the progress of taxation and gender equality under contexts of high informality. This is followed by a brief discussion of current international frameworks and policy recommendations. The last section concludes.

## **CONCEPTUAL CHALLENGES AND CONTESTED MEANINGS**

Any study on gender and taxation in the informal sector is inherently complex and contested. The very terms — gender and informal sector — are not neutral; they are shaped by evolving debates, policy framings and disciplinary perspectives. Their meanings shift across contexts, reflecting broader tensions in defining economic visibility, state obligations and social equity. As such, engaging with these concepts requires a critical lens that acknowledges their fluidity and the political and economic stakes involved in how they are understood and applied.

Gender encompasses various dimensions, including gender identity, gender expression and societal norms that dictate what is deemed ‘appropriate’ for different genders. These norms impact numerous aspects of life, such as access to education, employment opportunities, political participation and economic resources. Furthermore, gender intersects with other social categories, including race, class and sexuality, resulting in unique experiences of privilege or marginalisation (Morgenroth and Ryan, 2018). Gender significantly influences individuals’ roles, responsibilities and access to resources, which impact various socioeconomic structures, including labour markets and taxation systems, thereby shaping disparities in income, wealth and economic participation (Doorley and Keane, 2024). Scholars in feminist and gender studies emphasise that gender is not solely about differences between men and women but also concerns the power dynamics that sustain social hierarchies and perpetuate systemic inequalities.

Informality is another contested term but significant for understanding gender and tax since many women work informally in low-income economies (Gwaindepi, 2024). The informal sector encompasses a diverse array of economic activities conducted by individuals, small enterprises and unincorporated organisations that operate outside formal regulatory frameworks (Garuba and Eichie, 2022). Fairlie (2005) describes informality as a multifaceted concept, often associated with unprotected labour, low productivity, unfair competition and non-compliance with legal and tax obligations (Hart, 1973). The nature of informal sector is highly diverse, encompassing both self-employed individuals and those working within small-scale enterprises, often alongside family members and friends.



Since informality changes spatially and temporally, meanings are also contested (Gwaindepi, 2024; Gallien, 2024). The convention is to go with the International Labour Organization (ILO) definition which describes informality as encompassing all economic activities by workers and economic units that are, in law or practice, not covered or insufficiently covered by formal arrangements (ILO, 2015). The United Nations Development Programme- UNDP (2010) states that the informal sector contributes to economic resilience and offers an alternative means of survival for individuals excluded from the formal labour market. In practice, things are more complicated. Firms can operate both formally and informally showing that in most developing regions the formal–informal dichotomies are intuitive but inadequate in capturing reality (Gwaindepi, 2024).

According to Cedro et al. (2023), taxation systems can be classified as progressive or regressive. A progressive tax system imposes higher tax rates on individuals with higher incomes while taxing lower-income individuals at lower rates. A progressive taxation system aims to reduce income inequality by ensuring that wealthier individuals contribute a larger share of their income to government revenue, which can be redistributed through social programmes (World Economic Forum, 2020). On the other hand, a regressive tax system places a heavier financial burden on lower-income individuals relative to their earnings. When men earn more than women, a regressive tax system causes women to bear a higher tax burden. Indirect taxes, such as sales taxes and VAT, are often regressive since they consume a larger proportion of income from poorer individuals compared to wealthier individuals since incomes of poorer individuals hardly go beyond securing necessities (Josh et al., 2024). Therefore, the structure of a tax system in a country determines its redistributive effect, either mitigating or reinforcing socioeconomic inequalities, including gender disparities. Taxation policies influence economic behaviours, including labour market participation, investment decisions and consumption patterns (Doorley and Keane, 2024; Pace, 2024).

Budlender, Casale and Vaodia (2010) argue that the relationship between taxation and gender constitutes a pivotal element of economic policy as tax structures can either perpetuate or alleviate existing gender disparities. Given that women are more likely to engage in part-time, informal or low-paid employment, they may contribute less to direct income taxes but bear a heavier burden from indirect taxes such as VAT on essential goods. This form of taxation, being regressive in nature, largely affects low-income earners, rendering it particularly disadvantageous for women, who generally allocate a larger portion of their income to household and caregiving expenses.

Furthermore, tax policies that prioritise household taxation over individual taxation can further entrench gender inequalities (Estevão et al., 2021). In addition, tax incentives and deductions, such as those related to childcare or dependent care, are often insufficient or structured in ways that primarily benefit higher-income earners, leaving low-income women, particularly single mothers, without adequate support. To address these disparities, gender-responsive taxation (GRT) is essential in ensuring that tax policies promote equity rather than reinforce biases. GRT involves assessing tax burdens through a gendered lens, considering variations in employment patterns, earnings and caregiving responsibilities (Habimana, 2024). This can be achieved by introducing progressive tax measures that reduce the burden on lower-income earners, incorporating gender-sensitive tax credits, and exempting or reducing taxes on essential goods and services that disproportionately affect women.

## MAIN THEORETICAL FRAMEWORKS

This section examines the principal theoretical frameworks that inform discussions on gender and taxation, establishing the basis for analysing the differential impacts of tax systems on men and women, including the associated permits, licenses and fees that burden informal workers. Part of the aim is to show that most of these were distilled from formal economic systems and tend to have shortcomings when applied to contexts of high informality. The theoretical lenses covered are feminist theories, gender equality framework, insights from labour economics and intersectionality.

### **The feminist perspective**

Feminist economic theory critiques traditional economic models that presuppose tax policies affect all individuals uniformly (May, 2015). This theory asserts that taxation is not gender-neutral but rather reflects and perpetuates existing societal gender roles (Davis, 2022). Historically, tax systems have been structured around a male breadwinner model, presuming men as the primary earners while women engage in unpaid domestic labour or contribute secondary incomes. This perspective disadvantages women, particularly in tax policies that disincentivise second earners from participating in the labour markets.

