



Supporting the fairness and equitability of tax systems in ATI partner countries: Addressing gender gaps

10 MARCH 2026 | 14h00-15h30 (CET) | ONLINE

Before we start...

Some house rules:

- Simultaneous interpretation into EN and FR.
- Please mute your microphone.
- You can use the chat to submit questions or comments.



Agenda

Time (CET)	Session	Speaker
14:00 – 14:10	Welcome, objectives of the webinar, and presentation of the agenda	Ishmael Zulu, Senior Policy Officer – Tax and Equity, TJNA (Moderator)
14:10 – 14:30	Presentation of main focus areas of FTM tax and gender methodology in relation to tax policy and practices	Henrique Alencar, Oxfam NOVIO Ishmael Zulu, Senior Policy Officer – Tax and Equity, TJNA
14:30 – 15:00	Panel discussion – Country inputs from Benin and Zambia	Damas Hounsounon, Director of the Reform Monitoring Unit, Direction Générale des Impôts, Benin Nkombo Mwiinga, Senior Budget Analyst, Ministry of Finance and National Planning, Zambia
15:00 – 15:20	Q&A and open discussion	Moderator and all participants
15:20 – 15:30	Next steps and closing	ATI Secretariat and moderator



Objectives of the webinar



- Continue shading light on the gender impact of tax systems as well as on existing efforts that try to improve fairness and equity outcomes.
- Provide an overview of the main focus areas of the FTM tax and gender research methodology.
- Highlight the main outcomes and key recommendations of the existing and ongoing FTM reports.
- Facilitate peer exchange among ATI members with the aim to inspire actionable solutions.
- Better understand the challenges and opportunities ATI partner countries face with respect to the promotion of gender equality through the fiscal system.

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MAKE TAX FAIR

Fair Tax Monitor

Identifying gender gaps in national tax systems

10 March 2026



Why the need to consider gender in taxation policies?

Despite progress in recent decades, **gender inequality remains prevalent**.

- Women are the majority of those living in **poverty**;
- Women on average **earn 24% less** than men;
- In developing countries, **around 75% of women** work in the **informal economy**.

Unfortunately, fiscal systems often play a **negative role** in relation to gender equality.

Pourquoi faut-il prendre en compte le genre dans les politiques fiscales ?

- Malgré les progrès réalisés au cours des dernières décennies, les **inégalités de genre restent très présentes**.
 - Les femmes constituent la majorité des personnes vivant dans la **pauvreté** ;
 - En moyenne, les femmes **gagnent 24 % de moins que les hommes** ;
 - Dans les pays en développement, **environ 75 % des femmes travaillent dans l'économie informelle**.
- Malheureusement, les systèmes fiscaux jouent souvent un **rôle négatif** en matière d'égalité de genre.

Gender Bias

- **Explicit gender bias:** outright discriminatory and rooted in conservative traditions.
- **Implicit gender bias:** appear to treat men and women equally - but have an unequal impact due to differences in income, ownership and employment patterns.

Biais de Genre

- **Biais de genre explicite** : discrimination manifeste, enracinée dans des traditions conservatrices.
- **Biais de genre implicite** : semblent traiter les hommes et les femmes de manière égale, mais ont un impact inégal en raison des différences de revenus, de propriété et de structures d'emploi.

Employment, Income and Benefits

- Women face multiple **challenges** and **obstacles** for paid employment:
 - Limited access to education;
 - Informal economy;
 - Seasonal and part-time jobs;
 - Significant pay gap;
 - Pregnancy leave;
 - Unpaid care work.
- Affect the way women pay **Personal Income Taxes**.
- Limits access to **rights and benefits** tied to formal employment.

Emploi, revenus et prestations

- Les femmes font face à de multiples **défis** et **obstacles** en matière d'emploi rémunéré :
 - Accès limité à l'éducation ;
 - Économie informelle ;
 - Emplois saisonniers et à temps partiel ;
 - Écart salarial important ;
 - Congé de maternité ;
 - Travail de care non rémunéré.
- Cela affecte la manière dont les femmes paient l'impôt sur le **revenu des personnes physiques**.
- Cela limite également l'accès aux **droits et aux prestations** liés à l'emploi formel.

