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EQUITABLE GROWTH, FINANCE & INSTITUTIONS INSIGHT

Gender and Taxpayer Study in Khyber Pakhtunkhwa, Pakistan

**IN PREPARATION FOR THE ONE STOP TAXPAYER
FACILITATION CENTERS**

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Executive Summary

The Khyber Pakhtunkhwa (KP) provincial government is undertaking reforms to bring three tax agencies under one roof as one-stop taxpayer facilitation centers (TFCs) across the province to assist taxpayers with property registration, tax filing, and payment. The KP government is also digitizing land records and tax services so that taxpayers can access property records and register property more easily and make tax payments electronically. In conjunction with this effort, the KP government is embarking on an ambitious electronic governance initiative, including the provision of digital public services. Through these reforms, the KP government aims to improve revenue mobilization by increasing the number of taxpayers and facilitating voluntary taxpayer compliance.

The KP government is committed to increasing women’s access to registration and tax services and facilitating women’s tax voluntary compliance, as manifested by hiring, for the first time, 12 female patwaris (field officers), who are responsible for maintaining land records, as well as female inspectors and property tax collectors. Two of the KP tax administrations—the Board of Revenue (BOR) and the Excise, Taxation, and Narcotics Control Department (ETNCD)—are also considering establishing service counters dedicated to providing services to female property owners and taxpayers.

This study’s objective is to support the KP provincial government’s efforts to facilitate women’s voluntary tax compliance by understanding women’s constraints and experiences in tax payment and property registration and the gender gaps in access to and use of digital technologies in the context of the ongoing reforms. The study draws data from a survey that interviewed 1,200 current taxpayers and nontaxpayers (a third of whom were women), focus group discussions with women and female tax administrators, and key informant interviews with senior directors of the KP tax administrations. Provincial taxes and services provided at provincial tax offices of BOR and ETNCD, namely motor vehicle taxes, urban immovable property tax (UIPT), land record (FARD) fees, and land transaction (or mutation) fees are the focus of the study.

The digitalization of the KP government’s property registration and tax services presents new opportunities and challenges for women. Land records stipulate ownership and are used for tax purposes, while the UIPT records are often used to record property ownership in urban areas. Centralization and digitization of these records can help improve the security of property rights because they become more accessible and less vulnerable to manipulation by local officials (Khan, Khan, and Zahir 2020). Digitizing services may facilitate women’s access to

property records, registration of property, and tax payments. It may reduce taxpayer compliance costs by making it unnecessary to travel to registration offices or payment points and interact face-to-face with government officials. Reduced travel would be particularly useful for women, who may be limited in their mobility due to childcare responsibilities or who may need male chaperones or permission to travel. Yet digitization could exacerbate gender gaps in accessing registration and tax services because women may lack access to and use of digital technologies.

Understanding women’s constraints and experiences in property registration and tax payments and the gender gaps in digital technologies can improve the ability of the KP government to address the different needs of wom-

en and men in the ongoing reforms. Identifying the context around women’s low property ownership, women’s restricted mobility, gender roles in registration and tax payments, gender gaps in access to tax information, access to and use of digital technologies, and trust and reciprocity can help tailor taxpayer programs to support women’s property registration and tax payments, which in turn can help the KP government increase own-source revenue. Facilitating women’s property registration may also result in improved property rights, which could lead to other benefits for women, such as generating and diversifying incomes, providing better financial security in cases of emergencies, or serving as collateral for access to finance (Deere and Doss 2006; Meinzen-Dick et al. 2011; Pradhan, Meinzen-Dick, and Theis 2019).

Key Findings

The study identifies specific challenges women face in property registration and tax payments. It also reveals that women’s experiences and challenges are not monolithic, but tend to vary by level of education.

1. **Women’s lack of mobility is likely to restrict their access to property registration and tax services.** Women are largely confined to their homes and are less able to move freely without permission or male chaperones to visit places outside their homes, including government offices—this applies even more to women with limited education (primary schooling or less).
2. **Women with limited education may not fully benefit from digitization of tax services.** Digital access and use vary by education; women with limited education are less likely than educated women to own mobile phones and to use digital banking and wallet applications. There are also gender differences in the use of digital financial technologies; a higher share of men than women use mobile banking applications. **Face-to-face service provision, such as in one-stop tax facilitation centers in all districts, therefore continues to be important—at least in the medium term, until more women and men have better digital technology access and use.**
3. **Payment of taxes using banking or mobile applications is not yet common, and it is much less common among women than men.** Taxpayers currently travel to payment points, such as a bank branch, to pay taxes in person rather than use electronic methods of payment.

4. **Lack of information and unclear processes for property registration are the most-cited challenges for female users of field tax offices, affecting a higher proportion of women than men. Lack of female staff is the second most-cited difficulty affecting female taxpayers’ experience.**
5. **Lack of bathrooms for women is a key concern for female tax officials,** some of whom have to use bathroom facilities at nearby fast-food restaurants.
6. **There are gender gaps in how women and men access tax information, highlighting the need for tailored tax education and information strategies.** Women, particularly less educated women, tend to rely on personal networks—friends and family—to obtain information on taxes. Social media is a more important source of information for men than for women, particularly for more educated and younger men.
7. **While there is no gender difference in the level of trust in the provincial tax administration, women are less likely than men to believe that the government is using tax revenues to provide government services to its citizens.** If women do not believe the government is using its resources effectively, they may be less inclined to register their properties and pay taxes.

Key Recommendations

- 1. Availability of female tax officials—including female patwaris, tehsildars,¹ and tax and excise officials—and establishing service counters dedicated to serving women are likely to facilitate women’s property ownership and voluntary tax compliance.** But these reforms require a review of the institutional structure and roles, sustained training, and a safe and equitable work environment—including equitable promotions, flexible work arrangements, anti-harassment policies and practices, and physical safety—to recruit and retain women.
- 2. Establishing separate bathrooms and eating and praying areas for women is crucial for female staff and for improving services to female taxpayers.** It is recommended that new infrastructure investments planned for establishing one-stop TFCs include washrooms and areas for women.
- 3. A differentiated strategy for digital access and communication for women is important to facilitate their use of digital services.** These include providing taxpayer education and support to women, simplifying digital applications and content, receiving regular feedback from taxpayers on the applications, and ensuring applications are available in local languages.
- 4. Gender gaps in how women and men access tax information underscore the need for tailoring tax campaigns or information strategies to reach different taxpayers.** Field-level education campaign efforts, such as TV or radio programs and involvement of NGOs or field staff in disseminating information on women’s property rights and taxes are important to reach less educated women and men. Different social media channels can be used to reach out to younger and more educated taxpayers. Sensitization campaigns can target both women as well as men who could play a role in assisting women’s property registration. The provincial tax administration websites—which are mostly available only in English—are currently not a major source of tax information; they might be used much more if the information were also given in Urdu or Pashto.
- 5. Review of the implications of computerization of land records, digitization of vehicle registration, and establishment of registration process service counters for women are important.** Women in focus group discussions also emphasized the need for using easy-to-understand terminology in **Urdu or Pashto in the guidance on tax payments and registration forms**, as the existing guidance was difficult to understand.
- 6. Compiling, digitizing, and sex-disaggregating taxpayer and service user data could help revenue administrations develop tailored taxpayer programs and services that meet the needs of both women and men.** It could also help the KP government to **determine which one-stop TFCs could establish service counters dedicated to solely to serving women and direct human and financial resources for this purpose.**

1. The tehsildar is a tax officer who collects land revenue and other fees from landowners in a tehsil (a subdivision of a district) (Ali and Nasir 2010).



Introduction

Improving tax facilitation and strengthening enforcement measures have comprised the two important pillars of reform programs on tax compliance in low- and middle-income countries (Dom et al. 2022). Facilitating taxpayer compliance typically involves simplifying reporting requirements, providing taxpayer support, reducing in-person interactions with tax officials, and providing easier methods of tax payments, such as through banks, online, or using mobile applications (Dom et al. 2022). Enforcement measures include expanded assessments and audits and reducing scope for evasion (Dom et al. 2022).

The Government of Khyber Pakhtunkhwa (KP) is undertaking several reforms to increase own-source revenue by facilitating voluntary taxpayer compliance and increasing the number of taxpayers, among other efforts (World Bank 2019b).² One such reform includes the KP government's plans to establish one-stop taxpayer facilitation centers (TFCs) that would (a) assist taxpayers with property registration and tax payment, and (b) coordinate among different provincial tax agencies under one roof (World Bank 2019b). Twelve one-stop TFCs will be established, where the public can access services by the province's three tax agencies, namely the Board of Revenue (BOR; also called the Revenue and Estate Department); the Excise, Taxation, and Narcotics Control Department (ETNCD); and the KP Revenue Authority (KPRA). In addition, the KP government is digitizing land records, automating and simplifying processes, and establishing common digital platforms to allow taxpayers to register property and make tax payments electronically (World Bank 2021).³ The Government of KP is also embarking on an ambitious electronic governance initiative that includes provision of digital public services, such as digital issuance of marriage, birth, death, and education certificates, in accordance with the KP Digital Policy 2018–2023 (World Bank 2022b). All three reforms are supported by an ongoing USD\$118 million project funded by the International Development Association (IDA) and the Khyber Pakhtunkhwa Revenue Mobilization and Public Resource Management Program (KPRMP) (World Bank 2019b).

-
2. Other ways of increasing own-source revenue include expanding the range of taxable activities and assets, enhancing capacity building for tax collection, and increasing nontax revenues (World Bank 2019b).
 3. The KP government plans to allow motor vehicle owners to register their vehicles online, while land registration will continue to require registration at BOR offices, based on key informant interviews with DG ETNCD and DD BOR.

This study aims to support the KP provincial government's efforts to facilitate women's voluntary tax compliance by understanding women's constraints and experiences in property registration and tax payments and the gender gaps in access to and use of digital technologies in the context of establishing one-stop tax facilitation centers and digitization of services. It discusses measures that could (a) facilitate **women's property registration** for land, residential, or nonresidential properties and motor vehicles, and (b) make it easier to **pay taxes**. The study uses both a quantitative approach—through a survey of 1,200 current taxpayers and nontaxpayers, a third of whom are women—and a qualitative approach, consisting of focus group discussions (FGDs) with women and female staff, and key informant interviews with senior directors of the Government of KP. Provincial taxes and services provided at provincial tax offices, namely the urban immovable property tax (UIPT), motor vehicle registration and token tax,⁴ land record fee (FARD fee), and land mutation fee, are included in this study.⁵

Women in KP province largely lack ownership or control over property. Only 2 percent of women in KP province are landowners, versus 28 percent of men, and only 3 percent of women are residential property owners, compared to 72 percent of men (NIPS and ICF 2019). A myriad of factors contributes to the gender gap in property ownership and rights, including social norms about ownership and inheritance, lack of women's mobility, women's limited access to government institutions responsible for land administration, and lack of knowledge, among others (Khan, Khan, and Zahir 2020; Mumtaz and Noshirwani 2013). Yet land comprises a large share of wealth for rural households, and residential property ownership accounts for the largest source of growth in wealth in Pakistan (Joubert and Kanth 2022). The gender gaps in property ownership could therefore have negative consequences for women's wealth accumulation.

The digitization of KP government's tax administration services presents new opportunities and challenges for women. Land records in the BOR 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 2020).⁶ Digitization of these

records can help improve the security of property rights because they become more accessible and less vulnerable to manipulation by local officials (Khan, Khan, and Zahir 2020). Digitization of services may enable women to access property records and register or pay taxes more easily (World Bank 2022b). It can reduce taxpayers' compliance costs by making it unnecessary to visit registration offices or payment points and have face-to-face interactions with government officials (Dom et al. 2022). This would be particularly useful for women who may need their family's permission or a male chaperone for travel or who have childcare responsibilities that limit their mobility. As an example, digitization of land records and women-focused services in the neighboring Punjab province has helped increase the number of women with their names on land titles (World Bank 2022a). Despite these opportunities, digitization could also exacerbate the gender gaps in access to tax services because women tend to lack access to and use of digital technologies (World Bank 2022b). The reasons for the digital gender gaps could include women's low literacy, numeracy, or digital skills; unaffordable devices and connectivity costs; lack of identification documents required for digital IDs; lack of appropriate products and content; and family gatekeeping that restricts women's digital access (GPFI 2020; GSMA 2021; World Bank 2021; World Bank 2022b). Without understanding women's constraints and experiences with digital services, women could be inadvertently excluded from the reform process.

The KP government is committed to increasing women's access to services, as manifested by its hiring, for the first time, 12 female patwaris (field officers responsible for maintaining land records) and female inspectors and property tax collectors.⁷ The newly recruited female patwaris are highly educated, some having bachelor's degrees, and are expected to play a key role in administering land, particularly for women.⁸ All patwaris (male and female) will receive training in Geographic Information Systems (GIS) and information technology in view of the digitization of land records.⁹ **In addition, the BOR and ETNCD are considering establishing within field tax offices female counters—designated desks staffed with female tax officials—to provide services to women.**¹⁰

4. This is an annual road tax that motor vehicle owners pay.

5. The study also collects data on the agricultural income tax and professional tax. It does not, however, include the general sales tax on services (GSTS) administered by the KP Revenue Authority (KPRA), because there is an ongoing study by KPRMP looking at the gender implications of the GSTS. See Appendix A for the KP provincial tax revenue for the fiscal years 2018–2020.

6. A standard method is lacking for recording of property rights in urban areas, where urban property records may be maintained by different agencies, such as the Excise, Taxation, and Narcotics Control Department (ETNCD) in the UIPT, housing development agencies, and cantonments (World Bank 2022a).

7. See <https://revenue.kp.gov.pk/patwar-culture-reforms/>.

8. This information was obtained during a key informant interview with DD BOR.

9. See <https://revenue.kp.gov.pk/patwar-culture-reforms/>.

10. This information was obtained during discussions with senior officials of BOR and ETNCD.

Understanding women’s constraints and experiences in property registration and tax payments and the gender gaps in access to and use of digital technologies can improve the ability of revenue administrations to address the differing needs of women and men. In KP province, this is particularly crucial in the context of ongoing reforms. Taxpayer programs can assist women in property registration and tax payments, which in turn can help the KP government increase own-source revenue. Facilitating women’s property registration may also lead to other benefits; evidence around the world has shown that increasing women’s property rights can help them generate or diversify their incomes, provide financial security, or serve as collateral for access to finance (Deere and Doss 2006; Meinzen-Dick et al., 2011; Pradhan, Meinzen-Dick, and Theis 2019).¹¹ It could also help improve different dimensions of family well-being (Allendorf 2007; Deininger, Goyal, and Nagarajan 2013; Doss 2006; Mishra and Sam 2016; Wang 2014).

The study is organized as follows: section 2 summarizes the functions of the provincial tax offices and ongoing reforms in KP Province; section 3 discusses the survey data collection methods; and section 4 considers the conceptual framework linking the contexts on women’s constraints and experiences in property registration and tax payments with tailored measures for improving women’s voluntary tax compliance; section 5 shows the results on women’s constraints and experiences, including at provincial tax offices; section 6 provides a summary of measures that could facilitate women’s voluntary tax payments and improve their access to services; and section 7 draws conclusions on the report’s findings.

11. It is important to consider the contexts and different dimensions of property rights; women’s legal ownership of land may not guarantee that women can exercise their rights to the property, including to bequeath, sell, or use the proceeds from the property (Doss and Meinzen-Dick 2020; Pradhan, Meinzen-Dick, and Theis 2019).



Provincial Tax Offices and Ongoing Reforms in KP Province

The two tax agencies of BOR and ETNCD have a Secretariat in Peshawar and field offices elsewhere in the province, including service delivery centers (SDCs) and excise and taxation offices with taxpayer facilitation counters. In some districts, ETNCD provides taxpayer services at its separate facilitation centers.

2.1. BOR: Service delivery centers (SDCs)

The BOR collects land revenue, the agricultural income tax, and fees on land registration and mutations (a process to make changes to the legal heirs on land title) (Ali and Nasir 2010).¹² It is also mandated to administer all land-related matters and to prepare land records, which stipulate ownership and are used for tax purposes. At the subdistrict level (tehsil), tehsildars collect land revenue and other fees (Ali and Nasir 2010). At the local level (Patwar Circle), local revenue officers—patwaris—keep the land records at the lowest revenue areas (Ali and Nasir 2010). Patwaris can prepare FARD (a certificate of land ownership) for a fee and make corrections of errors in the land records (Ali and Nasir 2010). They play a key role in maintaining land transaction information and registers of land transfers, but the process of transfers is determined by the district-level deputy commissioners, who are supported by various land administration officers (Ali and Nasir 2010).

Significant progress has been made in computerizing land records and land registration, and issuance of land records and transactions can now be processed through the **service delivery centers (SDCs)** under the purview of the Board of Revenue.¹³ The BOR runs **28 SDCs** across the province, which provide three main services for a fee: (i) issuance of FARD, a certificate of ownership of land containing the names of owners; (ii) mutation, the transfer of ownership through sale, purchase, or inheritance; and (iii) *fard-e-badar*, the correction of errors on property deeds.¹⁴

12. Please refer to BOR's website for further information about its key functions; <https://revenue.kp.gov.pk/>.

13. See <https://revenue.kp.gov.pk/patwar-culture-reforms/>.

14. This information was obtained during a key informant interview with DG ETNCD.

The BOR is reviewing the roles of the patwaris, who so far must manually maintain land records, by training them in Geographic Information Systems (GIS) and information technology in anticipation of the digitization of land records and land registration system.¹⁵ The computerization of land records is expected to promote the transparency of the land registration system and to increase women's property rights, since women will be able to verify their information on land titles more easily (Khan, Khan, and Zahir 2020). The recent recruitment of twelve highly educated female patwaris and female tehsildars through the public service commission will help facilitate the registration of women's properties and collect revenue.¹⁶ In the neighboring Punjab province, the digitization of land records, establishment of local land registry offices, and recruitment of

female patwaris to provide women-dedicated services have helped increase the number of landholdings with women's names on the land titles (World Bank 2022a). The KP government is attempting to establish a similar initiative to facilitate women's property ownership.