Furthermore, feminist economic theory argues that taxation systems have historically failed to recognise unpaid care work, primarily performed by women. In most economies, women allocate significantly more time to unpaid caregiving, child-rearing and household tasks than men. However, because tax systems primarily focus on formal employment and taxable income, women's contributions to the economy often remain unacknowledged (Harding, Perez-Navarro and Simon, 2020). This results in women being excessively affected by policies that tax wages while offering fewer deductions or credits for unpaid care work and domestic work.

Feminist economic theory also highlights structural gender biases in both direct and indirect taxation. Income tax structures can be regressive toward women if they reinforce wage gaps, penalise second earners or lack gender-based deductions. Indirect taxes such as value-added tax (VAT) or consumption taxes disproportionately affect women as they allocate a larger share of their income to household necessities and essential goods such as food, healthcare and hygiene products. For instance, Kenya, Tanzania, Australia and India used to have a 'tampon tax' on sanitary products, which was later abolished after public campaigns and outcry (Byrne, 2023; Seelkopf, 2021). Therefore, feminist economic theory highlights the necessity for gender-sensitive tax policies that acknowledge the unique financial and social challenges women encounter.

### **The taxation and gender equality framework**

The taxation and gender equality framework proposed by Josh, Kangave and van den Boogaard (2024) advocates for a more holistic and inclusive approach to tax policy. This framework emphasises the need for tax systems that account for the informal sector, encourage female participation in tax administration and integrate tax and expenditure analysis to achieve gender equity. It offers an insightful examination of the interaction between tax policies and gender dynamics, particularly in lower-income countries. Existing research has mostly focused on formal direct taxes, such as income tax, which may not significantly affect women in these contexts. Women often engage in informal economic activities where alternative forms of taxation, such as presumptive taxes, user fees and informal levies, are more prevalent. These indirect forms of taxation frequently

impose a heavy financial burden on women, especially those with lower incomes (Komatsu, 2024; Akpan and Cascant-Sempere, 2022).

Furthermore, the framework emphasises the necessity of analysing tax policies in conjunction with public expenditure. Assessing the impact of tax policies on women is insufficient without considering how the tax collected is allocated. When tax revenues are not directed toward social programmes that benefit women, such as healthcare, childcare and education, even a progressive tax policy may fail to achieve gender equity (Haffert, 2021). The framework also highlights that increasing female representation in tax collection and policymaking could influence the design and implementation of tax policies. For example, findings in Nigeria's informal economy showed that women were being harassed by male tax officials, leading to recommendations for the inclusion of women in tax collection (Akpan and Cascant-Sempere, 2022).

### **Theories of labour economics and taxation**

Theories of labour economics and taxation provide a crucial framework for analysing gender and taxation as tax policies directly influence employment incentives and workforce participation (Bierbrauer et al., 2023). A key concept in labour economics is labour supply elasticity, which measures how individuals adjust their work decisions in response to changes in wages or taxation. Empirical research consistently finds that women's labour supply is more elastic than men's, meaning women are more likely to modify their working hours or leave the workforce in response to tax changes, wage fluctuations or family obligations (Gunnarsson, 2016; 2021). Consequently, tax policies that increase marginal tax rates can disproportionately discourage female workforce participation (Haffert, 2021).

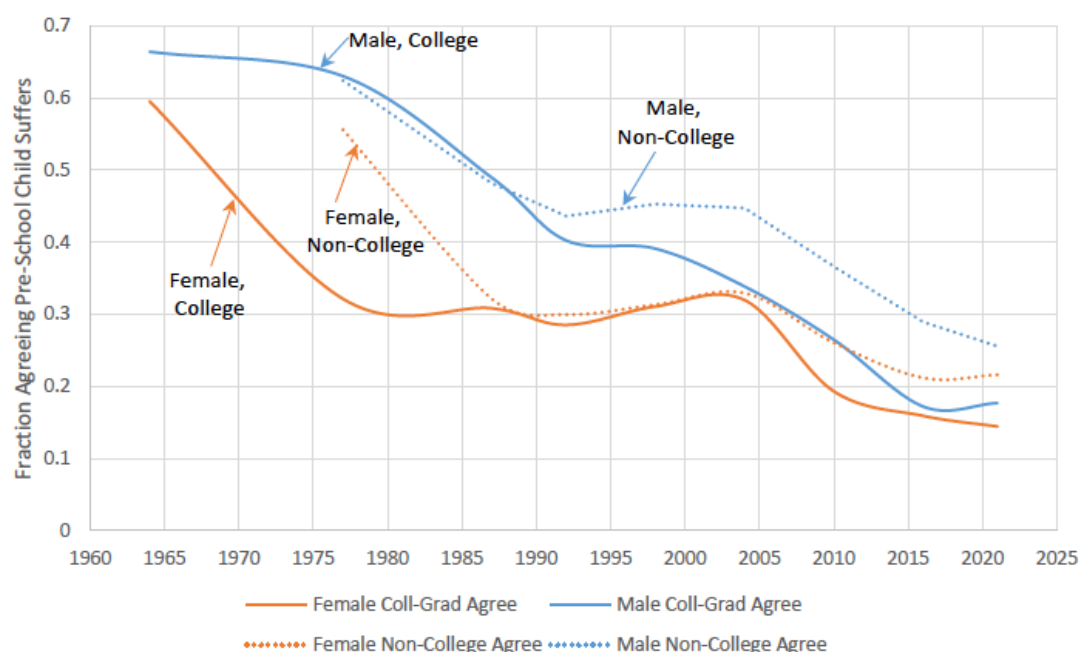
A major concern in gendered labour economics is the marriage penalty and second-earner bias. In many tax systems, particularly those that use joint taxation for married couples, the second earner — often a woman — faces a higher effective tax rate than the primary earner. Since joint taxation aggregates household income, the second earner's earnings are pushed into a higher tax bracket. This reduces the financial incentive for women in dual-income households to work, reinforcing traditional gender roles in which men are the primary earners while women take on caregiving responsibilities (Stotsky and Janet, 2020).