Informal economy

- Women form the **majority of low-income actors** operating in the **informal economy**, mainly in sectors like agriculture, petty trade and domestic services.
- Results in **lack of access to basic employment rights** – such as access to pension and other social services.
- **Informal taxes** – such as market fees, toilet fees and presumptive taxes – are **broadly regressive**.

Économie informelle

- Les femmes constituent la majorité des acteurs à faible revenu opérant dans l'économie informelle, principalement dans des secteurs tels que l'agriculture, le petit commerce et les services domestiques.
- Cela entraîne un manque d'accès aux droits fondamentaux liés à l'emploi, tels que l'accès aux pensions et à d'autres services sociaux.
- Les taxes informelles – telles que les frais de marché, les frais d'utilisation des toilettes et les taxes forfaitaires – sont largement régressives.

Consumption

- Household **traditional gender roles** translate into **consumption patterns**.
 - Women spend a higher share of their income on essential goods and services (food, education, sanitation and water).
- Governments **depend** on indirect taxes on consumption rather than **progressive** direct taxes on income.
- **Regressive** indirect taxes disproportionately **affect women**.

Consommation

- Les rôles **traditionnels de genre** au sein des ménages se traduisent par des **schémas de consommation** spécifiques.
 - Les femmes consacrent une part plus importante de leurs revenus aux biens et services essentiels (alimentation, éducation, assainissement et eau).
- Les gouvernements **dépendent** davantage des taxes indirectes sur la consommation que des impôts directs **progressifs** sur le revenu.
- Les taxes indirectes **régressives** affectent de manière disproportionnée **les femmes**.

Wealth

- Despite equality being enshrined in domestic legislation, women often face obstacles to access wealth (particularly **land properties**) due to **customary & traditional practices** on inheritance and preference for male offspring.
- Taxation of wealth is often underutilized, benefitting the **wealthiest in society** – traditionally a male dominated group.

Richesse

- Bien que l'égalité soit consacrée dans la législation nationale, les femmes rencontrent souvent des obstacles pour accéder à la richesse (en particulier aux **propriétés foncières**) en raison de **pratiques coutumières et traditionnelles** en matière d'héritage, ainsi que de la préférence accordée aux descendants masculins.
- La taxation de la richesse est souvent sous-utilisée, ce qui bénéficie aux plus riches de la société – traditionnellement un groupe dominé par les hommes.

Public Spending

- **Agenda 2030** and the **Beijing Declaration** emphasize the relationship between gender inequalities and public spending.
- Women are in greater need of **state support, social protection** and **public services**.
- Spending on **public schools and daycare** allow women to participate in the labor market and achieve economic sufficiency.

Dépenses publiques

- **L'Agenda 2030** et la **Déclaration de Beijing** soulignent le lien entre les inégalités de genre et les dépenses publiques.
- Les femmes ont davantage **besoin du soutien de l'État, de la protection sociale** et des **services publics**.
- Les dépenses consacrées aux **écoles publiques** et aux **services de garde d'enfants** permettent aux femmes de participer au marché du travail et d'atteindre une autonomie économique.

Engagement with Tax Administration

- While women progressively represent more of overall staff, **managerial and senior posts** remain dominated by **male** colleagues.
- Lack of training and sensitization of tax officials on how to **engage with women entrepreneurs** and **informal economy actors**.
- Lack of knowledge by broad public on its **rights and obligations** on taxes and public services, with plummeting **tax morale** and **low voluntary compliance**.

Engagement avec l'administration fiscale

- Bien que les femmes représentent progressivement une part plus importante du personnel global, les postes de direction et de haut niveau restent dominés par leurs collègues masculins.
- Il existe un manque de formation et de sensibilisation des agents fiscaux sur la manière d'interagir avec les femmes entrepreneurs et les acteurs de l'économie informelle.
- Le grand public manque également de connaissances sur ses droits et obligations en matière d'impôts et de services publics, ce qui entraîne une baisse du civisme fiscal et du respect volontaire des obligations fiscales.