On the legal framework, the KP Enforcement of Women's Property Rights Act 2019 was passed to protect women's property rights by ensuring that women have access to fast redress procedures in cases of property disputes, fraud, or forgery. The property-related appeals and inquiries that the BOR handles are often related to inheritance, property shares, disputes, or illegal action on the property.

2.2. ETNCD: Excise and taxation field offices providing taxpayer facilitation services

The ETNCD collects the urban immovable property tax (UIPT), motor vehicle registration fee, motor vehicle token tax, professional tax,¹⁷ and provincial excises. It provides taxpayer facilitation services through its field offices in 25 districts of the province, where taxpayers can access services on motor vehicle registrations and related taxes, the UIPT, and other taxes under their jurisdiction.

Several new initiatives are ongoing to increase the number of vehicle registrations and facilitate motor vehicle-related tax payments in the province. For registration or transfer of ownership of vehicles, the owners or their agents must bring documentation and the vehicles to the TFC for physical verification, but the vehicle records have now been digitized and vehicle owners will soon be able to register their vehicles online.¹⁸ The ETNCD introduced the one-rupee registration scheme and universal number plates—promoted in print media and social media—to encourage registration of vehicles in KP province and has piloted a centralized Motor Vehicle Registration System (MVRS) in Peshawar district in 2022, resulting in the registration of 16,872 vehicles by September 2022.¹⁹ Before

these initiatives took place, only about 27 percent of vehicles owned by KP residents were registered with the province; the rest were registered with other provinces.²⁰ Motor vehicle owners must pay the motor vehicle token tax and registration fee, which can be paid at the office or facilitation center of ETNCD (henceforth referred as TFCs in this report for ease of reference) or through the electronic payment system, the Zama KP gateway.²¹ The KP government has developed the Zama KP gateway, a mobile application that allows taxpayers to make electronic payments of certain provincial taxes, including the motor vehicle token tax, on their phones.²²

For the UIPT, the ETNCD currently sends taxpayers the tax invoice based on its assessment of the tax due, which can be paid through designated banks.²³ In future, taxpayers will be able to pay the UIPT through the Zama KP mobile application when the ongoing process of digitization of the urban immovable property tax (UIPT) records and linkage to the Management and Information System (MIS) and GIS is completed.

15. See <https://revenue.kp.gov.pk/patwar-culture-reforms/>.

16. See the list of candidates in <https://revenue.kp.gov.pk/successful-patwar-candidates/>.

17. Professional tax is collected from individuals engaged in health and education, services, finance, trade, business, and government administration earning above Rs.20,000 a month; www.kpexcise.gov.pk/professional-tax.

18. This information was obtained during a key informant interview with DG ETNCD.

19. Based on information shared during the key informant interview with the Director General of ETNCD.

20. See <https://tribune.com.pk/story/2307779/one-rupee-car-registration>.

21. The registration fee is one-time fee, while the token tax is paid on an annual basis.

22. As per the information shared by KP-ETNCD, until September 2022, Rs.16.65 million has been collected through Zama KP.

23. Based on information shared during the key informant interview with the Director General of ETNCD.



Data and Methods

This study collected data through the following quantitative and qualitative methods:

1. a **taxpayer survey** of approximately 1,200 respondents, 33 percent of whom are women;
2. **focus group discussions (FGDs)** with female respondents and female staff at BOR and ETNCD; and
3. **key informant interviews (KIIs)** with senior provincial tax officials at BOR and ETNCD.

The survey questionnaire as well as the FGD and KII instruments were designed by the World Bank team and reviewed by KP government officials and experts. The survey team, Gallup Pakistan, also provided practical suggestions based on their past survey experience in KP. The survey questionnaire was phrased carefully and tested to elicit the roles of women and men in tax payments, their experiences and challenges faced with tax payments and registration, access to mobile phones, online experiences, and women's mobility. The survey questionnaire and FGD instruments were translated into Urdu and Pashto. Given that 60 percent of the survey was expected to be administered by telephone, the questionnaire was developed so that the survey would take no more than 15 minutes. To conform to the local norms of limited interactions between nonfamily members of the opposite sex, the enumerators' sex matched that of the respondents, with female enumerators interviewing female respondents and male enumerators interviewing male respondents. Gallup Pakistan piloted the survey instrument and conducted the data collection for the taxpayer survey, focus group discussions, and key informant interviews. The project director and staff from the IDA-funded Khyber Pakhtunkhwa Revenue Mobilization and Public Resource Management Program (KPRMP) also participated and assisted in planning and implementing the study.

3.1. Data collection for the taxpayer survey

The taxpayer survey used mixed methods to reach different types of male and female respondents through:

1. in-person interviews of women and men visiting **field tax offices**;
2. telephone interviews of individuals in the **provincial taxpayers' data** for the motor vehicle taxes, FARD, and land mutation fees through random sampling; and
3. telephone interviews of female clients of the **National Rural Support Program (NRSP)**.

The mixed methods are useful because taxpayers in the database and those visiting the field offices might differ in characteristics, and identifying respondents through various approaches provides a wider pool of taxpayers for the study. In addition, following discussions with provincial government officials, it was anticipated that not many women would visit the tax offices because of their restricted mobility and prevailing gender roles on tax-related matters. Therefore, it was decided to conduct telephone interviews of taxpayers identified from the provincial government databases and through the NRSP to increase the diversity of female respondents. The inclusion of women in the NRSP is important because they are more likely than other women to be in paid employment (such as by engaging in home-based work or managing small enterprises)

and thus are more likely to be taxpayers. While implementing the survey, the survey team encountered several challenges in interviewing women in the taxpayer database, which are discussed in Box 1. Consequently, it was not possible to interview women identified from the government's data, resulting in adjustments to the sampling strategy (provided in Appendix B). The field work for the taxpayer survey started in May 2022 and was completed in July 2022. A workshop was held in Peshawar in October 2022 to present the preliminary findings and receive feedback from senior officials from BOR, ETNCD, KPRA, KPRMP, Finance Department, the KP Information and Technology Board, and some of the female government officials who had participated in the FGDs.

> > >

Box 1 - Challenges faced in implementing the taxpayer survey

While implementing the survey, the team encountered the following challenges:

1. **The sex of the taxpayer was not indicated in the provincial taxpayer data.** The BOR and ETNCD had to **manually assign the sex of the respondents** based on the taxpayers' names before respondents could be randomly selected. Further, the data on FARD and mutation fee payers was not digitized, making it time-consuming for BOR to collect and compile the data from different field offices.
2. **Female respondents in the taxpayer database were difficult to reach by phone.** The survey was only able to interview four women from this data source. The reasons more women could not be reached include the following: First, female taxpayers' phone numbers in the data were usually their male relatives' numbers, because women were reluctant to provide their own numbers. Second, **there was male gatekeeping**, as male family members would often not allow women to be interviewed. Third, women were reluctant to answer questions or felt they did not know enough about taxes. Consequently, an additional effort had to be made to increase the participation of women visiting field tax offices or through the NRSP.
3. **Female respondents were difficult to interview in person.** Due to women's reluctance or the limited number of women visiting these tax facilities, finding women to interview took longer than anticipated. It was also not possible to interview women at certain offices (namely TFCs in Mardan and Abbottabad) because hardly any women visited there. The BOR and ETNCD assigned focal persons in the field offices (at TFCs or SDCs) with whom the survey firm coordinated interview dates and logistics. These focal persons played a key role in reaching out to the female respondents who were interviewed at these offices. The focal persons also provided office spaces so female or male respondents could be interviewed in private.
4. For all female respondents interviewed in person, no woman came alone to the tax offices; **all women were accompanied by a male family member.**

Table 1 shows the number of interviews conducted, by modality. There are 1,153 respondents, of whom 66 percent are men and 34 percent are women, which is close to the target of reaching 40 percent women and exceeds the target of 1,000 respondents. Twenty-eight percent were in-person interviews, and 72 percent conducted by telephone. There is a gender difference in the distribution of in-person versus telephone interviews: **the proportion of men interviewed by phone is 89 percent compared to 40 percent of women, due to the difficulty of reaching women by phone.** For the face-to-face interviews, the agreement with BOR and ETNCD was to cover survey sites in (a) locations with heavy traffic, namely Peshawar and Mardan, given that more female taxpayers were likely to be found there; and (b) one other location. (See Appendix C for more details on the survey methodology.) The disaggregated number of respondents for the taxpayer survey and FGDs by districts and modality are given in Appendix D.

There is no gender difference in the district of residence distribution, except in Kohat, where the proportion of men is higher, and in Mansehra, where the proportion of women is higher (see Table 2). Approximately 43 percent of respondents are from Peshawar; 25 percent are from Mardan; and 20 percent of men and 15 percent of women are from Kohat. There is also no gender difference in the percentage of rural respondents. The literacy rates are higher for respondents in the survey than the provincial average, and more so for women (see Appendix E for discussion of individual characteristics). It is possible that individuals in the provincial tax net are better educated than the general population because they must be property owners to be in the tax net for property-related taxes, and wealthier individuals may be more educated.

> > >

TABLE 1 - Number of interviews conducted, by method

	Men	Women	Total
In-person interviews¹	81	237	318
Tax facilitation center	53	18	
Service delivery center	0	100	
Government or tax office	6	106	
Respondent's home or office	22	5	
Other	0	8	
Telephone interviews	678	157	835
Taxpayer database for motor vehicle taxes ²	179	2	
Taxpayer database for FARD/mutation	499	2	
NRSP clients	0	153	
Grand total	759	394	1,153

Source: Taxpayer Survey.

Note: 1. All in-person respondents for UIPT and FARD/mutation taxpayers in Peshawar were interviewed in government tax offices, challan offices, or respondents' homes.
2. Phone numbers for taxpayers of motor vehicle registration and token tax were available for Peshawar and Abbottabad, but not for Mardan.

> > >

TABLE 2 - District of residence (% of respondents)

	(1)	(2)	(1)-(2)
	Men	Women	Difference
Peshawar	42.2	43.4	-1.2
Mardan	22.3	25.6	-3.3
Kohat	20.6	14.5	6.1***
Abbottabad	3.8	2.5	1.3
Mansehra	1.3	5.6	-4.3***
Other districts	9.9	8.4	1.5
Rural	36.1	35.0	1.1
Number of respondents	759	394	

Source: Taxpayer Survey.

Note: *** The difference in means is significant at 1%.

3.2. Focus group discussions and key informant interviews

Four focus group discussions (FGDs) were conducted with female respondents (two in Peshawar and two in Mardan). In total, 35 women participated in the taxpayer FGDs (see Appendix D). There were also **two FGDs with female tax administrators**, namely staff with BOR and ETNCD. A total of 15 female staff participated from BOR in Peshawar and ETNCD in Hayatabad. The qualitative discussions involved open-ended questions to identify key issues and constraints women face in provincial tax registration, tax payments, and resolving tax-related problems and to outline areas that would make it easier for women to access services and make pay-

ments. For the female staff, additional questions were asked about what could be done to improve services to women, what constraints female staff faced in carrying out their work, and whether there were physical facilities dedicated to women's use. **Two key informant interviews with Deputy Director of BOR and Director General of ETNCD** were organized to review existing mechanisms for women and men to access tax services, measures that could improve women's property registration and tax payments, and their perceptions of female taxpayers.



Facilitating Women's Voluntary Tax Compliance by Understanding Women's Constraints and Experiences

An understanding of the context of the constraints and experiences of women registering property and making tax payments and of the gender gaps in access to and use of digital technologies can help the revenue authorities address the needs of both women and men. Figure 1 shows the conceptual framework linking how an understanding of these contexts can help revenue authorities develop strategies for improving women's voluntary tax compliance. Gender norms are implicit rules—informed by common beliefs and expectations—that establish which behaviors and status are appropriate for women and men, including regarding women's asset ownership and mobility (World Bank 2019a; World Bank 2021). Gender roles are shaped by these norms, affecting women's and men's roles and activities, such as in registering property and paying taxes, accessing and using digital technologies, and obtaining property- or tax-related services and information. Context-specific norms can differ by location, education levels, and incomes (World Bank 2021). The gender roles and differences in experiences at tax offices could, in turn, affect how women and men view the tax administrations and perceive the quality of government services.

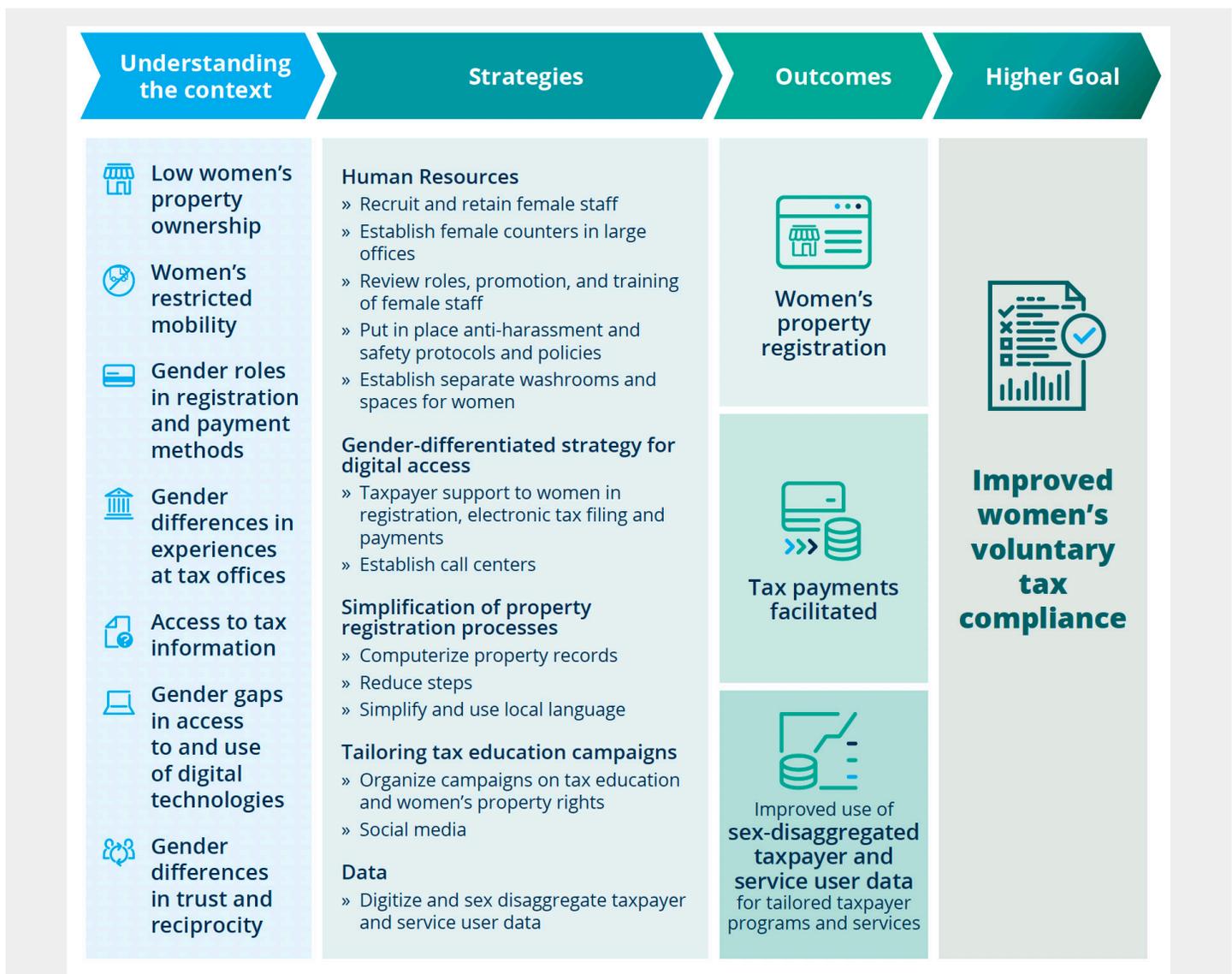
Several factors contribute to women's low property ownership in Pakistan. First, women's lack of access to or engagement with institutions responsible for maintaining land and other property records is one of the main constraints to women owning property (Khan, Khan, and Zahir 2020). This is because women are largely limited in their mobility, sometimes requiring male chaperones or permission to visit government offices (Kamal and Woodbury 2016). Women also often perceive institutions responsible for maintaining property records to be male-dominated, and they may give the power of attorney to male family members to register or transfer property on their behalf (Khan, Khan, and Zahir 2020). Yet women may be unable to verify that the property was, in fact, registered in their names, given the lack of access to these institutions (Kamal and Woodbury 2016). Second, women are often unaware of the land registration systems and procedures required to have their names registered on the title (Mumtaz and Noshirwani 2013). Third, a woman may be unable to claim her inheritance rights if she is pressured by her natal family to give up her share of property or when the property is transferred from her father to her brothers without her knowledge (Mumtaz and Noshirwani 2013).