Countries with individual taxation systems, as opposed to household-based taxation, tend to have higher female labour force participation rates as women are not penalised for contributing to household income. Additionally, tax policies related to childcare costs, parental leave and work-related deductions play a critical role in shaping women's employment choices (Estevão et al., 2020). In many economies, women reduce their working hours or leave employment entirely due to caregiving responsibilities. When tax policies fail to support childcare costs or provide tax credits for working parents, women face additional barriers to re-entering the workforce (Selin, 2014).

Labour economic theories suggest that tax incentives — such as childcare subsidies and tax credits for working parents — can boost female employment and reduce gender disparities in the labour market (Tremblay, Johnson and Sturn, 2023). The tension between female labour participation and childcare has been subject to social norms contestation but women 'won' from the 1970s in what Goldin (2006) called the 'quiet revolution'—the transformative shift in women's economic roles, driven by increased education, workforce participation and changing social norms, leading to greater

autonomy. Figure 1 below show the childcare and labour market beliefs by college graduates and those without college education in the United States of America. It shows that over the period, both college graduates and those without college degrees moved from believing that pre-school children will suffer if mothers work for pay until this belief gradually declined but more slowly for those with no college education.

**Figure 1. Beliefs that pre-school children will suffer if their mothers work for pay (USA), 1960-2022**



Source: Goldin (2023, p. 57).

Beyond the formal sector, taxation also shapes informal labour markets, where women are disproportionately represented. This is known as the dual labour market theory and explains the division of labour into two segments: the primary labour market, offering stable, formal, well-paid jobs with benefits, and the secondary labour market, characterised by low wages, job insecurity and a lack of social protections (Nadin and Williams, 2012). It is also a product of colonial history where formal jobs were largely reserved for colonising races while the indigenes had to eke their living informally (Gwaindepi, 2023; Meagher, 2020). This framework is key to understanding gendered informal employment, where women are overrepresented in precarious, low-paying jobs. In many developing economies, women engage in domestic work, street vending and home-based enterprises, which lack the stability of formal employment (Josh et al., 2024).

These divisions are reinforced by societal norms, discrimination and limited access to education and economic opportunities. Yet, taxation policies in the informal sector rarely account for these disparities, often placing a disproportionate burden on women. Presumptive taxes, used by many low- income governments to tax the informal sectors, do not differentiate between high- and low-income informal workers, deepening inequalities (Garuba and Eichie, 2022). This intersection of gender, informal work and taxation creates a dual disadvantage for women, restricting their earnings, job security and access to social protections. Josh et al. (2024) highlight that tax policies often fail to differentiate between formal and informal workers or account for gendered wage



disparities, further entrenching economic inequities. Additionally, many women in informal work lack financial literacy, legal knowledge or resources to navigate tax systems, leading to over-taxation or exclusion from tax-related benefits and protections

### **Intersectionality**

The theory of intersectionality provides a critical framework for analysing how various social identities — such as race, gender, class, sexuality and disability — intersect to shape individual experiences of privilege and oppression (Carastathis, 2014). Unlike traditional approaches that examine forms of discrimination in isolation, Al-Faham, Davis and Ernst (2019) emphasise that intersectionality acknowledges the interplay of multiple factors, creating unique and complex forms of marginalisation.

This framework is particularly significant for understanding structural inequalities as it exposes the limitations of one-size-fits-all policies and legal frameworks (Carastathis, 2014). In the context of gender and taxation within the informal sector, intersectionality is essential for analysing how women—particularly those from marginalised backgrounds—experience economic policies differently than men. Akpan and Cascant-Sempere (2022) highlight that women in informal employment face multiple layers of disadvantage due to gendered labour divisions, lack of legal protections and societal expectations that reinforce economic precarity. These intersecting factors make taxation policies especially consequential for their livelihoods.

## **PROGRESS IN ADVANCED ECONOMIES ON GENDER AND TAX**

Taxation is one of the most complex economic policies to implement globally. Despite efforts to design neutral and fair tax systems, gender biases—both direct and indirect—persist in many countries (Maier, 2023). These biases arise from tax policies that either explicitly differentiate between men and women or fail to account for their distinct economic realities. A truly gender-neutral tax system would treat men and women equally with compensatory policies on issues that affect only women, yet taxation structures often reinforce pre-existing labour market inequalities and social norms (UNDP, 2010).

Implicit gender bias in taxation arises when seemingly neutral tax policies produce unequal effects due to gendered economic and social structures (UNDP, 2010). A clear example is consumption taxes, such as value-added tax (VAT) and sales tax. Since women allocate a larger share of their income to household necessities, healthcare and childcare, they bear a higher tax burden relative to their earnings (Rita and Michael, 2020). Some countries have addressed this by reducing VAT rates on essential goods like menstrual products, childcare services and basic food items to mitigate these gendered effects. Additionally, tax incentives and reliefs often benefit male-dominated industries such as technology, finance and manufacturing, while providing fewer advantages to sectors dominated by women, such as healthcare, education and domestic work.

Income tax structures also play a crucial role in shaping gender equity. Many systems penalise secondary earners, disproportionately affecting women (Gunnarsson et al., 2021). Countries using joint taxation, such as Germany (see Box 1), often create ‘marriage penalties’ or ‘marriage bonuses’ depending on household income distribution (Maier, 2023). These frameworks typically favour single-income households — where the

male partner is the primary earner — and discourage women's workforce participation (Christl et al., 2022). High marginal tax rates on secondary earners further reduce financial incentives for women to work, reinforcing traditional gender roles and limiting women's economic independence (Selin, 2014). As women are three times more likely to work part-time in the OECD countries, taxation on part-time work has significant gender implications.

