



WORLD BANK

SOCIAL RISK ASSESSMENT AND GENDER ANALYSIS

FINAL REPORT



Punjab Resource Improvement and Digital Effectiveness (PRIDE) Program
Planning and Development Board (P&DB)
Government of Punjab, Lahore.

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ABBREVIATIONS

BISP	Benazir Income Support Program
BOR	Board of Revenue
CSOs	Civil Society Organizations.
E-FOAS	E-filing and Office Automation System e-FOAS
EIMS	Electronic Invoice Monitoring System
ET&NC	Excise Taxation and Narcotics Control
FBR	Federal Board of Revenue
FGDs	Focus Group Discussions
ICT	Information and Communication Technology
IDIs	In-depth Interviews
LCCI	Lahore Chamber of Commerce and Industry
MNCs	Multi-National Corporations
NGOs	Non-Government Organizations
PDMA	Punjab Disaster Management Authority
PFD	Punjab Finance Department
PIDC	Punjab Infrastructure Development Cess
PITB	Punjab Information Technology Board
PLRA	Punjab Land Record Authority
PRA	Punjab Revenue Authority
PRIDE	<i>Punjab Resource Improvement and Digital Effectiveness</i>
PWWF	Punjab Workers Welfare Fund
R&D	Research and Development
RIMS	Restaurant Invoice Monitoring System
SPSS	Statistical Package for Social Sciences
VAT	Value Added tax
WB	World Bank
WCCI	Women Chamber of Commerce and Industry
WDD	Women Development Department

EXECUTIVE SUMMARY

This study was conducted under the "Punjab Resource Improvement and Digital Effectiveness programme (PRIDE), Planning and Development Board (P&DB), Government of Punjab, Pakistan. This study was conducted in four cities: Lahore, Multan, Faisalabad, and Gujranwala and was mixed-methods in nature, as both quantitative and qualitative data were collected. Four hundred and twenty-four citizens belonging to socio-economic categories participated in a cross-sectional survey. In addition to the cross-sectional survey, ten Focus Group Discussions (FGDs) and fifteen in-depth interviews were conducted. The core objective of this study was to develop a Social Management Framework (SMF) for improving the taxation regime. Five layers SMF is proposed based on the findings of social risk assessment and gender analysis. SMF consists of gender-disaggregated data, awareness of the taxation system, enforcement of the tax regime, digitization of the tax system, and risk management. In each layer, key stakeholders and actors have been identified. After the identification, mitigation strategies have been recommended to address the underlying issues.

The study suggested that phased approach taxation is an effective approach for women and vulnerable groups and reduces the burden on taxpayers. It is evident from the findings of mixed-method research that the public had very little awareness about direct taxation in Punjab, especially women and transgender. Almost half of the population (f=208, 49.1) had no idea about the taxation system of Punjab, designated departments for tax collection (f=218, 51.4%), amount of tax to pay (f=225, 53.1%), calculating own taxes (f=244, 57.5%), taxes slabs (f=246, 58.0%), schedule of paying taxes (f=226, 53.3%), the procedure of paying taxes (f=224, 52.8%) and revisions and modifications in taxation laws (f=239, 56.4%) in Punjab. However, they had more knowledge and awareness about indirect taxes levied on food items (f=354, 83.5%), fuel items (f=354, 83.5%), consumer goods (f=354, 83.5%), and utility bills (f=350, 82.5%). Similarly, more than seventy percent of participants had an awareness to a great extent about taxes on banking transactions (f=316, 74.5%), ATM transactions (310, 73.1%), and taxes on toll plazas (f=328, 77.4). This is because they were more prone to the risk of decreased quality of life due to indirect taxes.

There is a general perception among the participants that the grievances (f=268, 63.2%) were not addressed properly within an appropriate time. More than

half of the participants thought that no immediate action was taken against their complaints (f=257, 60.6%), feel that the mechanism of filing a complaint was not simple (f=236, 55.7%), while (f=207, 48.8 %) had no knowledge and awareness about filing complaints. This raises concerns about the performance of public and tax departments.

This study also identified that the majority of respondents did not know about the tax exemptions initiated by the government from time to time, during COVID-19, during climatic changes and monsoon flooding, tax exemptions on property tax for (widows, Orphans, minors, and disabled persons), and exemptions initiated by PRA during COVID-19. However, the knowledge and awareness of males were higher than females and transgender in almost all the indicators except the indicators of ‘tax exemptions during COVID-19 where females (f=59, 24.4%) have relatively little higher than as compared to males (f=34, 24.3%) and transgender (f=4, 9.5%). The majority of transgender (f=24, 57.1%) ‘did not know’ about tax exemptions on property tax as compared to females (f=114,47.1%) and males (f=54,38.6%). When asked about, knowledge and awareness about ‘tax exemptions initiated by PRA during COVID-19’, the majority of transgender (f=27, 64.3%) ‘did not know’ about ‘tax exemptions facility during COVID-19’ as compared to females (f=130,53.7%) and male (f=61,43.6%) counterparts.