Transparency and citizen participation

- Collection and publication of **gender-disaggregated tax data** remains the exception across developing nations.
- Disaggregated data is essential for public officials, academia and civil society to analyze the actual impact of public policies and taxes on different groups.
- Engagement with CSOs and WROs has been incorporated into national **budgetary cycles** and **legislative procedures**, but **low level of adoption** or responsiveness.

Transparence et participation citoyenne

- La collecte et la publication de données fiscales ventilées par genre demeurent l'exception dans de nombreux pays en développement.
- Les données ventilées sont essentielles pour permettre aux responsables publics, au monde académique et à la société civile d'analyser l'impact réel des politiques publiques et des impôts sur différents groupes.
- L'engagement avec les organisations de la société civile (OSC) et les organisations de défense des droits des femmes (WRO) a été intégré dans les cycles budgétaires nationaux et les procédures législatives, mais son adoption reste limitée.

INFANCY

1 in 5 infants miss basic vaccines, leading to 30 million preventable childhood illnesses.¹

Infant girls face higher malnutrition² and the highest under-five mortality rates.³



EARLY CHILDHOOD

School costs push families to pull girls out first. 18.8 million girls are already out of primary school.⁵

From early childhood, girls take on unpaid care work instead of learning.⁶



ADOLESCENCE

Period poverty, unsafe classrooms, and poor quality education make it difficult to attend and stay in school.

34 million secondary school age girls are out of school.⁷

When girls can't stay in school, child marriage becomes a survival strategy.⁸

YOUNG ADULT

In sub-Saharan Africa, 37% of women aged 20 to 24 were married or in a union before the age of 18.⁹

Economic contraction pushes women into low-wage, insecure jobs: 90% of working women in sub-Saharan Africa engage in informal employment.¹⁰

MOTHERHOOD & ADULTHOOD

45% lack maternal care; 60% miss postnatal care, driving high maternal deaths. Low contraceptive access drives high birth rates.¹¹

Increased care responsibilities push women into informal, unprotected work.¹²

Even in formal work, women earn & build far less wealth than men.¹³



RETIREMENT

A lifetime of unpaid care tasks, informal work, and missed opportunities leaves many elderly women without pensions, forcing dependence on the underfunded state, family, or community.¹⁴



Fiscal policies and gender inequality

- When **properly designed**, fiscal policies can create fiscal systems and practices that help **promote** gender equality.
 - **Gender sensitive system:** fiscal systems that do not have implicit or explicit biases.
- **Governments should aim for more.**
 - **Gender responsive:** fiscal systems that meet the **needs** and **priorities** of women and girls.
 - **Gender transformative:** fiscal systems that contribute to the **transformation** of gender roles and unfair power dynamics.

Politiques fiscales et inégalités de genre

- Lorsqu'elles sont **correctement conçues**, les politiques fiscales peuvent créer des systèmes et des pratiques fiscales qui contribuent à **promouvoir** l'égalité de genre.
 - **Système sensible au genre :** systèmes fiscaux qui ne comportent ni biais implicites ni biais explicites.
- **Les gouvernements devraient aller plus loin.**
 - **Système réactif au genre :** systèmes fiscaux qui répondent aux **besoins** et aux **priorités** des femmes et des filles.
 - **Système transformateur du point de vue du genre :** systèmes fiscaux qui contribuent à **transformer** les rôles de genre et les rapports de pouvoir inéquitables.

Challenges for tax & gender work at country-level

- Tax and gender is still considered by many as a new phenomena.
- Difficult to identify CSOs that focus on Tax Justice and that work on tax & gender.
- Limited technical expertise on tax & gender in most organizations, public agencies and stakeholders in general.
- Limited availability (or inexistence) of gender disaggregated data prevents in-depth analysis of the impact of tax policies and practices.