### **BOX 1. TAXATION AND GENDER IN GERMANY**

Germany's progressive tax system ensures higher earners contribute more (Fink, 2020), but gender disparities in labour participation, wages and tax policies create unequal effects. A key issue is joint taxation for married couples (Ehegattensplitting), which disincentivises secondary earners—primarily women—from full-time work, reinforcing traditional gender roles (Bach, Haan and Ochmann, 2013; Koch, 2024).

Germany's gender wage gap (18%) places women in lower tax brackets, reducing their contributions and access to tax benefits, such as private pension savings (Gustafsson, 1992). Tax incentives favouring single-income households further hinder women's financial independence. Beyond income tax, VAT and consumption taxes also have gendered effects. VAT applies to most goods, disproportionately impacting lower-income women (Ebrahim and Lilinstein, 2019). Feminist activists criticised the higher VAT on menstrual products, leading to its reduction to 7% in 2020 (Hermle and Peichl, 2018).

Family taxation and social welfare policies reinforce gender roles. Parental leave benefits and child allowances, though supportive, lead women to reduce work hours post-childbirth (Bach, Haan and Ochmann, 2013). Similarly, Germany's pension system, partly tax-funded, disadvantages women due to lower lifetime earnings and career breaks, increasing their risk of poverty in old age.

While reforms like lower VAT on menstrual products and expanded childcare support address inequalities, Ehegattensplitting still discourages women's full-time employment. Greater tax policy adjustments are needed to achieve gender equity in taxation.

Moreover, tax deductions and credits frequently favour male-dominated industries and employment patterns (Estevão et al., 2021). Investment-related tax benefits, such as capital gains tax exemptions, stock options and business deductions, disproportionately benefit men, who constitute the majority of business owners and investors — as seen in South Africa, Ghana and Argentina (UNDP, 2010). In contrast, unpaid labour — including childcare, eldercare and domestic work — remains largely unrecognised within tax systems. Some countries, such as Sweden (see Box 2), have introduced tax credits for caregiving responsibilities, acknowledging the economic value of unpaid labour and promoting a more equitable tax system (Estevão et al., 2021).

### **BOX 2. TAXATION AND GENDER IN SWEDEN**

Sweden's tax system is designed to promote gender equality and economic autonomy. A key feature is individual taxation, ensuring men and women are taxed separately rather than as a household (Gunnarsson, 2016). This structure

eliminates financial incentives for one partner—typically women—to stay home or work part-time, fostering economic independence and full workforce participation.

Sweden's progressive income tax ensures higher earners contribute more. Given that women are overrepresented in public sector jobs with lower salaries, they still contribute significantly to taxation while benefitting from state-funded services like healthcare, education and childcare (Selin, 2014; Lind and Gunnarsson, 2021). The value-added tax (VAT), set at 25% on most goods and services, is partially mitigated through reduced rates on essentials like food, books and public transport. Recognising the financial burden on women, menstrual products are also taxed at a lower rate, reflecting Sweden's commitment to gender-sensitive tax policies.

Tax-funded welfare programmes play a crucial role in advancing gender equality. Sweden provides generous parental leave, encouraging fathers to share caregiving duties, and affordable childcare, enabling both parents to work without financial strain (Lind and Gunnarsson, 2021). This tax-financed social support system ensures that women are not forced to choose between career progression and family obligations (Selin, 2014).

Despite these strengths, challenges remain. Women continue to work more part-time jobs, leading to lower lifetime earnings and reduced pensions. While taxation policies support economic independence, labour market structures and societal norms still contribute to wage and career disparities (Yamane, 2022). Nevertheless, Sweden's gender-responsive taxation system, including individual taxation, progressive income tax and robust welfare programmes, remains a global model for promoting gender equality through tax policy.

Another key factor in gender disparities in taxation is the taxation of social security and pensions. Women, who typically have lower lifetime earnings due to career interruptions for caregiving, accumulate less retirement savings than men. Progressive pension taxation policies and tax incentives for low-income retirement savings can help reduce these disparities (Josh et al., 2024).

## **TAXATION AND GENDER GAPS: SPECIFIC TAXES**

Taxation plays a pivotal role in shaping economic outcomes and can significantly influence gender disparities in income, wealth accumulation and labour market participation (UNDP, 2010; Habimana, 2024; Estevão et al., 2021). Although tax policies are designed with the intention of neutrality, research shows that they may have unintended gendered effects due to differences in employment patterns, caregiving responsibilities and asset ownership (Grown and Valodia, 2010). One primary area where taxation influences gender economic disparities is through the treatment of labour income. Studies suggest that tax systems based on joint taxation penalise secondary earners, who are often women, by imposing higher marginal tax rates on their earnings, thereby discouraging female workforce participation (Elson, 2006; Crawford and Spivack, 2017). This phenomenon is particularly evident in countries like Germany and the United States, where joint taxation disincentivises married women from working additional hours or entering the labour market altogether (Gottfried and O'Reilly, 2002).

In contrast, Nordic countries that utilise individual taxation have experienced higher female labour force participation rates (Bettio and Verashchagina, 2012). A case study from Sweden illustrates the impact of transitioning from joint to individual taxation in the 1970s, which resulted in a significant increase in women's labour market participation (Svaleryd, 2015). Similarly, in Denmark, gender-equal tax reforms have been associated with higher female employment rates and reduced income disparities (Bengtsson, 2019).

Another area where gendered economic disparities manifest is in consumption taxes, such as the value-added tax (VAT) (Casale, 2012). Given that women tend to earn less and allocate a larger proportion of their income to essential goods like food, healthcare and childcare, VAT can disproportionately reduce their income, limiting their ability to invest in stock markets, property and businesses (Stotsky, 1997). In South Africa, targeted tax exemptions on essential goods, including sanitary products and basic food items, as well as child grants, have helped mitigate the gendered burden of consumption taxation, enabling women to have more disposable income (Casale and Posel, 2021). Similar measures have been implemented in Kenya and Canada, where governments have eliminated VAT on menstrual hygiene products to address gender inequities in taxation (Bose et al., 2019). These cases highlight how tax policies can be adjusted to alleviate economic pressures on women, particularly those in lower-income groups.