Improving provision of public digital services and digitization of land records may make it easier for women to register property by increasing access to records and reducing the time required for travel or for interactions with government officials. But despite these opportunities, new challenges may emerge as women’s lack of access and use of digital technologies could exacerbate the gender gaps in getting government services. These differences in access to digital technologies could arise because (i) devices and connectivity costs are unaffordable, particularly in Pakistan where the cost of mobile devices is one of the highest in South Asia, partly due to the high tariffs on mobile phones (World Bank 2022b); (ii) it may be harder for women to obtain the identification documents required for access to digital public platforms due to mobility re-

strictions, norms, and childcare responsibilities (Hanmer, Esquivel-Korsiak, and Pande 2021);²⁴ (iii) women may not have the literacy, numeracy, or digital skills to use mobile services; and (iv) cultural norms or family gatekeeping may consider it inappropriate or unsafe for women to use digital technologies (GSMA 2021; World Bank 2021; World Bank 2022b). Understanding these context-specific constraints and experiences (discussed in section 5) is important to develop tailored strategies (discussed in section 6) that meets the differing needs of women and men. Generating and using sex-disaggregated taxpayer and service user data would help revenue authorities assess performance and feedback and ensure that programs and services can be continuously improved.

> > >

FIGURE 1 - Conceptual framework to facilitate women’s voluntary tax compliance



Source: Authors' elaboration

24. Hanmer, Esquivel-Korsiak, and Pande (2021) identified many obstacles women face in obtaining identification documents in Nigeria, including their husbands or fathers denying them permission to register, lack of mobility due to childcare responsibilities, inability to take time off from work, poor facilities, and long wait times.



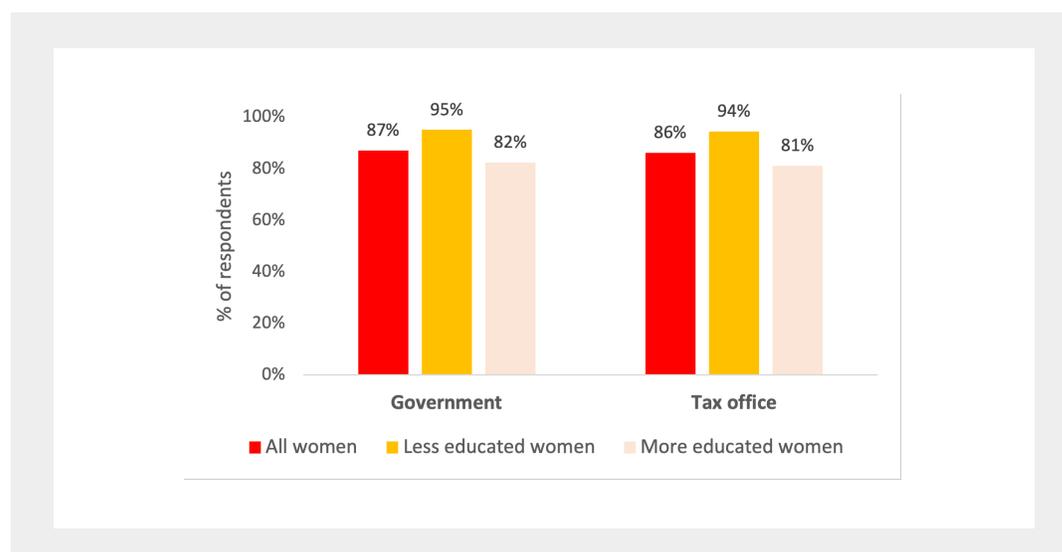
Understanding the Context: Women's Constraints and Experiences

5.1. Women's mobility and access to and use of digital technologies

1. **Women, particularly women with limited education, are largely confined to their homes and require permission or a male relative as chaperone to visit government or tax offices.** The survey results show that most women (87 percent) need permission from their families to visit government or tax offices (Figure 2). The mobility of women with less education—with primary schooling or less—is more restricted, at 95 percent. Even if accompanied by male relatives, 44 percent and 18 percent of women cannot visit tax offices and government offices, respectively (Figure 3), and the mobility of women with limited education is even more restricted.



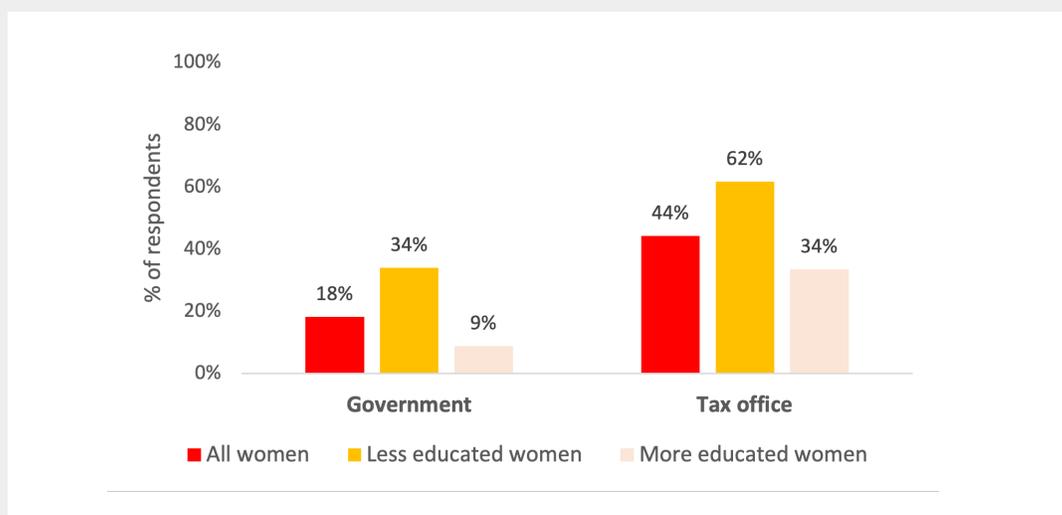
FIGURE 2 - Need permission from male relatives to visit government or tax office



Source: Authors' calculations based on Taxpayer Survey.

Note: Women who are less educated have completed primary schooling or less, and more educated women have completed more than that level of schooling.

FIGURE 3 - Cannot visit government or tax office even if accompanied by male relatives



Source: Authors' calculations based on Taxpayer Survey.

2. **Norms that restrict women’s movements are likely to limit their ability to access services and register property or pay taxes.** Women in the focus group discussions highlighted the problems of restricted mobility: they were not allowed to go to government offices because the offices were male-dominated spaces. As a result, they were not able to register property or vehicles themselves. Women needed male relatives to register property on their behalf. In other cases, women did not register property because they were not permitted to go to the government office. Some women also indicated they needed men to accompany them to be taken seriously at government offices.

Excerpts from focus group discussions

“Transfer of property in my name was difficult. Men of my family said you would not go (to the government office) so it is still registered in my uncle’s name.” [Female taxpayer]

“The men in our house do not allow us to go (to the government office) so the registration was done by my husband.” [Female taxpayer]

“My brother was the one who did everything. I did not go inside. Only went for the signature.” [Female taxpayer]

“Property is not registered in the name of a female because men say that there will be many problems if they register in women’s name. Men will be able to visit the offices, so they prefer registering it either by the name of their son or husband.” [ETNCD female tax official]

3. **Access to and use of digital technologies vary by education; women with limited education are less likely than educated women to own mobile phones and to use digital banking and digital wallet applications.** Only 35 percent of less educated women (primary schooling or less) own mobile phones, compared to 66 percent of all women (Figure 4). Similarly, a smaller share of women with limited education have used mobile banking apps (9 percent) and mobile wallets (17 percent) than women with more education (23 percent and 63 percent, respectively) (Figure 5). Connectivity to the internet is also an issue for less educated women and men, where 46 percent of men and 38 percent of women with primary schooling or less do not have internet access (Figure 5). In Pakistan, the internet is accessed mostly through mobile devices, and the unaffordability of the devices and of connectivity, as well as connectivity challenges in smaller cities and rural areas, may contribute to these results (World Bank 2022b). Broadband penetration is low, with fixed broadband investments being concentrated in larger cities (World Bank 2022b).

4. **While there is no gender gap in mobile ownership, more men than women are likely to have used mobile banking applications (26 percent of men versus 17 percent of women), highlighting the differences in digital financial inclusion.** Yet women are more likely to have bought goods online, suggesting that women have used cash on delivery for online purchases. There is also

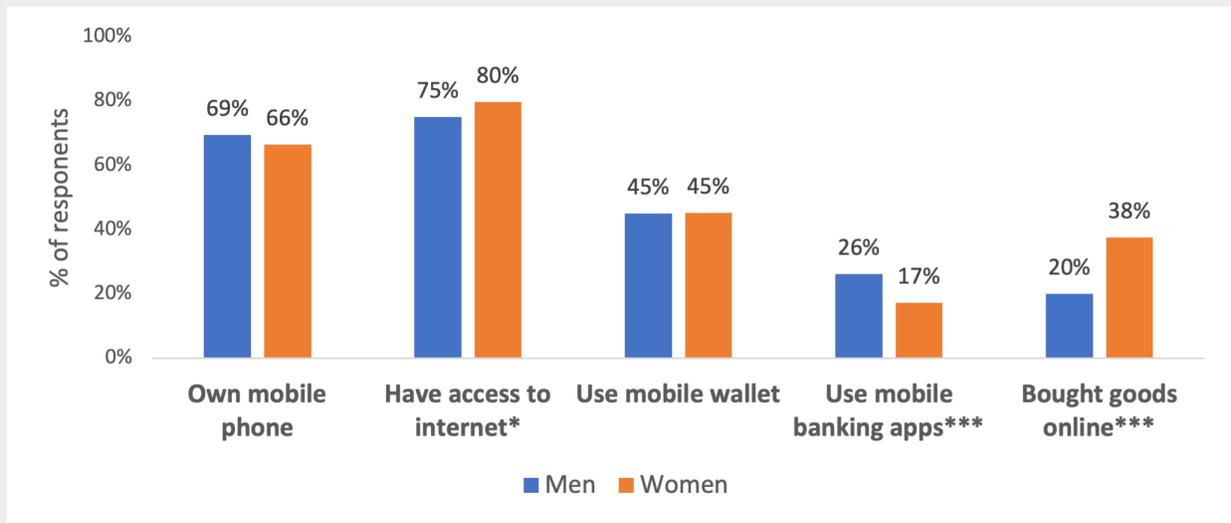
some evidence of **family gatekeeping for women**, with 10 percent of women citing **family disapproval** as the main reason for not purchasing online, compared to 4 percent of men (Appendix F).

5. **These results suggest that while digitization of tax services—such as electronic registration and tax payments on mobile phones—could reduce compliance costs and improve access to tax and registra-**

tion services, women with limited education may not fully benefit from digitization. There are also gender gaps in digital banking that could limit women's access to digital platforms for paying taxes. Face-to-face service provision therefore continues to be important, particularly for less educated women, at least in the medium term, until more women and men have better access to and use of digital technologies.

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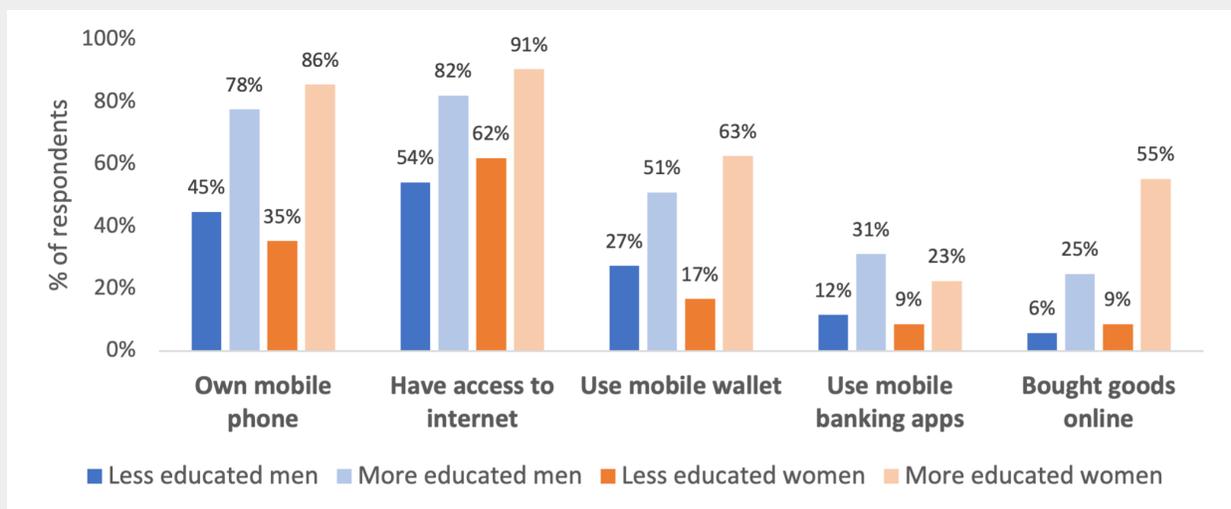
FIGURE 4 - Ownership of mobile phones and use of mobile apps, by sex



Source: Authors' calculations based on Taxpayer Survey.
 Note: The difference in means is significant at *** <0.01, and * <0.1.

> > >

FIGURE 5 - Ownership of mobile phones and use of mobile apps, by sex and education



Source: Authors' calculations based on Taxpayer Survey.
 Note: Less educated individuals attained an education of primary schooling or less.

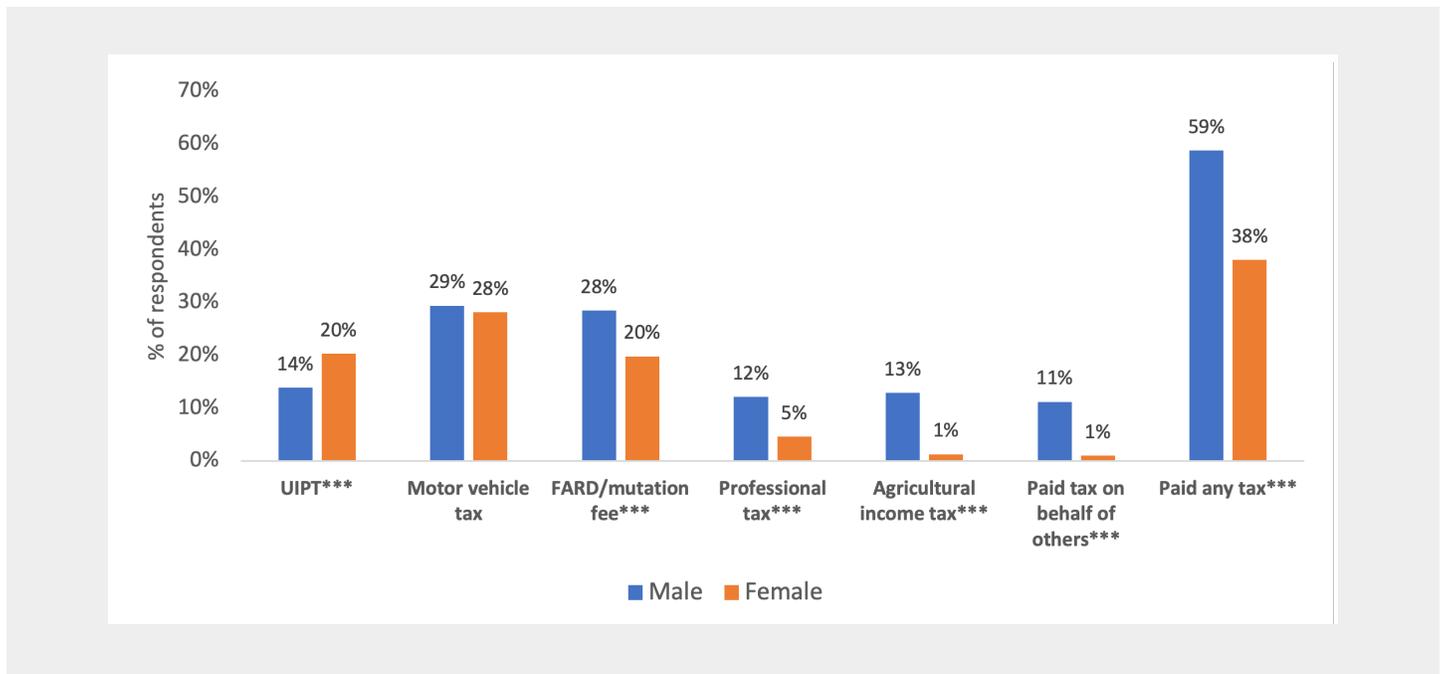
5.2. Gender roles and methods of tax payment and property registration

1. **Men are more likely than women to be responsible for paying UIPT, motor vehicle taxes (MVT), FARD/mutation fees, and professional tax. Men also tend to pay the tax on others' behalf.** The unconditional means for tax payment show that men are significantly more likely than women to pay all taxes, except for UIPT, where women are more likely to pay taxes (Figure 6). For the MVT,

the difference between men and women paying the taxes is not significant (Figure 6). When we estimate the conditional probability of tax payment, controlling for individual and household characteristics, women are less likely to pay *all* taxes (see Appendix H).²⁵

> > >

FIGURE 6 - Payment of provincial taxes



Source: Authors' calculations based on Taxpayer Survey.

Note: The figure shows the percentage of respondents who paid taxes in the prior two years (for all respondents). A person who paid any tax is defined as the respondent who paid UIPT, motor vehicle tax, professional tax, FARD/mutation fee, or agricultural income tax in the prior two years. *** The difference in means is significant at 1%.