Both direct and indirect taxes suppress women and vulnerable groups, business startups, and women business entrepreneurs. It is suggested in this regard to reduce indirect taxes because it effects badly the livelihood of vulnerable groups and increases direct taxes.

The report argues that gender-responsive tax policies are designed to promote gender equity by taking into account the differential impact of taxes on women, men, and transgender people. Tax policies can have a differential impact on women, men, and transgender people due to the gendered distribution of income. The study highlights that in Punjab, social risk assessment is particularly important due to the large population of vulnerable groups (low-income, slum dwellers, landless, ethnic and religious minorities, elderly, disabled, illiterate women, transgender people, etc.). These people are facing numerous challenges in accessing the digitization of public service delivery and the tax regime.

This study examines the performance of tax-related departments as a critical element in the tax regime. Voluntary tax compliance cannot become possible without

improving the service delivery of PRA, BOR, and ET&NC. For this purpose, PRA needs to provide a gender-disaggregated classification of taxation categories listed in the Second Schedule of the Punjab Sales Tax on Services Act 2012. PRA needs to disseminate the content in the local language (Urdu) to raise awareness among the taxpayers. Furthermore, PRA needs to build an interactive complaint and grievance redress system based on Web 3.0 (e.g., a chatbot). Even though ePay Punjab has been launched to improve service delivery for citizens, however, a large majority of people do not know about this application. Consequently, this application is underutilized. A media campaign is suggested to raise awareness among the masses about its effectiveness. Similarly, the ET&NCD needs to run a literacy campaign for the effective utilization of the appointment management system.

This study identifies double taxation and the distribution of tax claims as two important issues facing the business community. There is a need to develop a mechanism for addressing double taxation and swiftly distributing the tax claims to the business community. Businesswomen and entrepreneurs demanded a decrease in sales tax on women-oriented businesses (e.g., handicrafts) and services (e.g., beauty parlors) for their inclusion in the tax base.

This study concludes that risk management is not possible without having political stability, developing long-term economic and trade policy, improving taxation governance, and bringing accountability to the taxation system. Thus, the government needs to take stringent actions for the development of an overall environment that promotes voluntary tax compliance in the province.

STRUCTURE OF THE REPORT

The report consists of five chapters. In the first chapter, a brief overview of the situation of the taxation regime in Punjab, the scope of the report, and a summary of the report are discussed. The second chapter summarizes the available studies conducted on taxation, models, approaches to assess social risks, and gender analysis of taxation in Punjab. The third chapter explains the methodology of this study. This includes the study design, sampling procedure, and data collection process. The fourth chapter comprises the quantitative and qualitative findings of the study. This chapter also includes the Social Management Framework along with mitigation strategies developed on the findings of the current study. The last chapter presents recommendations and the conclusion of the study. In this chapter, future directions for the study are also discussed.

1. INTRODUCTION

This study ‘Social Risk Assessment and Gender Analysis’ was conducted under the "Punjab Resource Improvement and Digital Effectiveness programme (PRIDE), Planning and Development Board (P&DB), Government of Punjab, Pakistan.

1.1 SCOPE OF THE STUDY

The objective of this study was to assess the vulnerability, impediments, and susceptibility of the vulnerable people (low-income, slum dwellers, landless, ethnic and religious minorities, elderly, disabled, women, etc.) of Punjab to income shocks due to the introduction of different type of taxes and to examine whether these taxes are progressive or regressive on women. Within this study, three main tasks were executed under the domain of ‘Social Risk Assessment’, ‘Gender Analysis’, and the development of a ‘Social Management Framework’.

1.1.1 SOCIAL RISK ASSESSMENT

In Social Risk Assessment, the consultant was assigned to do the following activities:

- ◆ Review the existing taxation system in Punjab
- ◆ Assess the vulnerability, impediments, and susceptibility of the vulnerable people (low-income, slum dwellers, landless, ethnic and religious minorities, elderly, disabled, women, etc.) of Punjab to income shocks due to the introduction of taxation under the program.
- ◆ Recommend on the effectiveness of phased approach of taxation,
- ◆ Types of taxes and non-taxes with high resource mobilization potential without affecting the vulnerable, and also on exemptions if any.