Wealth taxation is another area where gender disparities are evident. Women generally possess fewer assets than men due to historical and structural inequalities in inheritance laws, access to capital and business ownership (Bose et al., 2019). Tax policies that favour capital gains over labour income tend to benefit wealthier individuals, who are disproportionately male. For example, in Argentina, the introduction of a progressive tax on high-net-worth individuals in 2020 helped address wealth concentration and indirectly contributed to narrowing the gender wealth gap by funding social programmes that support women's economic empowerment (Grondona, 2021). Similar efforts in Spain and France have demonstrated that wealth taxes can serve as a tool for redistributing wealth more equitably and supporting gender-equal economic policies (Bastani and Waldenström, 2020).

In Ethiopia, a study by Komatsu et al. (2022) examined the impact of gender norms on land ownership and agricultural taxation. The study found that female-headed households and female-adult-only households faced a tax incidence 37% higher than male-headed and dual-adult households. Gender land ownership patterns, norms limiting women's roles in agriculture, household structures and gender gaps in agricultural productivity have resulted in lower consumption, leading to a higher tax burden for women.

The informal economy, comprising unregulated and untaxed employment sectors, plays a crucial role in many developing and emerging economies (Akpan and Cascant-Sempere, 2022). The presence of women in the informal sector is notably high, including in domestic work, street vending and unpaid family labour. Harding et al. (2020) note that taxing informal workers presents significant challenges as these workers often lack access to social protections and financial inclusion, which exacerbates economic inequalities. One of the key issues in taxing the informal economy is that many women working in this sector are unable to access the tax benefits available to formal sector employees, such as income tax deductions, social security



contributions and pension schemes. As a result, these women remain financially vulnerable in the long term.

Furthermore, when efforts are made to formalise informal businesses through taxation, the additional financial burden can disproportionately affect women-led enterprises as these businesses generally generate lower revenues than those led by men. A study by Akpan and Cascant-Sempere (2022) on taxation in an informal marketplace in Nigeria found that the taxation system applied flat rates to both men and women, penalising women because they earned less than their male counterparts. Although some governments have attempted to introduce tax policies that support informal workers, such as simplified tax regimes, microfinance initiatives and tax exemptions for small-scale entrepreneurs, women in the informal economy still remain at a disadvantage without targeted, gender-sensitive tax reforms.

Taxation systems, particularly indirect taxes like value-added tax (VAT) and excise duties, play a key role in economic behaviour, wealth distribution and social equity (Stotsky, 1997). While VAT is generally seen as neutral, its impact is often gendered as women, who typically earn less and allocate more of their income to essentials like food and healthcare, bear a heavier financial burden (Rita and Michael, 2020). VAT is regressive, disproportionately affecting lower-income households, which tend to have more women. To address this, countries like Kenya, South Africa and Sweden have introduced reduced VAT rates or exemptions on necessities, promoting gender equity (Casale and Posel, 2021). Women entrepreneurs, particularly those in small and medium enterprises (SMEs), also face challenges with VAT compliance due to administrative burdens and limited financial resources (Stols, 2013).

Excise duties on specific goods like alcohol, tobacco and luxury items can also have gendered implications. For instance, the ‘tampon tax’, where sanitary products are taxed as non-essential goods, disproportionately affects women, especially those from low-income backgrounds (Ebrahim and Lilinstein, 2019). Several countries have since reduced or eliminated VAT on menstrual products to address this inequality. Similarly, excise duties on luxury goods like cosmetics, perfumes and jewellery mainly affect women as these products are mainly used by and marketed to them (Karingi and Wanjala, 2005). While excise duties on alcohol and tobacco primarily affect men, their consumption patterns show a higher incidence among male consumers (Chaloupka, Powell and Warner, 2019).

**Table 1. Specific taxes and effects on women**

Taxation	Impact on women
Income tax	In progressive income taxation, where tax rates increase with income, higher earners pay more, and women in lower income brackets benefit from lower tax burdens and financial support through government programmes. In contrast, regressive taxation, where lower-income earners pay a higher percentage, disproportionately affects women, who are more likely to be in lower income brackets (Estevão et al., 2021; Christl et al., 2022; Maier, 2013).
Value added tax (VAT)	Value added taxation on essential goods such as hygiene, food, sanitation and cosmetics negatively affect women.

	Most women use their income on those products hence it unfairly reduces women's income (Stotsky, 1997; Selin, 2014; Hermle and Peichl, 2018).
Excise duties	This is indirect taxation which affects women through high prices on goods levied with high excise duties. For instance, the excise duty on cosmetics which are used by women increases the purchasing prices.
Joint taxation	Joint taxation discourages secondary earners, which are in most cases women, to participate in economic activities due to high taxation rates (Ebrahim and Lilistein, 2019; UNDP, 2010).
Individual taxation	This taxation allows everyone to enjoy their progressive tax and enjoy credits, thereby encouraging women to participate in the labour market (Ebrahim and Lilistein, 2019; UNDP, 2010).
Childcare tax credits and grants	Childcare tax credits reduce the tax burdens and encourage women to have time to participate in the labour market (Patel, 2013; Lind and Gunnarsson, 2021).
Presumptive taxes	As these are flat-rate taxes, based on assumed incomes, less profitable business in the informal sector may pay greater portion of their income in taxes than profitable ones (Hoy et al., 2024; Gallien et al., 2025).
Other payments, user fees and permits	The various user fees paid can be small but for most low-income earners in the informal sectors, the incidence on women is very high (Josh et al., 2024; Moore et al., 2018). One that cuts across countries is the user fees for toilets which women cannot avoid.

Source: Author's following the cited literature.