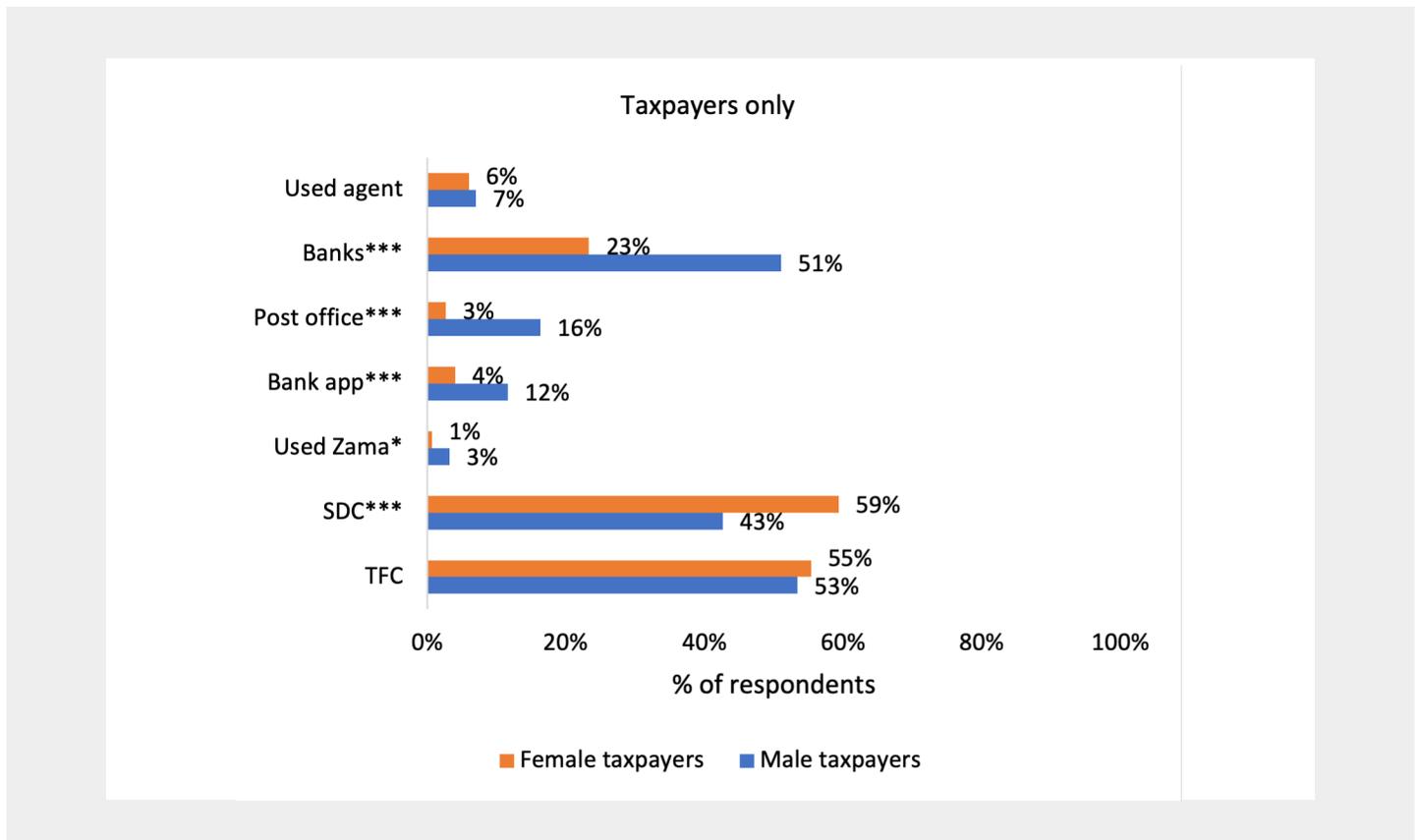
25. Women interviewed in person in Peshawar were identified by the ETNCD, so they are more likely to pay the UIPT (see Appendix D). The number of women paying UIPT is likely overrepresented in the sample for this reason, which is why a regression analysis is conducted.

2. **Taxpayers continue to travel to payment points to pay taxes in person rather than using electronic payment methods, and men are more likely than women to pay taxes at a bank branch.** Among taxpayers (respondents responsible for paying provincial taxes), payment of taxes through banks (challan form) is common for men (51 percent) but not as much for women (23 percent) (Figure 7). Approximately, half the male and female taxpayers have used services at TFCs, while more female taxpayers (60

percent) have used services at SDCs than did their male counterparts (43 percent).²⁶ **Use of bank applications and the Zama KP app to pay taxes is not yet common, much less so for women:** 12 percent of men use banking apps for tax payment versus only 4 percent of women, and only 3 percent of men and 1 percent of women have used the Zama KP app. The use of tax facilitation agents (such as accountants) is also uncommon.

> > >

FIGURE 7 - Methods used for provincial tax payment or property registration



Source: Authors' calculations based on Taxpayer Survey.

Note: The sample is restricted to taxpayers, who are defined as respondents who are personally responsible for paying UIPT, motor vehicle taxes, FARD or mutation fees, professional tax, or agricultural tax. The figure reports the percentage of taxpaying respondents who have used the methods included to pay tax or register property.

*** significant at 1%, ** 5%, * 10%.

26. When individual and household characteristics are taken into account in a linear probability model, the gender difference in the use of TFCs or SDCs is no longer significant (see columns 1 and 2 in Appendix G).

5.3. Gender gaps in access to tax information

There are gender gaps in how women and men access tax information, highlighting the need to tailor tax campaigns or information strategies to reach different types of taxpayers.

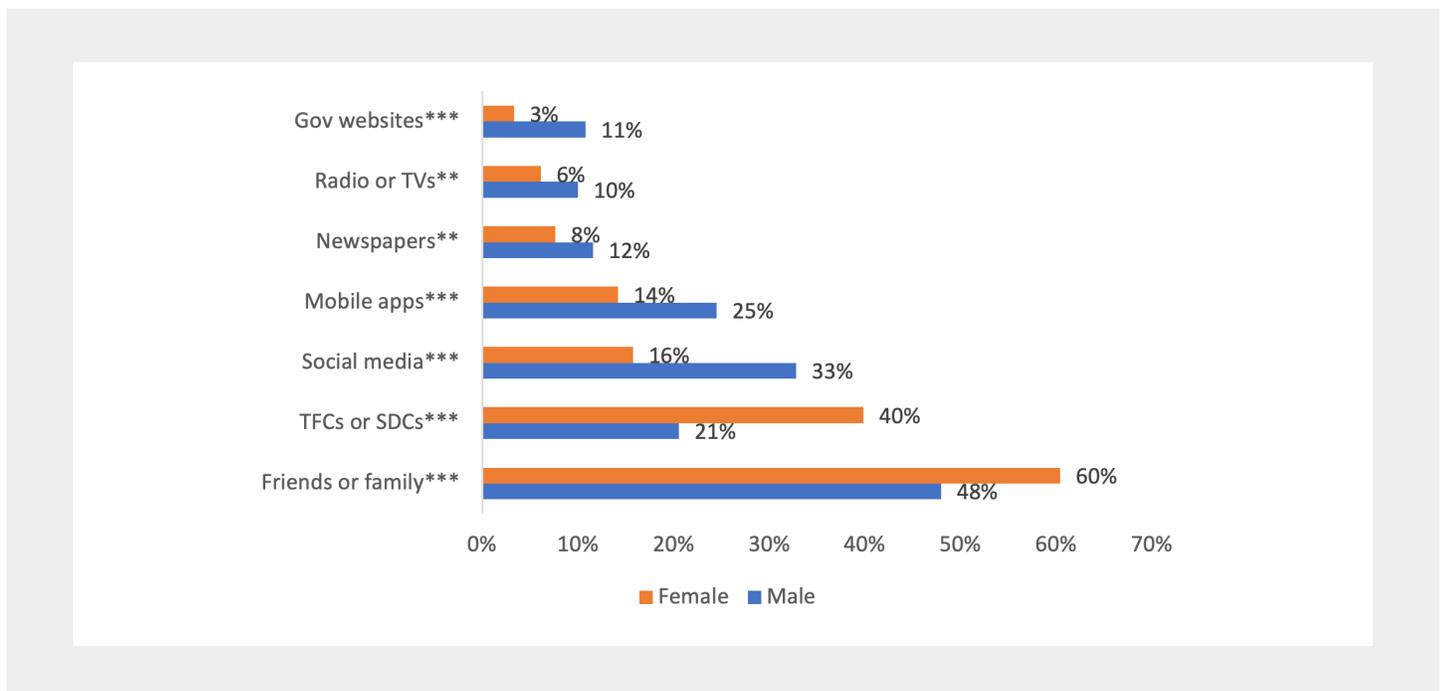
1. **Women tend to rely on personal networks—friends and family—to obtain information on taxes, particularly for less educated women.** Majority of women (60 percent) receive information from friends or family versus 48 percent of men (Figure 8). This is corroborated in the FGDs, where women confirmed obtaining tax information from their male family members, such as brothers and husbands. The estimated probability of relying on friends and family for tax information (from a linear probability model) reveals that this source is more important for less educated than more educated women (panel 1 in Figure 9): the conditional probability that women who rely on personal networks did not attend school is 76 percent compared to 49 percent for women with a bachelor's degree. Word-of-mouth informal information dissemination from their families or people they know plays an important role for less educated women.

2. **Social media is an important source of information for 33 percent of men, compared to only 16 percent of women, and it is more important for highly educated than for less educated men and for younger rather than older individuals.**²⁷ The conditional probability of using social media for tax information (from a linear probability model) is 41 percent for men with a bachelor's degree and less than 30 percent for men without (panel 2 in Figure 9). Younger individuals are also more likely to use social media (see Appendix I).

3. **There is no gender difference in whether TFCs or SDCs are chosen as an information source.** Using simple averages in our sample, women are more likely to cite TFCs or SDCs as important sources of information than are men, but when individual and household characteristics are controlled, there is no longer a gender difference (panel 3 in Figure 9). Education also has no influence on whether the TFCs or SDCs are cited as one of the two important information sources.

> > >

FIGURE 8 - Source of information on taxes



Source: Authors' calculations based on Taxpayer Survey.

Note: Respondents chose up to two main sources tax information. The gender difference is significant at *** 1%, **5%, *10%.

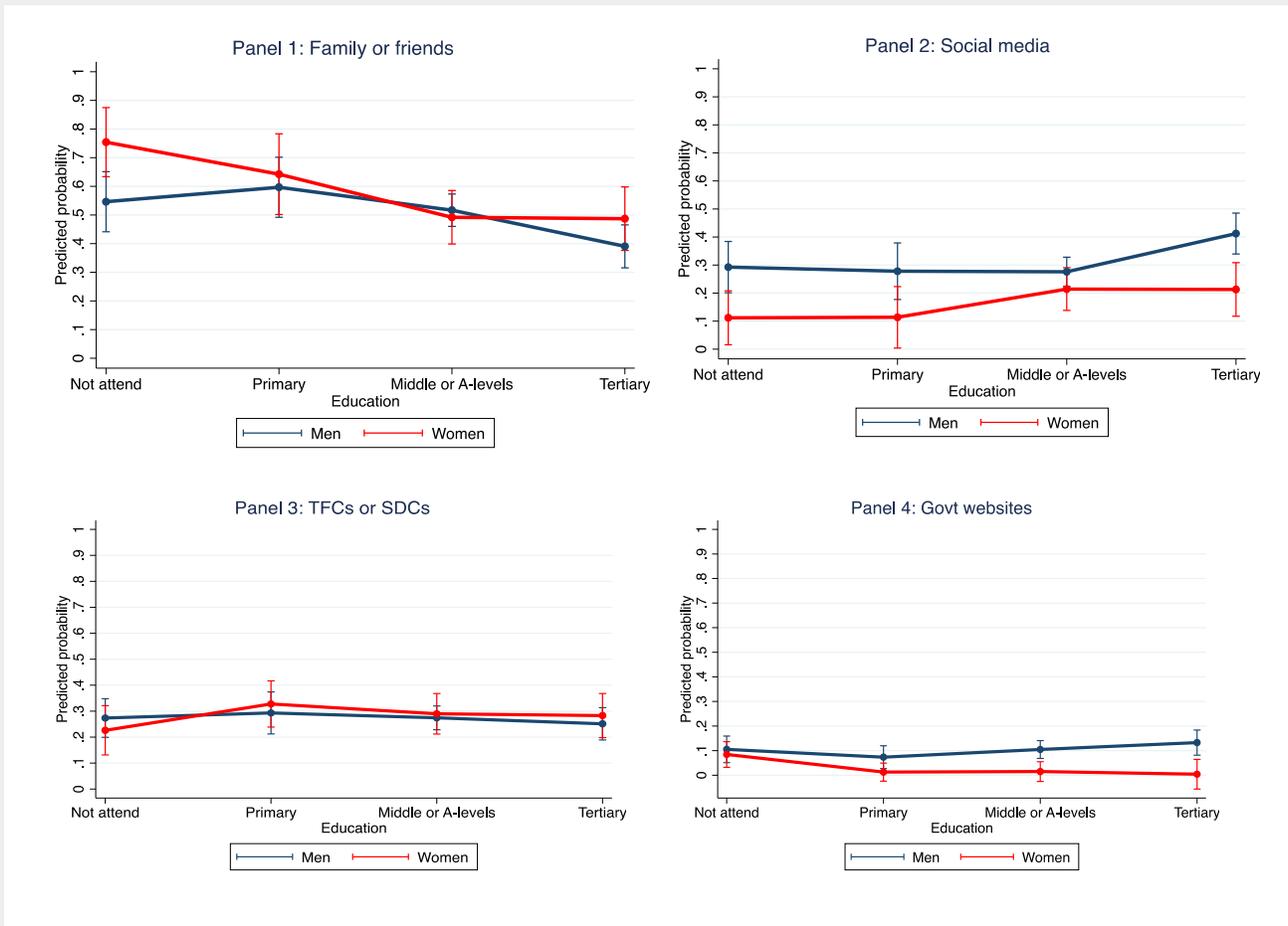
27. Social media includes use of social networking platforms.

4. **Provincial tax authorities' websites are not a major source of tax information.** Only 11 percent of men and 3 percent of women cite the provincial ETNCD and BOR websites as being their main sources of information. Notably, most information on the provincial websites cur-

rently is not available in Urdu or Pashto—it is only available in English. Translation of materials on the websites into Urdu and Pashto would help with dissemination of tax information.

> > >

FIGURE 9 - Source of information on taxes, by sex and education



Source: Authors' calculations based on Taxpayer Survey.

Note: The graphs show the estimated probability of the important source of tax information from a linear probability model by education. The vertical lines show the 95% confidence interval. The regression also includes (but not shown here) age, educational attainment, whether respondent can read and write in English, employment status, households' source of drinking water, mobile ownership, presence of children in household, households with no male adults, rural area, district of residence, whether interview was conducted in Pashto or Hindko, and whether the respondent was interviewed in person.

5.4. Satisfaction with services and challenges at provincial tax offices

Level of satisfaction

Among users of services at provincial tax offices, **women are generally more satisfied with the services at TFCs or SDCs than men** (Figure 10). Men tend to express their dissatisfaction with the services: 20 percent of men are somewhat or completely dissatisfied with services at the TFC, and more so at the SDC, at 30 percent.

Challenges at provincial tax offices

Nevertheless, **almost half the male and female users experienced difficulties at the SDCs, and to a lesser extent at the TFCs (40 percent of men and 25 percent of women)** (Figure 10). **Women tend to experience longer processes for tax payments or registration than men at both offices** (panels 1 and 2 in Figure 12). The satisfaction levels are correlated with the time spent on processes for men: panels 3 and 4 in Figure 12 indicate that most male users who were satisfied with the services at TFCs or SDCs spent less than two hours compared to 86 percent or more of unsatisfied male users who spent more than two hours.

The following challenges with services at provincial tax offices were raised by survey respondents and FDG participants.

1. **The long process for property registration is a challenge.** A senior BOR official revealed that in FARD and mutation cases at SDCs, **clients had to visit three or four counters for attestation, signatures, and registration**, with each counter performing a separate task. A token is needed from the queue management system for each task, which along with the need for documentation to verify property rights, makes registration a long and time-consuming process.

2. **Lack of information and unclear processes at the SDCs are the most-cited challenges for women, as highlighted by 58 percent of female users compared to 45 percent of male users** (Figure 13). Several FDG female participants, most of whom are highly educated, confirmed problems understanding the forms and procedures due to the complexity of the language used.

Excerpts from focus group discussions on property registration

“The language being used during the (property registration) process is extremely difficult. Either easy Urdu or Pashto should be used.” [FDG participant]

3. **Long lines and lack of staff access** are also challenging for women (28 percent) and men (36 percent) at both offices (in Figure 13). FDG participants corroborated these challenges, citing as key barriers to accessing tax services crowds, long queues, lack of counters to address the processes, and inadequate education of the clerical staff.
4. **Lack of female staff is the second most often cited difficulty affecting female taxpayers’ experience** (Figure 13). A third of female users raised the lack of female staff at offices as a key obstacle at the SDCs, which was also confirmed in the FDGs.