Défis pour le travail sur la fiscalité et le genre au niveau national

- La fiscalité et le genre sont encore considérés par beaucoup comme un phénomène nouveau.
- Il est difficile d'identifier des organisations de la société civile (OSC) qui se concentrent sur la justice fiscale et qui travaillent spécifiquement sur les questions de fiscalité et de genre.
- L'expertise technique sur la fiscalité et le genre demeure limitée dans la plupart des organisations, des institutions publiques et chez les parties prenantes en général.
- La disponibilité limitée (voire l'inexistence) de données ventilées par genre empêche une analyse approfondie de l'impact des politiques et pratiques fiscales.

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Moderated panel discussion

Speakers:

- Damas Hounsounon, Director of the Reform Monitoring Unit, Direction Générale des Impôts, Benin
- Nkombo Mwiinga, Senior Budget Analyst, Ministry of Finance and National Planning, Zambia

Facilitated by Ishmael Zulu, TJNA



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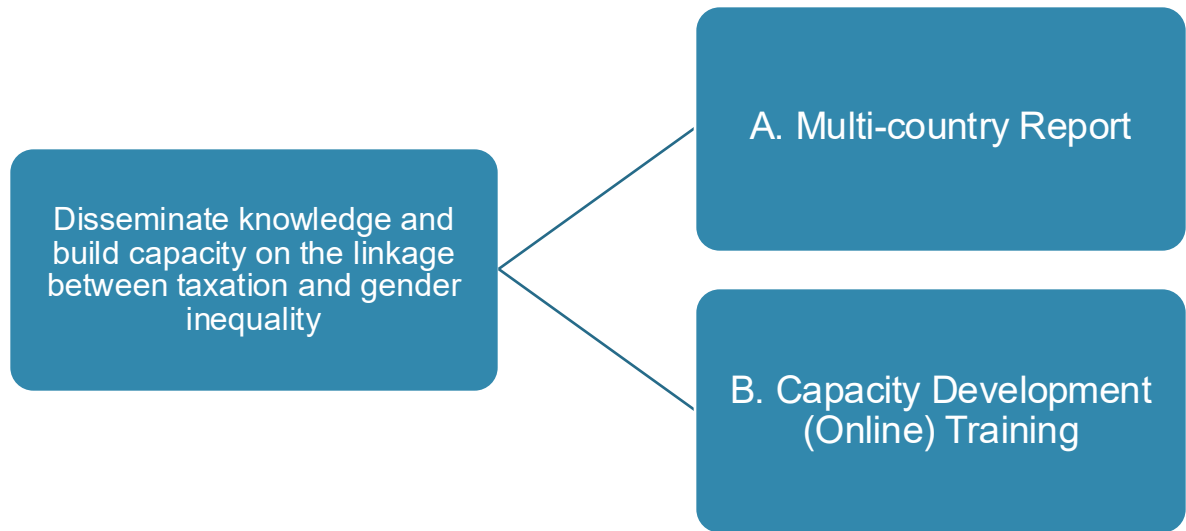
Open discussion and Q&A

Time for your questions and thoughts

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Next steps – ATI Secretariat



Target: public officials of ATI PCs, e.g. MoFs, TAs, etc (main), other stakeholder (e.g., CSOs, etc)

Partners: Oxfam and TJNA

Timeframe: Q2 & Q3 2026

Next steps – ATI Secretariat

A. Multi-country Report

- **What:** a multi-country report presenting an overall regional narrative of tax and gender with a comparative approach, showing linkages between the countries and highlighting contextual distinctions.
- **How:** the research will be based on the FTM national reports, published or are yet to be published.
 - Including recent tax policy and legislation changes to ensure up to date conclusions and recommendations
 - Will determine the areas of focus for the training

B. Capacity development training for ATI partner countries (PCs)

- **What:** tailored tax and gender capacity building online training sessions
- **How:**
 - Initial session(s) focusing on general aspects of tax and gender
 - Tailored sessions that focus on the concrete recommendations of the FTM national reports.



**Thank you for your time
and participation!**

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