## **GENDERED IMPLICATIONS IN HIGHLY INFORMAL SETTINGS**

Informal sectors are significantly more prominent in developing nations than in developed economies, often accounting for a large portion of employment and economic activity (Gwaindepi, 2024). In many low- and middle-income countries, the informal sector contributes between 30% and 60% of GDP and employs the majority of the labour force, providing a crucial livelihood for individuals without access to formal employment (Gwaindepi, 2024; Mpofu, 2021). This sector includes a wide range of activities, such as street vending, domestic work, small-scale manufacturing and agricultural labour, all of which operate outside government regulation and social protection systems. The informal sector plays a critical role in providing employment, reducing poverty and serving as a safety net for those excluded from formal employment due to economic instability, lack of education or systemic barriers such as discrimination (ILO, 2019).

Women are disproportionately represented in the informal sector, often due to limited access to formal job markets, gendered social norms and caregiving responsibilities that make flexible or home-based work more appealing. In regions like sub-Saharan Africa and South Asia, over 80% of women's employment is informal (ILO, 2019). Despite its economic importance, informal work is often characterised by low wages, job insecurity, lack of legal protection and exposure to exploitation, leaving women particularly vulnerable to financial instability and workplace discrimination.

The intersection of gender and taxation in informal economies reveals how tax policies, often designed with a gender-neutral approach, disproportionately affect women due to underlying structural inequalities. Women in informal sectors typically engage in low-income, low-productivity work such as home-based manufacturing, street vending and domestic services, subjecting them to unpredictable taxation and financial vulnerability (Komatsu, 2024). Contrary to the assumption that informal workers evade taxes, research shows that women in the informal economy often face hidden tax burdens, including indirect taxes, local levies and arbitrary fees, further constraining their economic mobility (Josh et al., 2024).

Moreover, tax policies in many developing countries fail to account for the unpaid care work that women predominantly perform. The absence of tax deductions, credits or exemptions for caregiving responsibilities perpetuates gendered economic inequalities. In Ghana, where over 80% of women work in the informal sector, taxes do not differentiate between men and women in terms of payment (Carroll, 2011). Consequently, most taxation systems in the informal sectors of developing nations fail to recognise women's unpaid labour, and the systems are not gender-sensitive (Mpofu, 2021; Carroll, 2011). Box 3 discusses the South African case, showing the historical origins of gender biases in its tax system.

### **BOX 3. SOUTH AFRICA'S TAXATION AND GENDER EQUALITY**

South Africa's taxation system reflects both historical inequalities and ongoing efforts to address gender disparities (Budlender, Casale and Vaodia, 2010). Prior to 1994, Apartheid-era tax policies disadvantaged married women, but since the system's abolition, tax laws now treat men and women equally, irrespective of marital status (Casale, 2012). The country uses a progressive income tax structure, where higher earners contribute more, but due to entrenched economic disparities, women generally earn less and are concentrated in lower-paying sectors (Smith, 2000). Although women contribute 46% of personal income tax, they are mainly in lower tax brackets, highlighting the gendered impact of South Africa's tax system (Ebrahim and Lilinsein, 2019).

A significant area where taxation affects women is the value-added tax (VAT), which is regressive and disproportionately burdens low-income individuals, many of whom are women. More than 40% of women in South Africa head single-income households and spend a larger share of their income on essentials, bearing a heavier VAT load (Budlender, Casale and Vaodia, 2010). To mitigate this, the government exempted essential items such as sanitary pads and basic foodstuffs from VAT, easing financial pressure on women-led households (Budlender, Casale and Vaodia, 2010).

Entrepreneurship and corporate taxation further reveal gender disparities. Women face significant challenges accessing capital and expanding businesses due to structural barriers, including discriminatory lending practices (Valodia and Smith,

2019). As a result, many women own small and micro businesses, limiting their ability to benefit from corporate tax incentives. Government initiatives, such as small business tax relief and funding programmes targeting women, aim to bridge this gap, but achieving equitable opportunities remains a challenge (Stols, 2013).

Social programmes funded by taxes also play a critical role in reducing gendered financial burdens. Women are the primary beneficiaries of the Child Support Grant, helping to alleviate child poverty and support single-mother households (Patel, 2013). Furthermore, the old-age pension system benefits women, who tend to live longer and rely more on pensions due to lower lifetime earnings and limited access to private retirement savings (Etinzock, 2018). These programmes help reduce some of the gendered financial inequalities in South Africa.

While South Africa has made strides in gender-responsive taxation, challenges remain in addressing the full spectrum of gendered financial disparities through tax policies and social programmes.

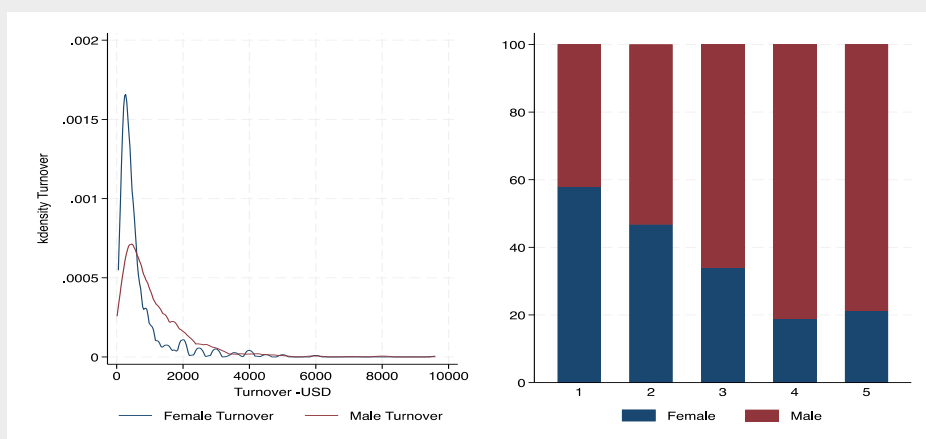
Studies by Carroll (2011) and Anyidoho et al. (2025) on tax and women in Ghana's informal sector found that most women felt the taxation system eroded their profits, negatively impacting their ability to support their families. Furthermore, they noted that tax revenues were not being used for public services. Gender disparities in developing countries are evident in women's higher participation in the informal sector, which highlights the gendered nature of informal employment. While women are more concentrated in informal work, the regressive nature of informal taxation burdens both men and women as the wealthy pay only a small percentage of their substantial income (Anyidoho et al., 2025), while lower-income earners, including women, pay a disproportionate share. Therefore, the uniform tax rates place a heavier burden on women. Box 4 shows evidence from a recent study in Zimbabwe.