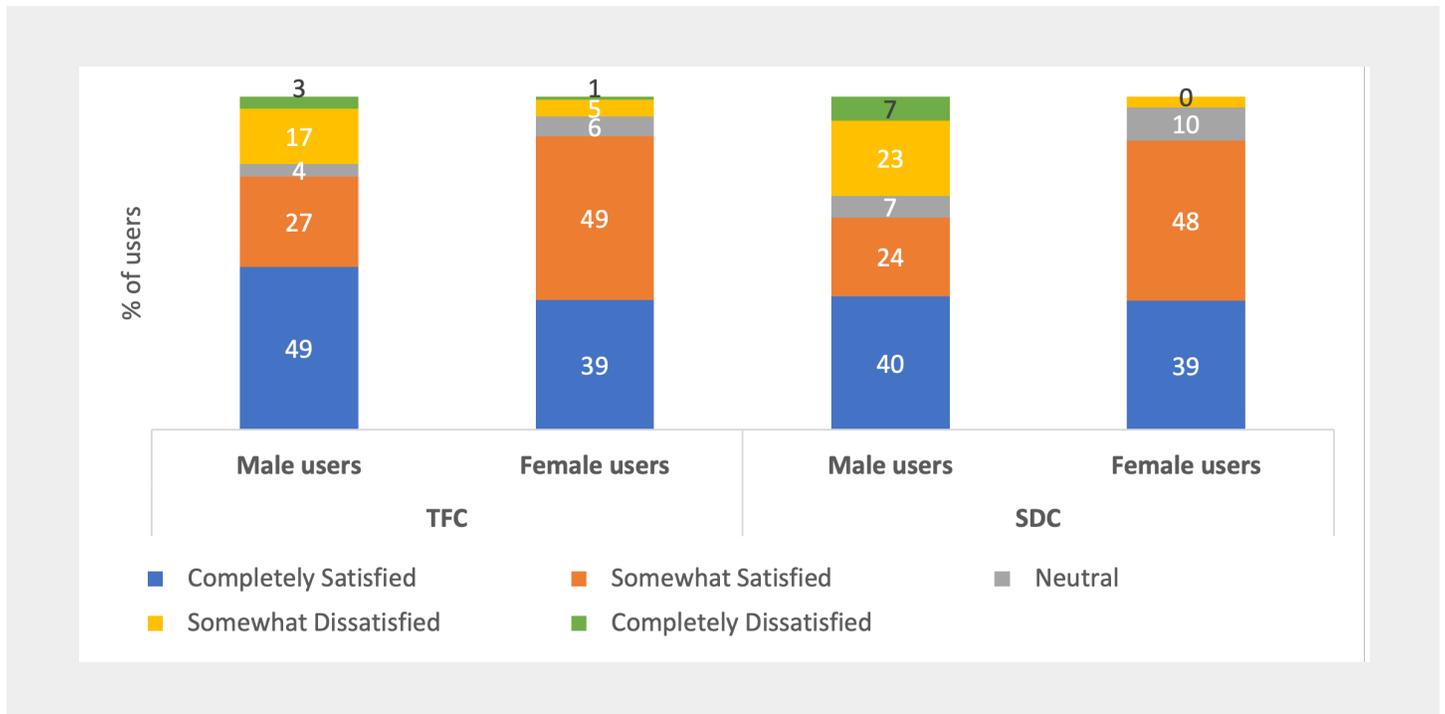
Excerpts from focus group discussions on lack of female staff

“Make an office specially for women, with only women staff so communication can be done easily. Women cannot visit office and are unable to convey their message to the male staff, so then how will they resolve their issues?” [FDG participant]

Measures to improve services to women based on these challenges are discussed in section 6.

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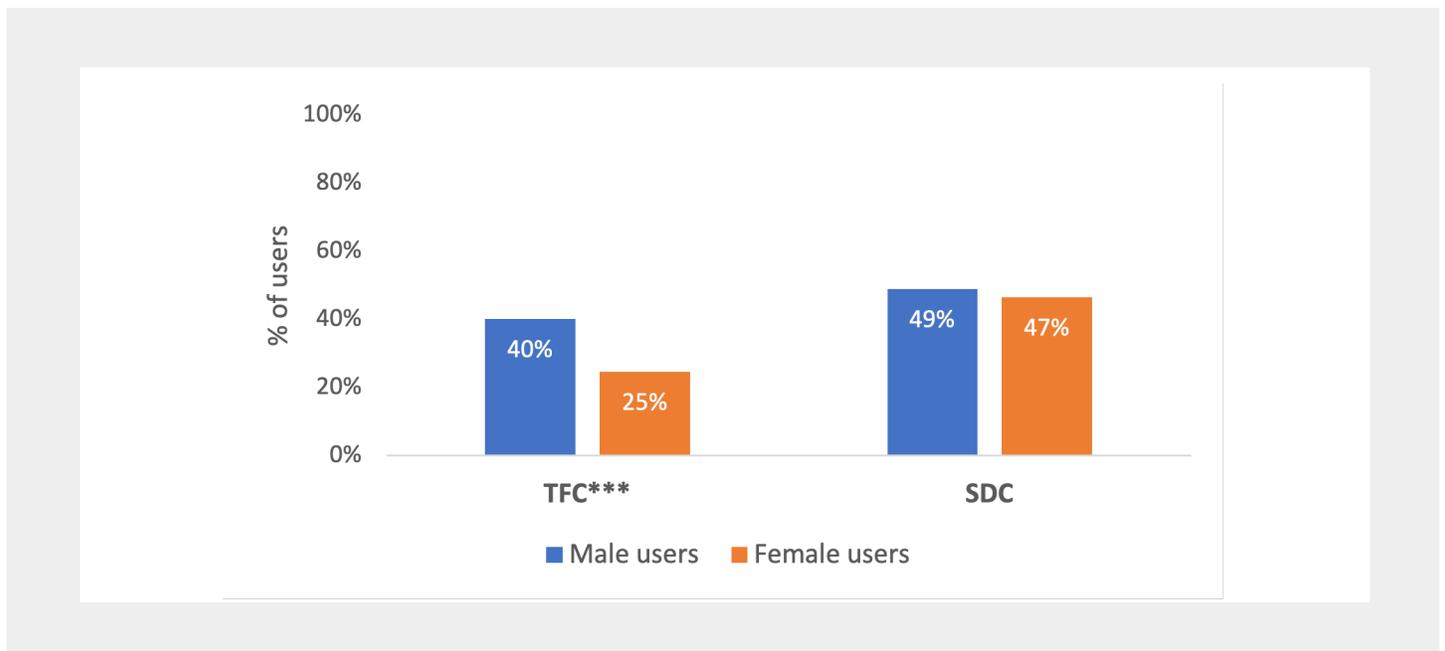
FIGURE 10 - Satisfaction with services among users



Source: Authors' calculations based on Taxpayer Survey.

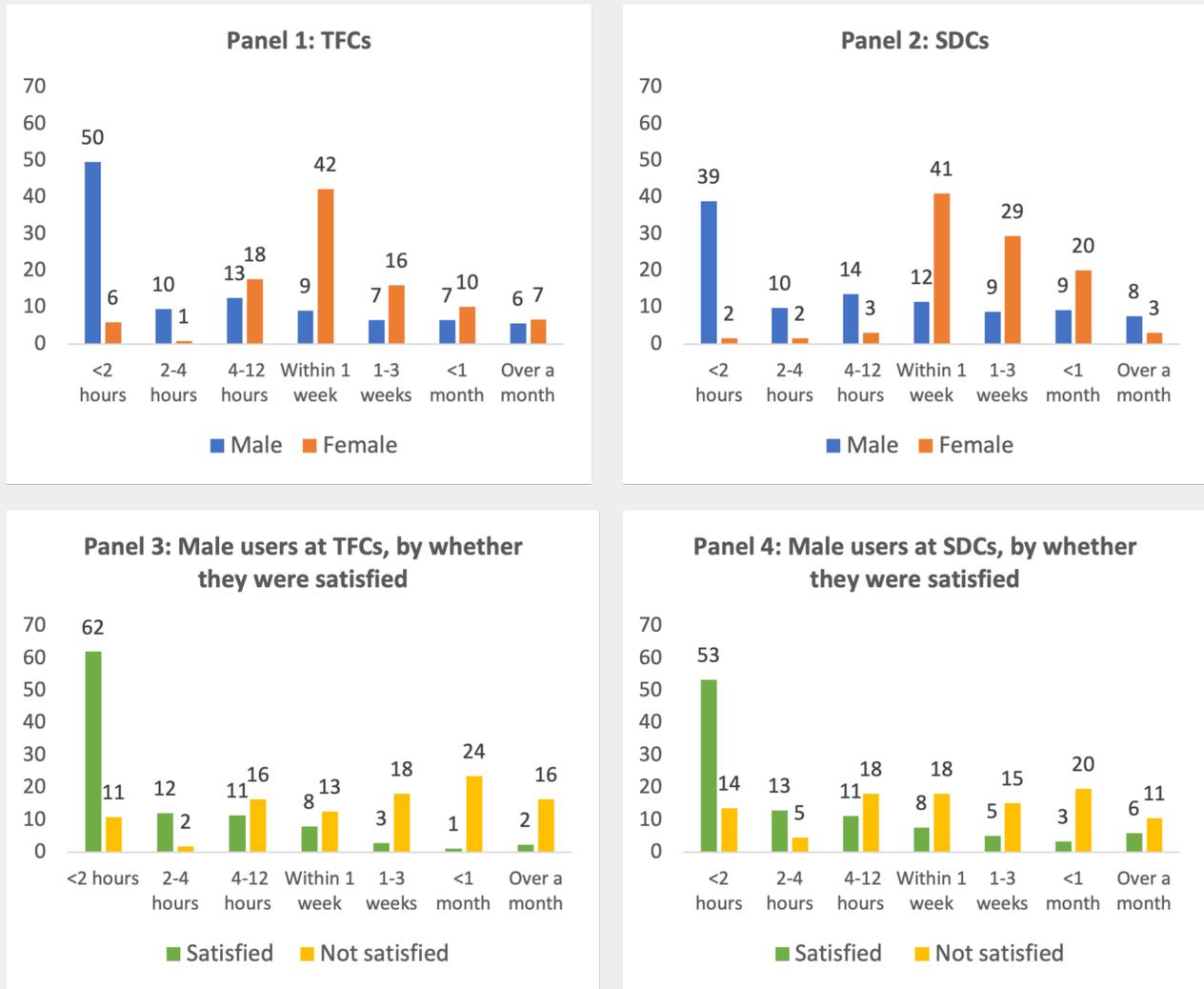
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FIGURE 11 - Faced challenges at the facility among users



Source: Authors' calculations based on Taxpayer Survey.
 Note: *** The gender difference is significant at 1%.

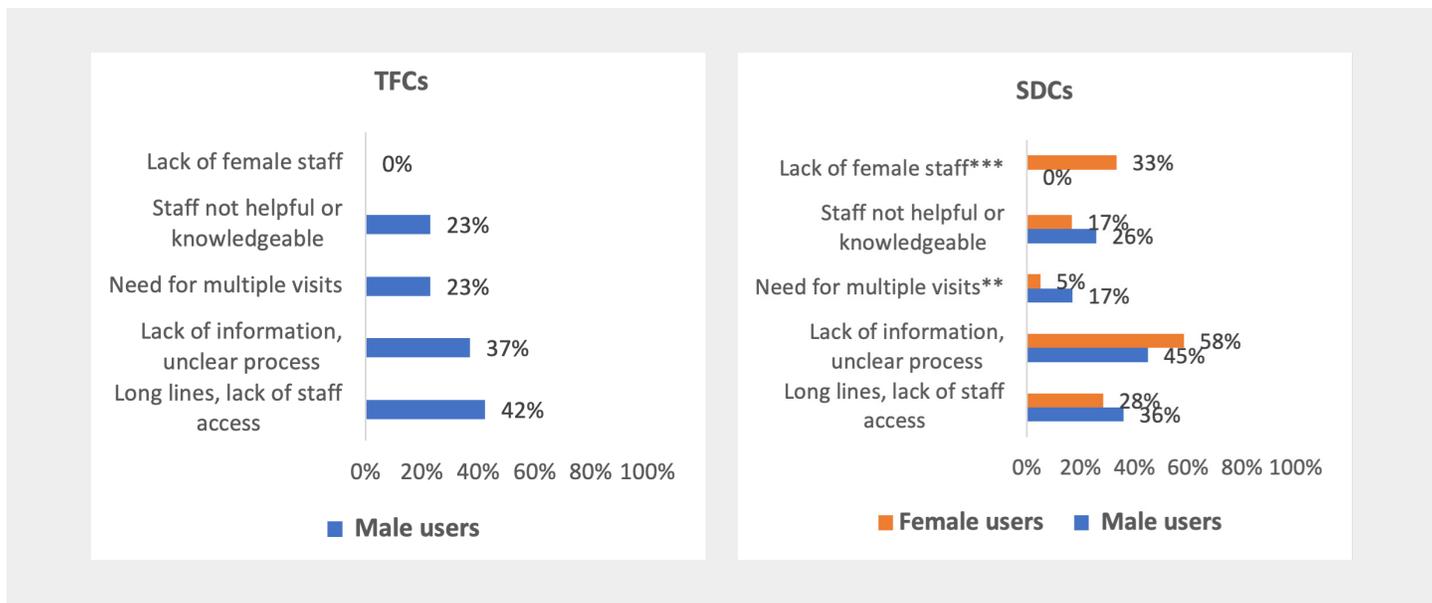
FIGURE 12 - Length of time spent at TFCs or SDCs to pay, register, or solve problems



Source: Authors' calculations based on Taxpayer Survey.

Note: The number of female users who were unsatisfied were less than 50 observations, so it was not possible to disaggregate by satisfied or not satisfied.

FIGURE 13 - Types of difficulties experienced at tax offices (as a percentage of users who faced challenges)



Source: Authors' calculations based on Taxpayer Survey.

Note: Respondents chose up to two main challenges faced. Female users who faced challenges at TFCs are not shown because there were less than 50 observations. The gender difference is significant at *** 1%, **5%, *10%.

5.5. Gender differences in trust in KP tax administration and reciprocity

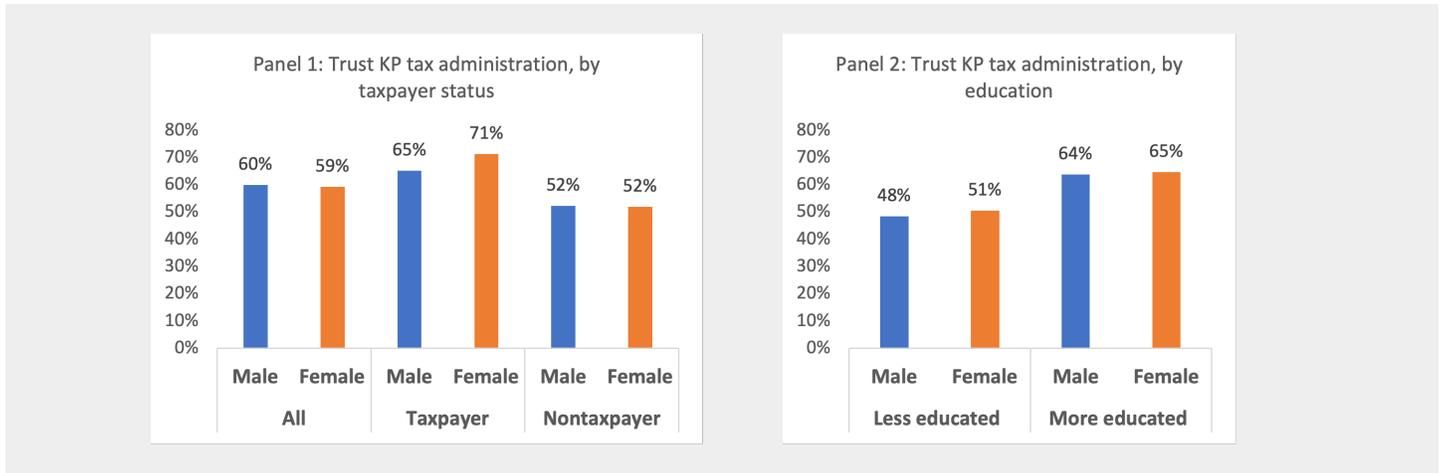
Trust in KP tax administration

Building trust in tax administrations is an important element of fostering voluntary compliance (Dom et al. 2022). The survey elicits respondents' views on whether they trust the provincial tax administration, and responses are scaled into five groups: strongly agree, agree, neutral, disagree, strongly disagree. We categorize the indicator as having trust (=1) if respondents strongly agree or agree that they can trust the KP tax agencies.

There is no gender difference in the level of trust toward the KP tax administration, a result that holds even when disaggregated by taxpayer status or by education (panels 1 and 2 in Figure 14). The gender difference is not significant overall, among taxpayers or nontaxpayers, and among educated or less educated individuals.

We observe two patterns in Figure 14. First, **taxpayers have more trust than nontaxpayers**: 71 percent of female taxpayers have trust in KP tax administration relative to 52 percent of female nontaxpayers. Second, more educated individuals have trust compared to less educated individuals: 65 percent of women with more than primary schooling have trust in the tax agencies compared to only 51 percent of women with less schooling. A similar pattern is observed for men.