1.1.2 GENDER ANALYSIS

In Gender Analysis, the consultant was assigned to do the following activities:

- ◆ Conduct a gender analysis of existing tax mechanisms to examine whether these are progressive or regressive on women.
- ◆ Review the impact (vulnerability analysis) of direct/indirect taxes on women in Punjab.
- ◆ Assess the existing tax exemptions for vulnerable women (widows, sole earners).

- ◆ Explore women’s existing information/knowledge base of taxing instruments, property rights, fund allocations, and investments.
- ◆ Review existing mechanisms for women to file provincial tax-related complaints, the types of grievances generally received from women related to provincial taxation, and the time it takes to resolve these complaints.

1.1.3 SOCIAL MANAGEMENT FRAMEWORK (SMF)

In Social Management Framework (SMF), the consultant was assigned to do the following activities:

- ◆ Development of a Social Management Framework (SMF) consisting of the findings of Social Risk Assessment & Gender Analysis of Vulnerable Groups
- ◆ Mitigation and management measures for addressing the social risks identified under proposed studies and ESSA.

1.2 BACKGROUND

In today's complex and interconnected world, understanding the social dimensions of risk has become crucial for effective policy-making, development planning, and sustainable decision-making processes. One integral aspect of this understanding is the incorporation of gender analysis, which recognizes that social risks and vulnerabilities are often influenced by gender disparities and power dynamics. This report aims to provide an insightful exploration of social risk assessment and gender analysis, highlighting their significance, methodologies, and policy implications for promoting equitable and inclusive development. Specifically, it purports to evaluate the vulnerability, barriers, and susceptibility of disadvantaged individuals in Punjab, such as those with low income, landless, disabled, transgender, and women, to income shocks resulting from pandemics as well as natural disasters such as flooding as tax policies. The findings from this study provide valuable insights for developing and implementing tax mechanisms that minimize adverse effects on vulnerable segments of society, while also addressing social and gender conflicts. Specifically, it provides tax policy implications that take into account explicit and implicit gender bias.

1.3 TAXATION SYSTEM

The tax systems are often in need of reform (Bird, 1992; Burgess and Stern, 1993). In recent years, International Financial Institutions (IFIs) have pushed for tax reform as a

crucial element of broader economic policy reform in many Least Developing Countries (LDCs). For instance, they ask countries to convert trade taxes to domestic sales taxes, the rationalization of income taxes, and policies to lower budget deficits and/or increase tax-to-GDP ratios. These reforms frequently have three goals in mind: to increase macroeconomic stability, to make the economy more "open," and to increase the effectiveness of tax collection (Gemmell and Morrissey, 2002).

1.3.1 TAX STRUCTURE IN PAKISTAN

In developing countries like Pakistan, formal tax structures tend to be quite narrow (Tanzi, 2000). Our tax system is mainly dominated by indirect taxes which cannot be levied directly on individuals but rather depend on the goods and services consumed. Mintz (2003) does not consider it a problem because taxes on consumption 'are a better source of revenue for developing countries [than income taxes] because they are easier to collect and more consistent with achieving economic growth objectives' (page. 226). However, the question arises of the consumption patterns of the goods by different socio-economic classes. To the extent that rich and poor households purchase different consumption bundles, the effect of indirect taxes on the poor depends on consumption patterns (Gemmell and Morrissey, 2005). For example, food is the single most important component of the poor's consumption basket. Implicit or explicit policies to subsidize food prices benefit the poor, or at least the urban poor, even if the benefits are inaccurately targeted (Tanzi and Zee, 2000). Similarly, fuel and electricity prices have a direct impact on the livelihoods and standards of living of poor people. In the absence of a social protection program, indirect taxation can seriously impact the lower income and vulnerable group. Thus, the estimation of taxes as progressive or regressive is important for their lives. A regressive tax is a tax applied uniformly, taking a larger percentage of income from low-income earners than from middle- and high-income earners. It is in opposition to a progressive tax, which takes a larger percentage from high-income earners. With a regressive tax, the tax burden decreases as income rises (Nichols & Wempe, 2010).

The taxation system of Pakistan undergone through significant reforms in the early 1990s. GST, a form of value-added tax (VAT), has replaced customs duties (CD) and federal excise duties (FED) as the primary source of taxation. The Sales Tax Act of 1990 established the Goods and Services Tax (GST) at a rate of 12.5% on items that were imported as well as on value added at every stage of production for items that

were made and sold in Pakistan. Although initially excluded from the GST, agricultural products, petroleum, electricity, pharmaceuticals, and fertilizers would later be added to the list of goods covered by the tax. As time went on, exemptions were eliminated and the GST rate has been raised to 18%. Currently, food items (like tea, sugar, and beverages), necessary consumer goods, fertilizer, and other items are all included in the GST net. The maximum tariff rate was gradually lowered from 225 percent to 125 percent in the early 1990s and then to 30 percent in the late 2010s, allowing for the free importation of a large number of previously prohibited goods.