#### **BOX 4. TAXATION GENDER AND INFORMALITY IN ZIMBABWE**

Zimbabwe's economy is overwhelmingly informal. Various estimates show that at least 80% of labourers work informally (Mpofu, 2021; World Bank, 2022). Tax policies that are gender sensitive remain a priority for the nation, especially given the fact that the kinds of informal economic activities women do create huge income gaps. Presumptive tax was introduced in 2005 and has since been improved. Though it has not yielded substantial revenues over the years, it created disadvantages for women since it was not gender sensitive, assuming men and women are distributed equally across the earning distributions. A recent survey, by the author, shows that turnover across 2500 informal business is gendered with women hardly represented in the top earning quintiles (see Figure 2 below).



**Figure 2. Zimbabwe's informal sector firms' turnover/sales by gender**

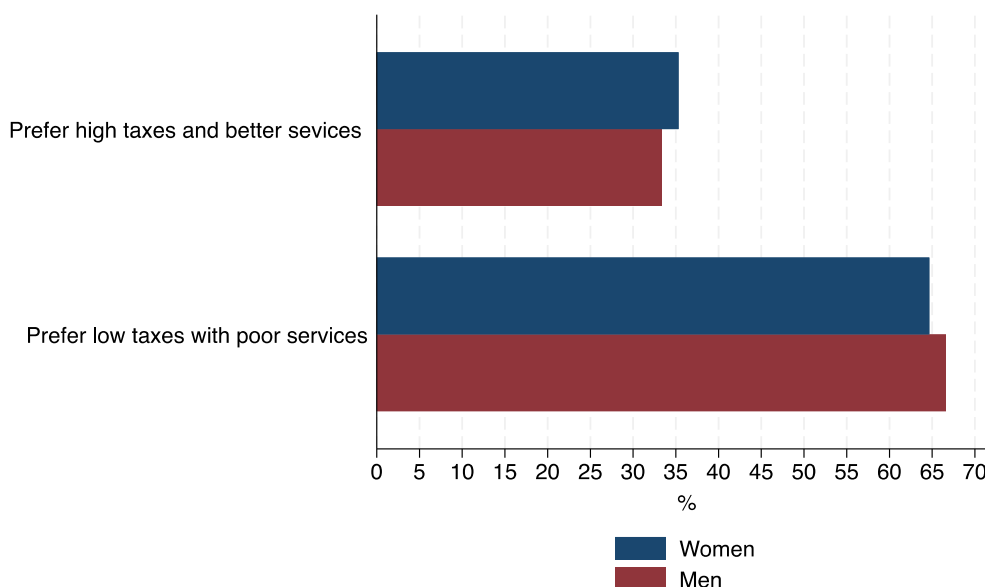


Source: Author's using a recent survey data. (Gwaindepi and Venganai, forthcoming).

Zimbabwe's turnover patterns confirm what research has found in terms of women in the informal sector earning lower than men. Women are usually concentrated in the trade of food and constitute the street and market vendors categories. Besides facing higher burdens from simplified tax regime such as presumptive taxes, the permits, user fees and other informal payments they make are also not gender sensitive. Qualitative insights obtained through focus group discussion show those in lower earning quintiles, mainly women experience confiscation of goods, harassment that forces them to enter into extortionary relationship with street level officials. What is urgent are social registries that record all the vulnerable informally employed for targeted intervention and tax credits and exemptions.

In line with Box 4, Figure 3 below shows the levels of tax aversion. The responses were to a survey question on whether informal traders prefer high taxes with improved services or low taxes with poor services. At least 65% prefer low taxes even if it means poor service delivery.

**Figure 3. Tax aversion by gender in context of high informality**



Source: Author's own with recent survey data from Zimbabwe (Gwaindepi and Venganai, forthcoming).

There is a general tax aversion for those working in the informal sectors as they tend to experience little to no service delivery. Years of poor service delivery makes out-of-pocket spending on essential services the norm for informal workers and lead to a general erosion of trust of local and central government. The fiscal contract gets broken when tax systems are oriented to collection or enforcement with no service delivery. This makes a quid-pro-quo or services first approach necessary for trust building.

## CURRENT INTERNATIONAL FRAMEWORKS AND POLICY RECOMMENDATIONS

Over the past decades, organisations such as UN Women and the European Commission have implemented various frameworks and initiatives to advance gender equality globally. Despite these efforts, significant challenges persist, requiring renewed commitments and strategies. In March 2025, during the 30th anniversary of the Beijing Women's Conference, the United Nations' 193 member states acknowledged that no country has fully achieved gender equality. In response, they committed to accelerating action across multiple areas, emphasising the importance of engaging men and boys as strategic partners. Key proposed measures include enhancing women's access to credit and entrepreneurship, reducing unpaid care and domestic work, bridging the gender digital divide, ensuring access to quality education and preventing violence against women and girls (UN Women, 2025). The declaration also called for increased representation of women in leadership roles, encouraging nations to consider female candidates for the next UN Secretary-General position as a step toward systemic change.