FIGURE 14 - Trust in KP administration



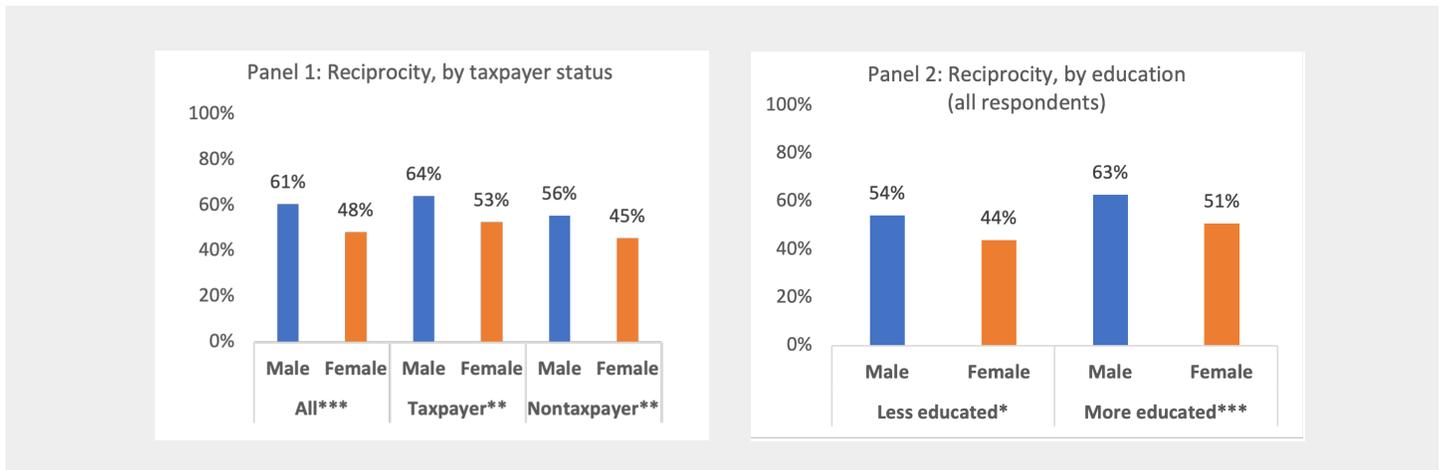
Source: Authors' calculations based on Taxpayer Survey.
 Note: Less educated are individuals with primary schooling or less.

Reciprocity: Tax revenues and government service delivery

An emerging body of literature highlights government service delivery as an important avenue for increasing voluntary tax compliance in low- and middle-income countries (Carrillo, Castro, and Scartascini 2021; Gonzalez-Navarro and Quintana-Domeque 2016; Kresch et al. 2023). We use the term, *reciprocity*—defined in Dom et al. (2022)—to measure the extent to which respondents believe that the government is using tax revenues to provide services to its citizens. The responses are scaled into five groups: strongly agree, agree, neutral, disagree, strongly disagree. We define respondents to have *perceived reciprocity* (=1) if he/she strongly agrees or agrees with the statement.

Women are less likely than men to believe that the government is using tax revenues to provide services, and this result holds even when they are classified by taxpayer status or by education (panels 1 and 2 in Figure 15): 61 percent of men perceive reciprocity, compared to only 48 percent of women. If women do not believe the government is using taxes to deliver services, this may lead to lower tax morale and lower tax compliance—women may be less inclined to register their property or businesses with the government and decide to stay informal.

FIGURE 15 - Perceived reciprocity: Agrees that taxes are used for improving service delivery



Source: Authors' calculations based on Taxpayer Survey.
 Note: Less educated are individuals with primary schooling or less.



Measures to improve women's tax payments and registration

This section discusses efforts or measures that could help improve female taxpayers' experiences in registration and payments, drawing from the analysis of the taxpayer survey, insights received from the FGDs and KIIs, and review of the literature. Appendix J provides a summary of the recommended actions that are consistent with the KPMRP action plan and results framework.

6.1. Availability of female tax officials and establishment of dedicated female counters

Female taxpayers believe more staff and availability of female tax officials would make it easier to pay taxes and register property. Forty percent of female taxpayers would like more staff, and 23 percent would like female staff at TFCs or SDCs (Panel 1 in Figure 16). There are indeed very few female staff stationed at the field tax offices. In response, both senior officials from BOR and ETNCD suggested **establishing counters with female tax officials and waiting rooms dedicated to serving female clients in larger offices.** Once established, an information dissemination campaign should be conducted about the availability of female counters and the types of services provided to citizens.

Such efforts are likely to promote women's property rights and facilitate voluntary taxpayer compliance. In the neighboring Punjab province, many female patwaris run village-level offices for land revenue and emergency services, known as Dehi Markaz-e-Maals, and the provincial Punjab government aims to establish such offices in every tehsil (World Bank 2022a). There are also female revenue officers in many Arazi Records Centers (local land record offices) who service female-only counters (World Bank 2022a). In rural Punjab province, computerizing land records, increasing access to the records, and establishing female counters at village and local-level land offices have helped facilitate registration in women's names of 30 percent of land in areas where gender measures were in place (World Bank 2022a).

6.2. Safe and gender-equitable work environment

1. **Establishing counters at field offices dedicated to serving women and, in the case of the BOR, shifting functions to SDCs require reviewing the institutional structure and female tax officials' roles and authorities, including female patwaris and tehsildars.** Further, computerizing land records and digitizing tax registration and services provided by BOR and ETNCD may mean that roles of male and female personnel will need to be reviewed. According to the FGDs with staff, female officials' work was often restricted to basic administrative tasks, and women were given limited authority, requiring them to confer frequently with their managers for direction.
2. **It is recommended that gender equitable promotions and training be considered an essential component of improving services to female property owners and taxpayers.** Female officials at BOR and ENTCD complained about not being given the same opportunities for training and promotion as male staff. To move toward computerized land records and public digital services requires training on digital technology use for both female

and male staff. Additional training may be needed for female staff to give them the skills needed to play a greater role in providing tailored property registration and payment services to female taxpayers.

3. **A safe and equitable workplace environment—including anti-harassment, flexible working arrangements, childcare policies, and physical safety—is important to attract and retain female staff** (Schomer and Hammond 2020). It is recommended to review safety policies and protocols, childcare policies, and working practices and to develop anti-harassment guidelines to make sure that women's needs are met (Schomer and Hammond 2020). The following concerns were raised in the FGDs with women: (1) the Anti-Harassment Bill was passed, but there were no clear guidelines on implementation; (2) there were safety concerns over women's line of work; and (3) there were instances in which some meetings did not end at regular working hours, making it difficult to maintain work-life balance.

6.3. Better facilities—washrooms and separate areas for women

To retain female staff and improve services to female taxpayers, it is important to establish separate bathroom facilities for women. New infrastructure investments planned for establishing the one-stop TFCs should include separate washroom and other facilities (such as space for eating and praying and lactation rooms) for female staff and clients. The lack of facilities for women is a main concern for female tax officials, where one official revealed that because there were no washrooms for women in the office, she had to use the facilities at a nearby fast-food restaurant.

Better facilities are also a key concern for male and female taxpayers (36 percent of men and 28 percent of women in panel 1 of Figure 16).

Excerpts from focus group discussions on lack of women's bathrooms

"If we ever want to go to the washroom, we go to McDonalds or Pizza Hut." [ETNCD female staff]

"There was only one washroom in a meeting hall. And when we used to go there, the guard used to stop and say that the meeting is going on and you cannot go inside. Then where should I go? I used to go to McDonalds." [ETNCD female staff]

"We do not have any space to pray, and we don't even have a washroom." [ETNCD female staff]

6.4. Simplification of processes and clearer guidance

It is important to review the implications of the registration and payment processes of reforms involving digitized services, computerizing databases, and service counters for women at SDCs and tax facilitation centers.

Computerization of land records and digitization of vehicle registration and UIPT payment are likely to shorten and simplify the process for property registration and payment, as was the case in Punjab province.²⁸ If service counters dedicated to women are established, a senior BOR official proposed that a

single female employee can carry out all three tasks of land registration (namely attestation, signatures, and registration) at the same desk so that the clients do not have to go through different counters and join the queue each time.

Further, female FGD participants, many of whom are highly educated women, recommended that **easy Urdu or Pashto be used for guidance on tax payments and registration forms** to address the problem of unclear rules and processes.

6.5. Tax officials who speak the local language

Having staff who speak the local language is important, particularly for less educated women: 35 percent of female *nontaxpayers* want staff who speak the language they understand versus 18 percent of men (panel 2 of Figure 16). The

conditional probability of staff speaking the local language as important is higher for less educated than for more educated women: 36 percent for women with no education and less than 18 percent for women with more education (Figure 17).

6.6. Use of digitized services—electronic registration and tax payments

1. **The gender differences in (i) preferences for electronic tax payments; and (ii) access and use of digital technologies and digital financial services suggest that women, particularly with less education, will continue to need in-person interactions and support for tax payments, at least in the medium term.** The results show that men are more likely than women to be willing to pay taxes electronically: A quarter of male taxpayers would like to be able to make electronic tax payments versus only 9 percent of female taxpayers (panel 1 of Figure 16). The predicted probability of preferring to pay online (in panel 2 of Figure 17) shows that men with at least primary education are more likely than women to prefer this method of payment.

2. **A differentiated strategy for digital access and communication for women is important to enhance their use of digital services.** The strategy should include making digital devices and connectivity more affordable, simplifying applications and content, and designing content and services tailored to women (World Bank 2022a; World Bank 2021). The government of KP is embarking on

an ambitious electronic governance initiative that includes provision for digital public services.²⁹ The federal government is also embarking on a program to invest in digital public infrastructure and services (World Bank 2022b). Parallel efforts to increase women's digital literacy and financial capacity are also needed to encourage women's use of digital public services (World Bank 2022b).

3. **Successful implementation of electronic tax payment efforts requires consistent taxpayer education and support and regular communication and feedback from taxpayers** (Dom et al. 2022; Okunogbe and Santoro 2022). While electronic registration, filing, and payments can reduce tax compliance costs because taxpayers do not have to travel to payment centers or have in-person interactions with tax officials, taxpayers need to be consistently educated, facilitated, and supported to use the applications (Dom et al. 2021; Okunogbe and Santoro 2022). The Zama KP app is available in three languages (English, Urdu, and Pashto), but it is only available for Android users, not for iOS users. While the majority of users in Pakistan are Android users and only 21 percent are

28. In Punjab province, the Land Record Management Information System, with the support of the World Bank, shortened the process of land registration and mutations (Khan, Khan, and Zahir 2020).

29. This initiative is being supported under KPRMP.

estimated to use iPhones,³⁰ it is important to be inclusive of all users. The reviews of the app also suggest that it needs more consistent updating and improvement.

4. Call centers and online help desks would be preferred by 17 percent of male and 18 percent of female taxpayers

(panel 1 of Figure 16). A senior government official from BOR stated that a proposal for a call center and a citizen facilitation center at the divisional level were in the works through the Khyber Pakhtunkhwa Information Technology Board (KPITB).

6.7. Tax education and information campaigns on women’s property rights

It is recommended that strategies on tax education and awareness campaigns be tailored to the different needs of taxpayers. Different social media channels can be used to disseminate tax-related information for more educated and younger women and men. In contrast, information disseminated through field-level efforts—such as TV or radio programs or provided by field staff in local languages—are important for individuals with limited education. Partnerships with community-based organizations could be established to organize tax education or awareness campaigns for women on the importance of property rights, land registration processes, and taxpayer services, including where to get these services (as suggested

in the FGDs). Sensitization campaigns can target both women and men, who could play a role in assisting women’s property registration. Relatedly, it is also important to train male revenue officers on gender issues in property rights to reduce gender biases in property registration (World Bank 2022a).

Presently, provincial excise department and BOR websites, which do not serve as the main source of tax information, are only available in English. Translation of tax information on these **websites into Urdu or Pashto** could provide information to a broader audience.

6.8. Compilation, digitization, and sex-disaggregation of taxpayer and service user data

Digitizing and compiling taxpayer data among the three provincial tax administrations and sex-disaggregation of data would allow the tax agencies to track progress in property registration and tax compliance. Currently, the revenue and visitor data on mutation and FARD fee payers and tax service users are not digitized and are managed separately in each field office. The visitor data is also not sex disaggregated. The lack of digitization and centralization of taxpayer registries limits information sharing and the use of this information for monitoring tax compliance and planning. There are also duplicate entries of taxpayers in the database, and the database for some taxes (such as the urban immovable property tax and FARD/mutation) do not identify the sex of the taxpayers. The business process reengineering and integration of the taxpayer databases are important output indicators in the IDA-funded Khyber Pakhtunkhwa Revenue Mobilization and Public Resource Management Program (KPRMP) that would support improvement in tax compliance and efficiency in tax administration (World Bank 2019b).

Generating and using sex-disaggregated taxpayer and service user data could help tax administrations develop tailored communication and taxpayer programs to meet the needs of both women and men. It could help the government assess performance and feedback and ensure that programs and services can be continuously improved. It could also help the KP government to **determine which one-stop TFC could establish the service counters dedicated to servicing women and help in directing human and financial resources for this purpose.** Along with digitization of data, it is recommended that training be provided to tax officials on how to use the technology and manage the data.

30. See <https://pas.org.pk/smart-phone-usage-in-pakistan-infographics/>.

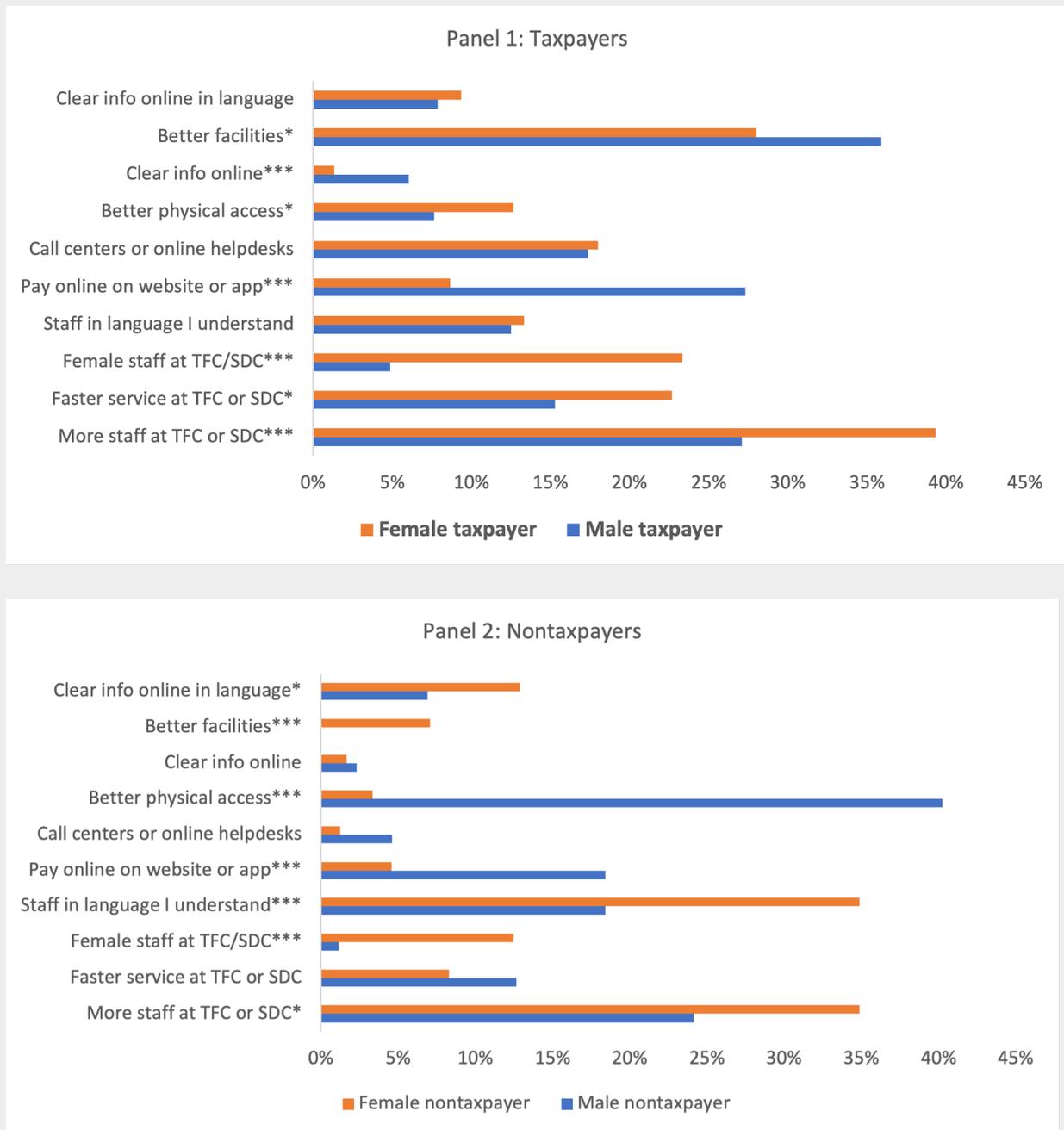
6.9. Physical access

To improve access to services, one-stop TFCs should be established in all districts so that taxpayers need not travel to districts outside of their resident district. Better physical access to the offices is the biggest priority in making it easier to pay taxes for male *nontaxpayers* (40 percent)

(panel 2 of Figure 16). Physical access is also important for female *taxpayers* (13 percent versus 8 percent of male taxpayers) (panel 1 of Figure 16), as tax payment centers are often far from their homes. A woman in Mardan shared that she has to travel to Peshawar to pay taxes.