In November 2023, the European Union extended its Gender Action Plan (GAP III) from 2025 to 2027, building on previous achievements toward a gender-equal world. Between 2021 and 2022, the EU committed €22.4 billion to initiatives empowering women and girls, focusing on gender-based violence prevention, political and public

participation, access to education, healthcare, social protection and economic empowerment (European Union, 2024). This extension underscores the EU's dedication to sustaining progress and addressing persistent gender disparities. To strengthen accountability within the UN system, UN Women introduced the UN System-wide Action Plan (UN-SWAP) on Gender Equality and the Empowerment of Women. The latest iteration, UN-SWAP 3.0 (2024–2030), raises the bar for gender mainstreaming, aligning with the Secretary-General's System-wide Gender Equality Acceleration Plan (GEAP). This framework prioritises measurable results, adequate resource allocation, stronger partnerships and a response to emerging threats such as the global push-back against gender equality.

Gendered tax burdens add to existing inequalities that also affect women. Despite current structured efforts, gender-based discrimination and violence remain widespread. A recent UN report indicates that nearly a quarter of governments have experienced setbacks in women's rights, with economic and social inequalities persisting worldwide. Alarming, conflict-related sexual violence has surged by 50% since 2022, reflecting the urgency of robust interventions to protect progress (UN Women, 2024). To address these challenges, UN Women launched the Gender Equality Accelerators (GEAs) for the Sustainable Development Goals (SDGs), particularly SDG 5. Introduced at the High-Level Political Forum in July 2024, the GEAs provide evidence-based programmatic frameworks designed to expedite results for women and girls. They translate global policy guidance into localised action, ensuring that gender equality remains central to development efforts (UN Women, 2024). Recent developments in shrinking AID space (e.g., the closure of USAID) has spelled more challenges as women no longer have access to essential services they used to access for free. With more out-of-pocket expenditures on healthcare and other usual deficits in service provision, tax and gender remains an important topic in the gender equity agenda. Some critical areas of policy intervention are highlighted below.

**(i) Urgent establishment of social registries for informal sector workers**

Governments, with support from international organisations where possible, should establish gender-disaggregated social registries to better identify and support informal sector workers, particularly women. This would enhance the design of targeted tax policies that acknowledge women's unique economic vulnerabilities and ensure their access to social protections and tax relief measures. These registries also constitute social infrastructure sorely needed for recurring environmental, health and economic shocks that worsen conditions for precarious informal work.

**(ii) Implement targeted incentives or credits for women-dominated informal activities**

Women-dominated informal enterprises — such as salons, tailoring businesses and domestic services — face disproportionate tax and fee burdens. These types of business tend to generate low earnings compared to male-dominated business such as minibuses and taxis, and they are highly sensitive even to small taxes and fees. Tax policies should be streamlined and simplified to reduce administrative barriers, lower compliance costs and support business formalisation while protecting their economic sustainability.

**(iii) Increase representation of women in tax administration**

There is an urgent need to increase women's participation in tax policy decision-making, administration and public expenditure management. Implicit gender biases originate at the tax policy-making level where women are not represented. Literature has shown that

more women in these roles can help increase the gendered perspective in policy design and implement tax systems that address gendered economic challenges. With the properly qualified women voices acquainted with gendered issues at the table, policies that inadvertently push women further behind are at least reduced. Spending priorities may also be gender-sensitive when women participate in decision-making processes.

**(iv) Strengthen gender-disaggregated data collection on informal sector taxation**

Governments, international organisation and researchers should invest in gender-sensitive tax research by collecting gender-disaggregated data on tax compliance, burdens and perceptions among women in the informal economy. This data is essential for developing evidence-based tax reforms that do not disproportionately impact women. All payments women make to do their informal work are essential to fully account for as research has shown that even small taxes, user fees and permits matter for their meagre incomes.

**(v) Continuous evaluation of tax policies targeted at informal sectors**

More research and policy evaluations are needed to determine whether existing gender-focused tax measures, such as tax credits for caregiving or progressive tax deductions, have successfully reduced gender inequality. Since most common ways of taxing informal sectors are regressive and burden women, countries should conduct impact assessments so that some taxes are refined or abolished (where necessary) with the aim of strengthening gender-equitable taxation systems. At the moment, according to a recent policy dialogue held in Ghana with revenue administrators from across Africa, the prevailing simplified tax regimes such as presumptive taxes have not gone under regular evaluation and remain ineffective for revenue collection, efficiency and gender equality considerations.

## **CONCLUSION**

Over the years, significant progress has been made in addressing explicit gender biases in taxation. Many explicit and structural inequalities in tax policies have been reformed, with advanced economies pioneering gender-sensitive taxation and spending programmes. These efforts have helped mitigate the regressive effects of tax policies on women, particularly in formal employment, ensuring greater equity in income taxation and social spending. While a few challenges remain, much has been achieved in these contexts.

However, in developing economies with high levels of informality, substantial gaps persist. Women are overrepresented in the informal sector, where low earnings and lack of social security leave them particularly vulnerable. Many tax policies remain gender-blind, failing to account for unpaid care work and the structural disadvantages faced by women in informal employment. Indirect taxes, such as VAT, disproportionately burden lower-income women, while the means of taxing informal activities often overlook the distribution of informal earnings. What is clear is that there are core issues surrounding taxes which should be considered in tandem with permits, fees and other deficits in informal work. Other payments, such as user fees and other 'informal' payments (e.g. access fees and bribes), constitute additional costs of doing informal businesses. Part of the main challenges is that tax policy-making institutions have not achieved gender



balances to ensure women's concerns are considered, from policymaking to street-level enforcement practices.

To achieve truly gender-responsive taxation, policymakers must adopt intersectional approaches that consider the interplay of gender, class and employment status. Tailored fiscal policies — such as progressive tax reforms, targeted social spending and improved tax incentives for informal women workers — are essential for fostering equitable economic participation. While gender-sensitive taxation has come far, particularly in formal economies, much remains to be done to address the realities of women in informal sectors and ensure that taxation systems promote, rather than hinder, gender equality. Revenue collection from the informal sector can become an impoverishing exercise if not accompanied by a whole-of-government approach that ensures compensatory social policies are in place — particularly for women in the lowest income quintiles of informal activities.

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