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FIGURE 16 - Measures that would make it easier to pay tax or register property

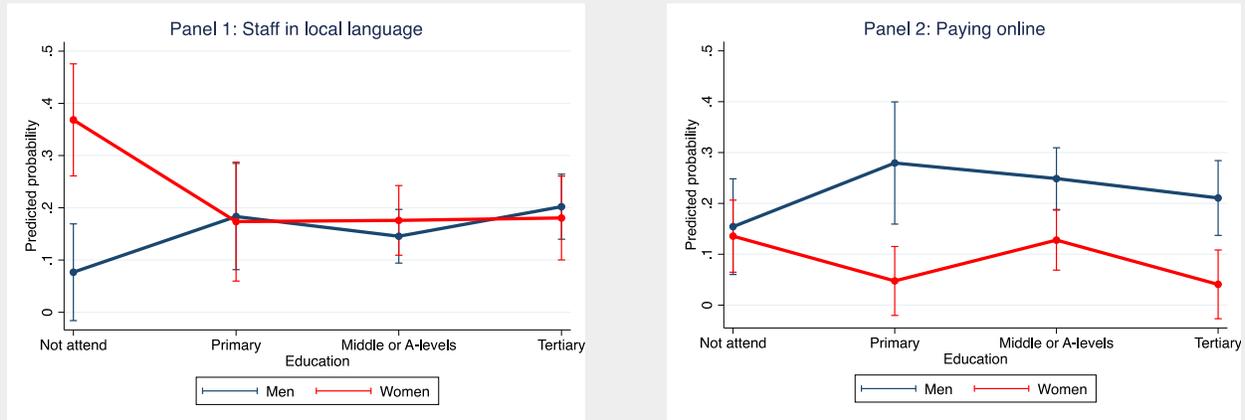


Source: Authors' calculations based on Taxpayer Survey.

Note: Respondents chose up to two main measures. The gender difference is significant at *** 1%, **5%, *10%.

> > >

FIGURE 17 - Preference for staff who speak the language they understand (panel 1) or for paying online (panel 2), by sex and education



Source: Authors' calculations based on Taxpayer Survey.

Note: The graph presents the estimated probability of respondents wanting staff who speak the language they understand (panel 1) and for making payments online (panel 2), from a linear probability model for all respondents. The vertical lines show the 95% confidence interval. The regression also includes (but not shown here) age, educational attainment, whether respondent can read and write in English, employment status, households' source of drinking water, mobile ownership, presence of children in household, households with no male adults, rural area, district of residence, whether interview was conducted in Pashto or Hindko, and whether the respondent was interviewed in person.



Conclusion

The KP provincial government is undertaking reforms to facilitate voluntary taxpayer compliance by establishing one-stop taxpayer facilitation centers (TFCs) to assist taxpayers with registration and payment and to coordinate among different provincial tax agencies under one roof. It is also digitizing land records and taxpayer services and establishing common digital platforms for taxpayers to register, file, and make payments online.

This study's objective was to support the KP provincial government's efforts to facilitate women's voluntary tax compliance by understanding women's constraints and their experiences in tax payment and property registration and the gender gaps in access to and use of digital technologies in the context of the reforms. By conducting a taxpayer survey of 1,200 respondents (a third of whom were women), focus group discussions with women and female tax officials, and key informant interviews, the study identified specific challenges women faced in property registration and tax payments. It also revealed that women's challenges were not monolithic, but varied by education; therefore, tailored measures will be important to meet the needs of different types of taxpayers.

While digitization of tax services could reduce tax compliance costs for taxpayers, women with limited education may not fully benefit from digitization because they tend to lack ownership of mobile devices and to have limited use of digital banking and wallet applications. They are also more restricted in their mobility and rely more heavily on personal networks for tax-related information. For this reason, dissemination strategies on property registration and taxpayer information would need to reach different types of taxpayers: social media could be used for educated women and men, but a more ground-level tax campaign—using NGOs, TV, or radio—may be more effective for women with less education.

The importance of having female staff provide tax and property registration services dedicated to women, simplifying property registration processes, and using easy Urdu and Pashto were highlighted by female taxpayers. Establishing dedicated services for women by assigning female tax officials in one-stop TFCs could also help women register property and pay taxes. But to retain staff, these changes require allocation of human and financial resources, review of staff roles, additional training, instituting a gender-equitable and safe workplace environ-

ment (e.g., anti-harassment policies and promotion, flexible work, safety protocols), and physical infrastructure—including bathrooms and separate areas for women.

Finally, digitizing and sex-disaggregating taxpayer and service user data could help revenue authorities develop tailored programs and services that meet the needs of women and men and monitor progress. Such data would be useful in guiding tax administrations to allocate financial and human resources.

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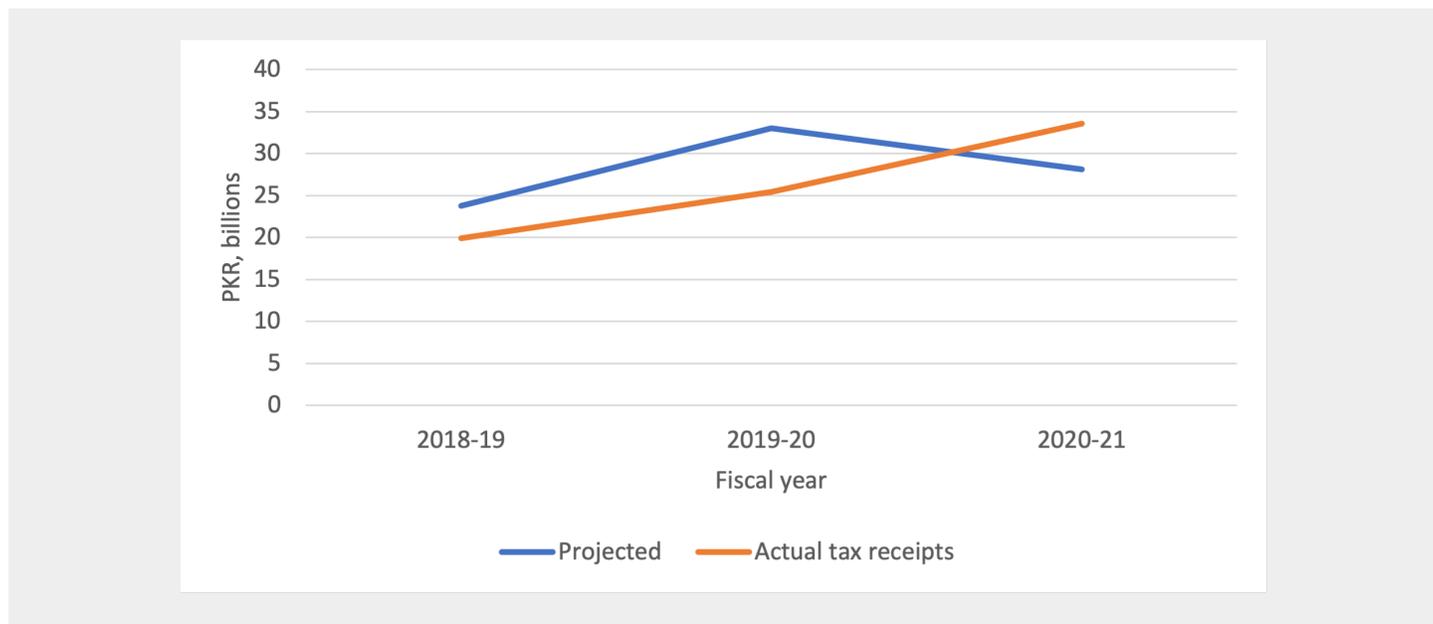
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Appendix A: Provincial Tax Revenue, KP Province

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FIGURE A1 - Provincial Tax Revenue, KP Province



Source: KP Finance Department, Actual Receipts and Expenditure Report FY2020–21.

Note: The figure represents the sum of direct and indirect provincial taxes.

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TABLE A1 - Projected and actual tax revenue for selected provincial taxes, KP Province

	2018–19			2019–20			2022–2021		
	Projected	Actual	Actual as % of projected	Projected	Actual	Actual as % of projected	Projected	Actual	Actual as % of projected
Land Revenue	2.55	2.86	112%	3.05	2.44	80%	2.75	3.38	123%
UIPT	1	1.26	126%	1.4	0.87	62%	2	1.62	81%
Tax on Transfer of Property	0.27	0.22	81%	0.3	0.25	83%	0.31	0.07	23%
Agricultural Income	0.11	0.08	73%	0.09	0.07	78%	0.09	0.09	100%
Motor Vehicle Tax, R. Permit, Fitness	2	1.84	92%	1.85	1.33	72%	2.14	1.71	80%

Source: KP Finance Department, Actual Receipts and Expenditure Report FY2020–21.

Appendix B: Survey Sampling Strategy

The target number of respondents for the taxpayer survey, shown in Table B1—disaggregated by sex, tax, and location—was established before the field work began. The purpose of this Table was to provide quotas for different types of respondents who were likely to pay each tax in the various field tax offices, and it guided the survey team’s efforts to identify respondents. This method is often referred to as *Quota Sampling*, where the sampling is not random, and survey teams recruit respondents according to the set criteria until the established quotas are met (Stantcheva 2022). In this study, the sampling framework oversampled women to ensure a sufficient number of female respondents.

The target numbers were determined based on experience during the piloting of the survey and the following considerations. First, the sample size was reduced from 1,500 to 1,000 respondents because of the low response rate in the pilot. Second, the target was to interview 60 percent of respondents by telephone and 40 percent in-person, as it was expected that there would be fewer in-person taxpayers being interviewed. Third, given the difficulty of reaching female respondents by telephone using the taxpayer database in the pilot stage, the target number for female *in-person* respondents was increased. Fourth, given the lack of phone numbers for all UIPT taxpayers and Mardan MVT taxpayers, in-person interviews for UIPT taxpayers in Peshawar, Mardan, and Abbottabad and the MVT taxpayers in Mardan were seen as likely to be necessary. Fifth, for Peshawar, the target number of telephone interviews for male respondents paying MVT was set high because it was assumed that male MVT taxpayers also paid UIPT. Sixth, the target number of female respondents was set higher for MVT and UIPT than for FARD and mutation fees because it was anticipated that more women pay MVT or UIPT than FARD or mutation fees at the tax offices.

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Table B1 - Target number of respondents for the taxpayer survey

	Men	Women	Total	Percentage
Peshawar	360	150	510	51%
UIPT	20	50	70	
Motor vehicle tax	200	60	260	
FARD	70	20	90	
Mutation	70	20	90	
Mardan	160	150	310	31%
UIPT	20	50	70	
Motor vehicle tax	20	60	80	
FARD	60	20	80	
Mutation	60	20	80	
Abbottabad	60	40	100	10%
UIPT	20	20	40	
Motor vehicle tax	40	20	60	
Kohat	40	40	80	8%
FARD	20	20	40	
Mutation	20	20	40	
Total	620	380	1000	100%

Appendix C: Survey Methodology

Gallup Pakistan piloted the survey instrument and conducted the data collection for the taxpayer survey, focus group discussions, and key informant interviews. The project director and staff from the IDA-funded Khyber Pakhtunkhwa Revenue Mobilization and Public Resource Management Program (KPRMP) also participated and assisted in planning and implementing the study.

In-person interviews of taxpayers visiting field tax offices

For the face-to-face interviews, the agreement with BOR and ETNCD was to cover survey sites in (a) locations with heavy traffic, given that more female taxpayers were likely to be found there, namely Peshawar and Mardan; and (b) one other location, resulting in the survey sites in Table C1. Abbottabad was chosen by the ETNCD because the Abbottabad TFC was considered a possible site for providing women-focused services. Kohat was chosen by BOR to represent a district in the South region. The BOR and ETNCD assigned focal persons in the field offices (at TFCs or SDCs) with whom the survey firm coordinated on interview dates and logistics. These focal persons played a key role in reaching out to female respondents interviewed at these offices. All women visiting the tax offices were accompanied by male relatives. The focal persons also provided office spaces so that female or male respondents could be interviewed in private.

Telephone interviews of taxpayers in the provincial taxpayer databases

The BOR and ETNCD provided access to the taxpayer's data, which contained taxpayers' phone numbers for the following taxes: the motor vehicle registration fee and token tax from Peshawar and Abbottabad, and FARD fee and mutation fee from Peshawar, Mardan, and Kohat. Phone numbers were not collected for all urban immovable property tax (UIPT) taxpayers or, in Mardan, for the motor vehicle tax. Therefore, individuals in these data bases could not be reached by phone.

> > >

Table C1: Survey sites for in-person interviews and taxpayer databases for telephone interviews

In-person interviews at field tax offices	Survey sites
FARD fee and mutation fee	Peshawar, Mardan, and Kohat
Motor vehicle registration and token tax, urban immovable property tax	Peshawar, Mardan, and Abbottabad
Telephone interviews from taxpayer databases	Districts
FARD fee and mutation fee	Peshawar, Mardan, and Kohat
Motor vehicle registration and token tax	Peshawar and Abbottabad

Telephone interviews of female clients of the National Rural Support Program (NRSP)

The National Rural Support Program is a not-for-profit organization that provides support, including training and microfinance, to poor households through community organizations. The NRSP in KP province provided access to female clients of the NRSP, who were reached by telephone.

Appendix D: Number of Study Participants

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Table D1: Number of in-person interviews, by district

	Men	Women
Peshawar¹	20	137
Tax facilitation center	0	18
Government or tax office	1	106
Respondents' homes or offices	19	5
Other	0	8
Mardan	42	54
Tax facilitation center ²	34	0
Service delivery center	0	54
Government or tax office	5	0
Respondents' homes or offices	3	0
Abbottabad	19	0
Tax facilitation center ²	19	0
Kohat	0	46
Service delivery center	0	46
Grand Total	81	237

Source: Taxpayer Survey.

Notes: 1 There are no SDCs in Peshawar. FARD/mutation taxpayers are serviced at government tax offices. Respondents for UIPT and FARD/mutation taxpayers in Peshawar were interviewed in government tax offices, challan offices, or respondents' homes.

2 Women were not available for interviews at TFCs in Abbottabad and Mardan because they were not present or were reluctant to be interviewed.

> > >

Table D2: Number of telephone interviews from the taxpayer database, by district

	Men	Women
Peshawar	347	3
Motor vehicle tax	162	2
FARD	124	1
Mutation	71	0
Mardan¹	147	0
FARD	50	0
Mutation	97	0
Abbottabad	17	0
Motor vehicle tax	17	0
Kohat	157	1
FARD	136	1
Mutation	21	0
Total	678	4

Source: Taxpayer Survey.

Notes: There were no telephone numbers for UIPT taxpayers.

1 Phone numbers for taxpayers of motor vehicle registration and token tax were available for Peshawar and Abbottabad, but not for Mardan.

> > >

Table D3: Number of FGD and KII participants

		Number of participants	Location
Female taxpayers	Total	35	
	FGD 1	8	Peshawar
	FGD 2	9	Peshawar
	FGD 3	9	Mardan
	FGD 4	9	Mardan
Female service providers (staff)	Total	15	
	BOR	8	Peshawar
	ETO	7	Hayatabad
Key informant interviews	Total	2	
	Deputy Director, BOR	1	Peshawar
	Director General, ETNCD	1	Peshawar

Source: Taxpayer Survey.

Appendix E: Individual Characteristics of Respondents

Respondents in the taxpayer survey are more educated and have higher literacy rates than the provincial average, particularly so for women. Table E1 indicates that 85 percent of men are literate, which is 9 percentage points higher than the male provincial average (76 percent); for women, 71 percent are literate, which is 31 percentage points higher than the female provincial average (40 percent).³¹ It is likely that provincial taxpayers are more educated than the general population because they must be asset owners (of land, residential and commercial property, and motor vehicles) to be in the tax net, and wealthier individuals are expected to be more educated. However, there is no census on taxpayers of provincial taxes to be used to evaluate whether the survey is representative of the provincial taxpayer population.

Men have higher education levels than women, but there are also differences by data source. Figure E1 shows that women in the NRSP client list (by *phone interviews*) are generally more educated than women interviewed in-person, with a higher percentage of bachelor degree holders for NRSP clients (31 percent) than for the latter group (19 percent). Yet, there is heterogeneity within these groups: women interviewed *in person in Peshawar* are also highly educated: 29 percent have a bachelor's degree, and 58 percent graduated from middle school or obtained SSCs/A levels. In contrast, male in-person respondents are highly educated (41 percent with a bachelor's degree) and are better educated than men interviewed *by phone* (28 percent with a bachelor's degree),

but this may partly be due to the taxpayer data omitting UIPT taxpayers or Mardan's motor vehicle taxpayers, who are expected to be more educated.

Most women are not in paid employment (employers, waged employees, or self-employed), but there are differences by data source. A higher proportion of women in the NRSP list are self-employed (10 percent) compared to women interviewed in-person (1 percent) and are twice as likely to be employees (14 percent versus 7 percent of women interviewed in-person) (Figure E2). The reverse is true for men: men interviewed in person are more likely to be self-employed than men interviewed by phone (taxpayer database).

> > >

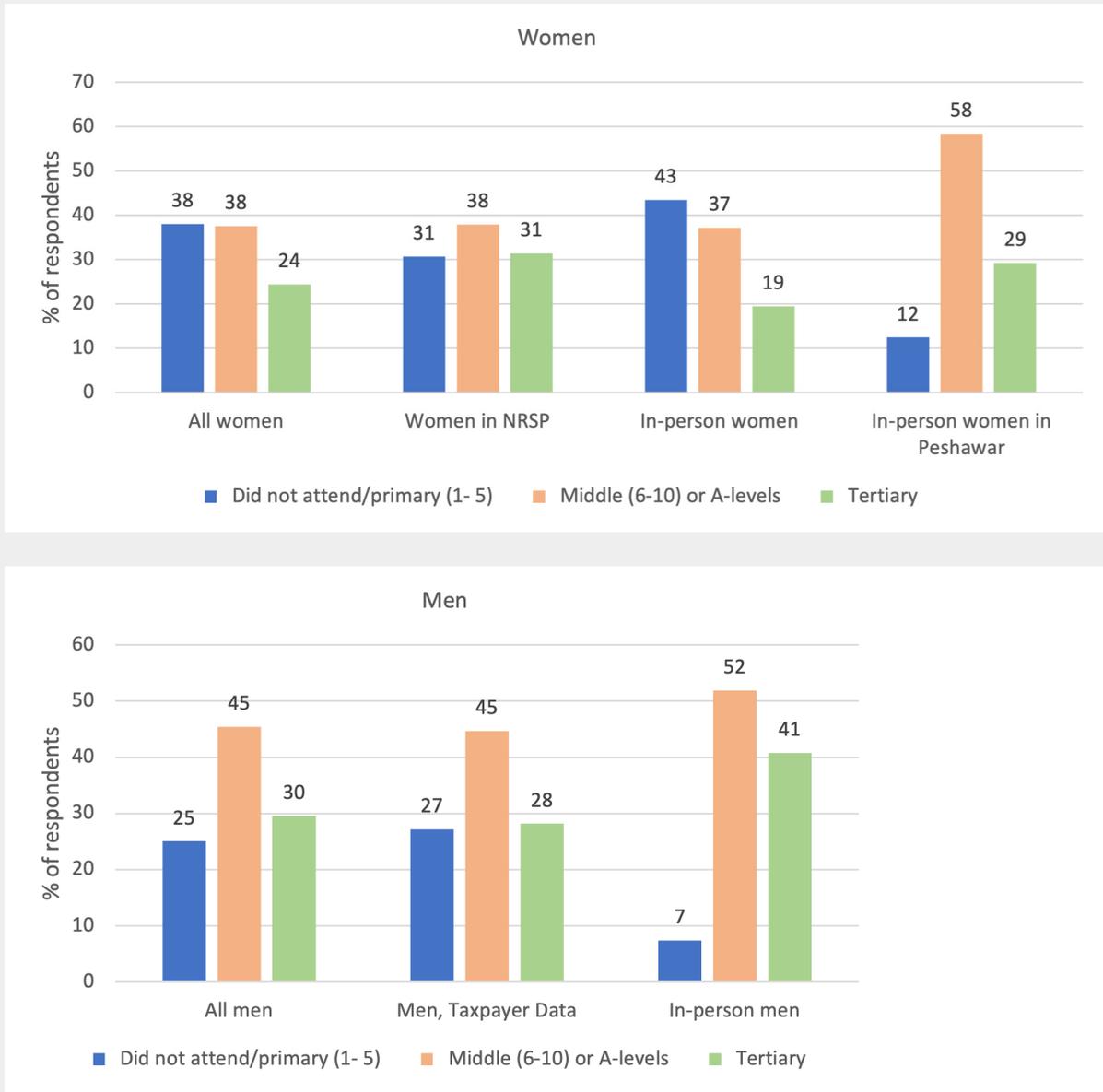
Table E1: Individual and household characteristics of survey respondents

	(1)	(2)	(1)-(2)
	Men	Women	Difference
Age	41.2	44.7	-3.5***
Married	91.2%	87.6%	3.6%*
Literate	85.4%	70.8%	14.6%***
Number of respondents	759	394	

Source: Authors' calculations based on Taxpayer Survey.
Note: * <0.1, ***<0.01.

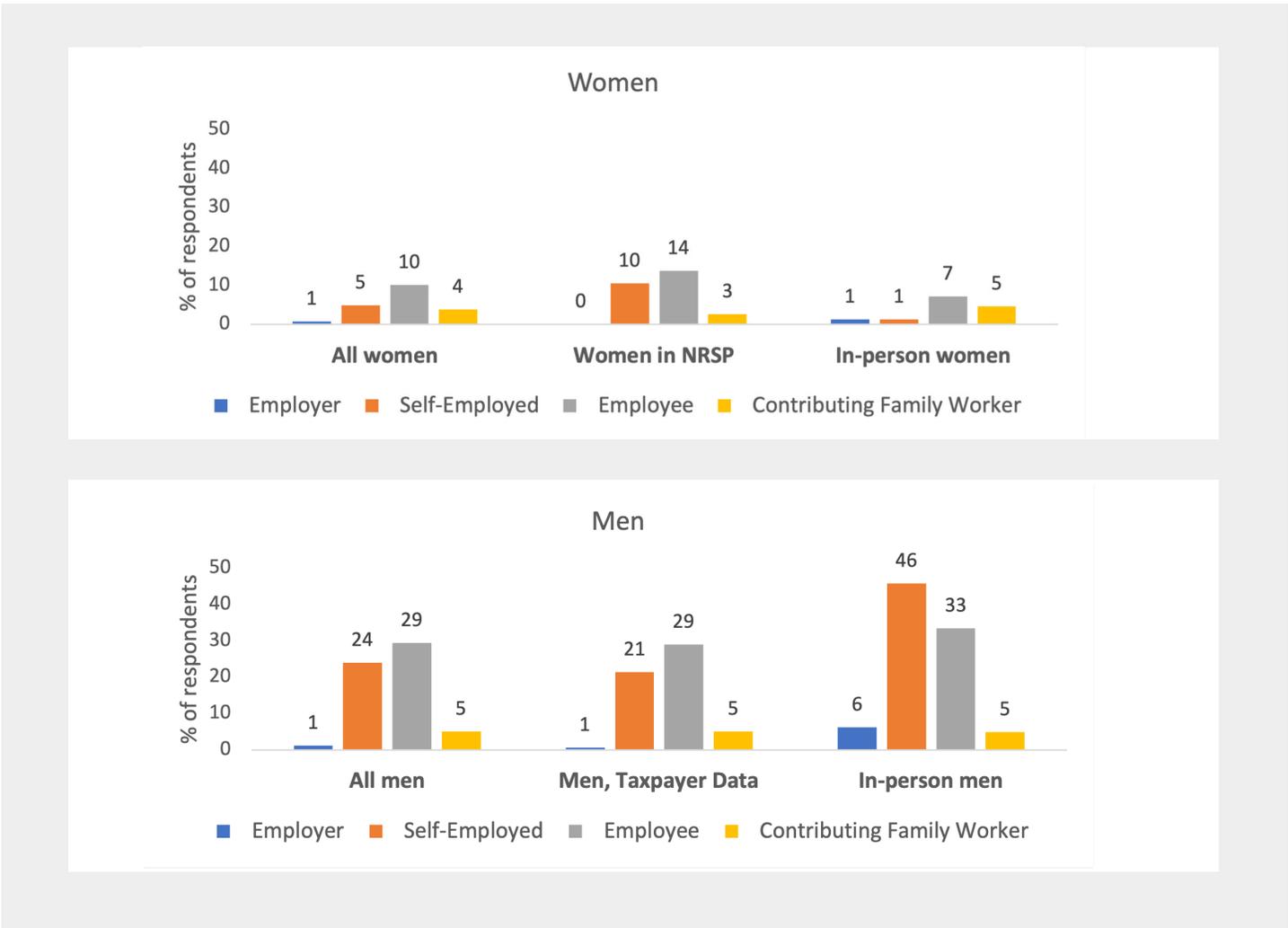
31. The average literacy rates in KP province (excluding merged areas) are given in Pakistan Bureau of Statistics (2021).

FIGURE E1 - Completed educational attainment



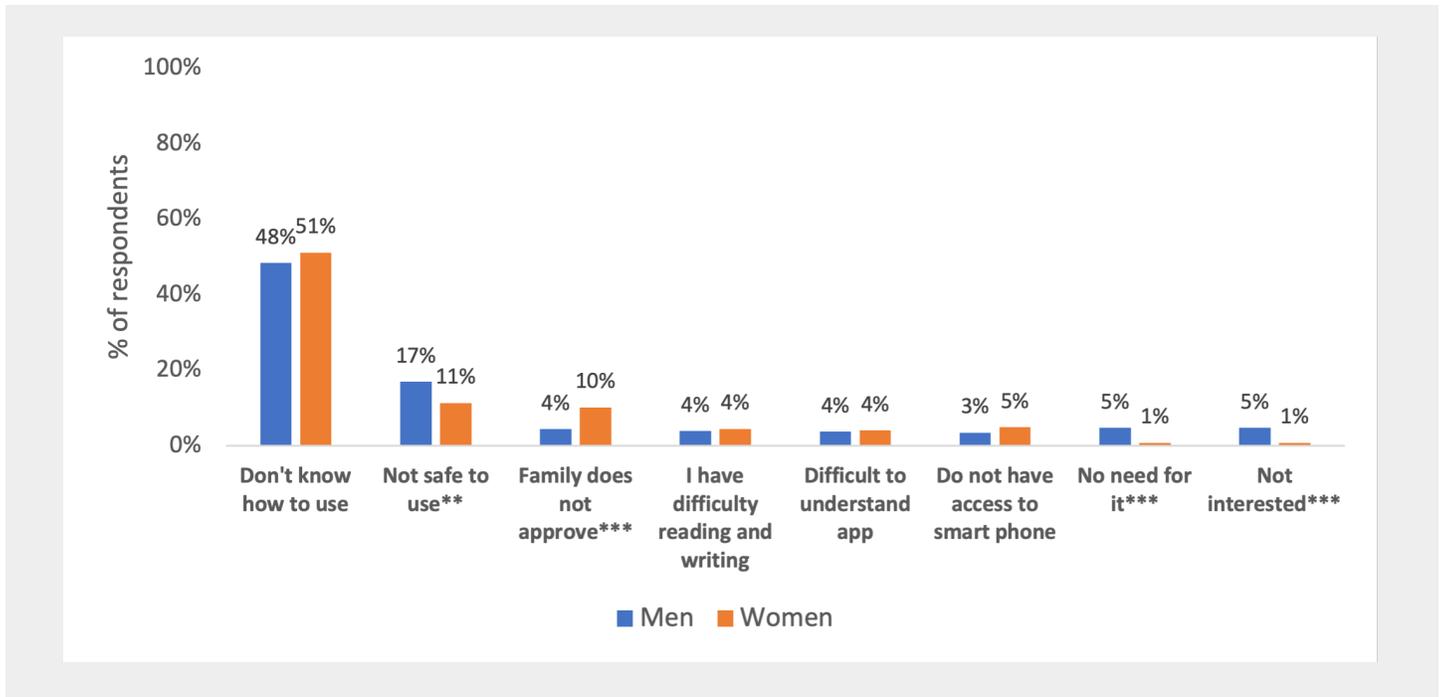
Source: Authors' calculations based on Taxpayer Survey.

FIGURE E2 - Employment status



Source: Authors' calculations based on Taxpayer Survey.

Appendix F: Reasons for Not Purchasing Goods Online



Source: Authors' calculations based on Taxpayer Survey.

Note: The sample in this graph represents individuals who have not purchased anything online.

*** 1% significant, ** 5% significant.

Appendix G: Respondents' Probability of Paying Provincial Taxes (conditional mean)

	(1)	(2)	(3)	(4)	(5)
	UIPT	Motor vehicle taxes	FARD or mutation	Professional tax	Paid tax on behalf of others
Female	-0.071***	-0.068**	-0.146***	-0.076***	-0.090***
	(0.021)	(0.033)	(0.029)	(0.024)	(0.019)
R-squared	0.428	0.349	0.180	0.136	0.144
No. of observations	1,153	1,153	1,153	1,153	1,153

Source: Authors' calculations based on Taxpayer Survey.

Note: Coefficients represent estimates from linear probability models predicting that the respondent is responsible for tax payment (for all respondents). Robust standard errors are in parentheses. The regression also includes (but not shown here) age, educational attainment, whether respondent can read and write in English, household asset ownership, employment status, households' source of drinking water, mobile ownership, presence of children in household, households with no male adults, rural area, district of residence, whether interview was conducted in Pashto or Hindko, and whether the respondent was interviewed in person. *** 1% significant, ** 5% significant, * 10% significant.

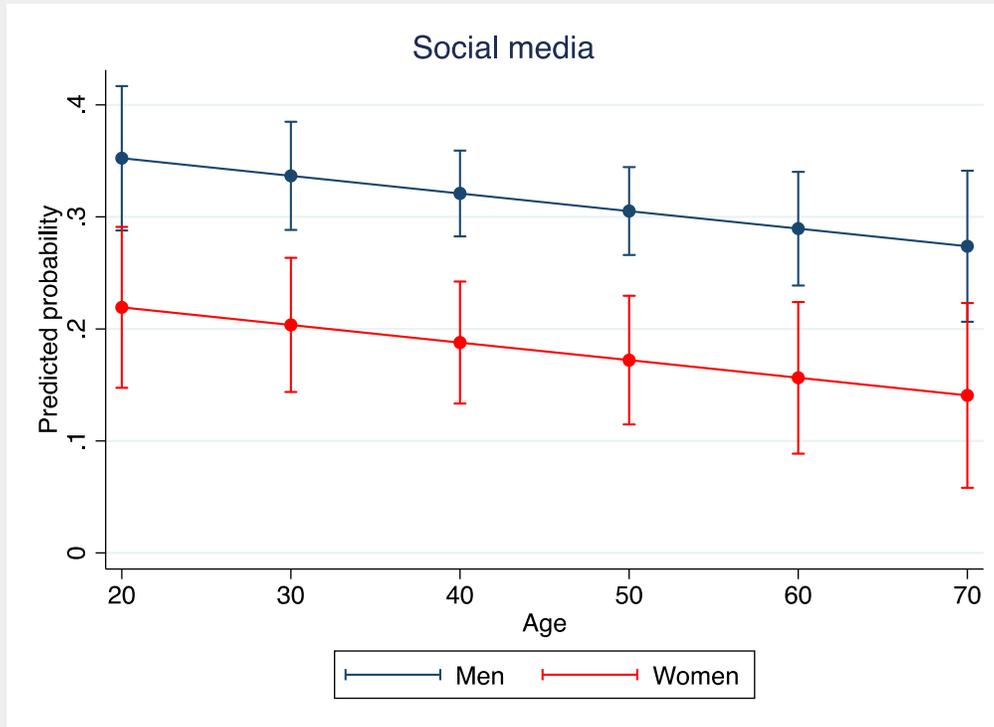
Appendix H: Taxpayers' Methods Used for Provincial Tax Payment or Property Registration

	Taxpayers only					
	(1)	(2)	(3)	(4)	(5)	(6)
	TFC	SDC	Bank app	Banks	Post office	Used agent
Female	-0.056	0.105	-0.082	-0.345***	-0.068	0.058
	(0.076)	(0.068)	(0.052)	(0.080)	(0.053)	(0.055)
R-squared	0.184	0.259	0.130	0.238	0.208	0.127
N of observation	579	579	579	579	579	579

Source: Authors' calculations based on Taxpayer Survey.

Note: The coefficients represent linear probability models predicting use of methods for tax payment or property registration among taxpayers. Robust standard errors are in parentheses. The regression also includes (but not shown here) age, educational attainment, whether respondent can read and write in English, household asset ownership, employment status, households' source of drinking water, mobile ownership, presence of children in household, households with no male adults, rural area, district of residence, whether interview was conducted in Pashto or Hindko, and whether the respondent was interviewed in person. *** 1% significant, ** 5% significant, * 10% significant.

Appendix I: Use of Social Media as a Source of Tax Information by Age



Source: Authors' calculations based on Taxpayer Survey.

Note: The graphs show the estimated probability of the important source of tax information from a linear probability model by education. The vertical lines show the 95% confidence interval. The regression also includes (but not shown here) age, educational attainment, whether respondent can read and write in English, employment status, households' source of drinking water, mobile ownership, presence of children in household, households with no male adults, rural area, district of residence, whether interview was conducted in Pashto or Hindko, and whether the respondent was interviewed in person.

Appendix J: Suggested Timeline of Recommended Action Plan

Recommended action	Short term	Medium term
Include washrooms and areas for women in the new infrastructure investments planned to establish one-stop TFCs.		Women's washroom and areas for women established in 12 TFCs.
Establish service counters dedicated to serving women in TFCs.		Dedicated service counters for women established. 32% of services provided to women. ³²
Review the institutional structure and roles, sustained training, and means of achieving a safe and equitable work environment—including equitable promotions, flexible work arrangements, anti-harassment policies and practices, and physical safety—to recruit and retain women.		Institutional structure and roles reviewed. Training programs and promotions ensure equitable opportunities for women. Safe and equitable work environment conditions reviewed and instituted.
Review implications of computerization of land records and digitization of vehicle registration and establishment of service counters for women on property registration processes.		Property processes for women reviewed and simplified.
Use easy-to-understand terminology in Urdu or Pashto for guidance on tax payments and registration forms.		Terminologies in guidance simplified.
Tailor tax campaigns or information strategies to reach different taxpayers. 1. Conduct field-level education campaign efforts, such as TV or radio programs, and involve NGOs or field staff in disseminating information on women's property rights and tax compliance to reach less educated women and men. 2. Use various social media channels to reach out to younger and more educated taxpayers. 3. Target sensitization campaigns to women but also to men who could play a role in assisting women with property registration.	Communication campaigns conducted twice a year to include these tailored programs. ³³	
Compile, digitize, and sex-disaggregate taxpayer and service user data to help develop tailored taxpayer programs and services that meet the needs of women and men.		KP tax authorities' data integration is sex-disaggregated (with taxpayer CNIC/Name). ³⁴ Service user data is sex-disaggregated.

32. The target of 32 percent is consistent with the Results Framework Matrix in Annex 1 of the KPRMP (World Bank 2019b, 16).

33. The KPRMP's program action plan includes communication campaigns to be conducted twice a year (World Bank 2019b, 41).

34. This target is consistent with the Results Framework Matrix in Annex 1 of the KPRMP (World Bank 2019b, 14).