Ahmed and Stern (1987, 1991) used the marginal social cost (MSC) method to examine reform possibilities in India and Pakistan respectively. Using effective tax rates for around 90 commodity subgroups, they calculate the MSCs for nine (India) and 13 (Pakistan) commodity aggregations of mainly food and clothing products. Broadly speaking, allowing for concern with sheltering the poor from taxes, the findings confirm the widely held view that taxes on staple foods and necessities such as fuel have the highest social cost. Taxes on more luxury foods, such as dairy products, and non-food items such as clothing have relatively low social costs. SPDC (2004) showed that all components of the indirect tax system were regressive in 2001-02. This study takes into account taxes on intermediate inputs using an Input-Output Table (IOT) framework.

Refaqat (2008) conducted her doctoral research project to measure the social incidence of indirect taxes in Pakistan as a result of the tax reform process specifically carried out in the area of indirect taxes (1990-2001). She intended to analyze how indirect tax reform reflected the policy objectives, particularly in the light of equity and distributional considerations envisaged in the tax reform strategy. The other aim was to reflect on the aggregate indirect tax incidence overtime at the national as well as the urban/rural level. Her findings indicated that a move from dependence on trade tax revenues to GST/VAT revenues for Pakistan had made the overall indirect tax system a little more progressive. It appeared that post- reform indirect tax incidence was sensitive to the taxation of key commodities including sugar, edible oils, and basic fuel/utilities. Incidentally, taxation of these commodities also appeared to have strong distributional effects on the poor.

Wahid and Wallace (2008) showed the incidence of GST to be proportional in 2003-04, CD to be proportional in lower deciles and progressive in upper deciles, and FED

to be regressive. Jamal and Javed (2013) indicated that GST was proportional in 2010-11; however, they showed progressivity at the upper end of the per capita expenditure deciles. Recently, Ara (2022) found that GST-Domestic presented a regressive pattern of incidence. Among various commodity groups, basic food items exhibit the highest extent of regressivity.

1.3.2 TAXATION AS A PROVINCIAL MATTER

In 2009, the federal and the provincial governments agreed on a revenue-sharing formula where sales tax on services, including the previously dubbed “excise duties,” was formally acknowledged as a provincial right. Up until this time, the Federal Board of Revenue (FBR) was in charge of collecting the STS and distributing the revenue to the provinces, retaining a 1% fee for the federal government. However, in 2010, Pakistan adopted the 18th constitutional amendment, which resulted in large-scale administrative as well as fiscal decentralization in the country (Shah, 2012). The federal government handed over the key functions including health, education, and energy to the provinces. At the same time, the provinces were given the option to directly collect 100% of any revenues, including STS, that FBR had been collecting on their behalf (Finance Division, 2011). Among the provinces, the Sindh government was the first to create its own RA (Sindh Revenue Board) for the collection of the STS in 2010. It was followed by Punjab in 2012, Khyber Pakhtunkhwa in 2013, and Baluchistan in 2015.

The Punjab has three revenue authorities namely: Punjab Revenue Authority (PRA), the Board of Revenue (BoR), and the Excise, Taxation and Narcotics Control Department (ET&NCD). The PRA was established in 2012, with the Punjab STS Act and PRA Act. Its charge was to take over the collection of the STS from the FBR. The PRA is a corporate and professional body that operates under the supervision of the Punjab Finance Department. Currently, ET&NCD is responsible for collecting Urban Taxes, e.g. Property Tax and Motor Vehicle Tax. The BoR operates in rural areas and collects land revenue, agricultural income tax, and stamp-duties.

1.4 SOCIAL RISK ASSESSMENT AND GENDER ANALYSIS FOR TAXATION

Social risk assessment is a systematic approach to identifying and analyzing the potential adverse effects that hazards, shocks, or stressors can have on individuals,

vulnerable communities, or societies. It involves examining factors such as an individual's social support system, economic stability, living conditions, access to healthcare and education, and other factors that may impact their well-being. The goal of social risk assessment is to identify potential risks and develop interventions to mitigate those risks. This may involve connecting individuals with social services, and digital technology by providing financial assistance or offering other forms of support to address their livelihoods.

Gender analysis recognizes that gender identity and roles significantly shape individuals' experiences, vulnerabilities, and capacities to cope with risks. Gender analysis involves examining the social, economic, and cultural factors that influence gender inequalities, as well as their intersections with other forms of discrimination such as race, class, and age. It provides a lens through which social risks and vulnerabilities can be understood in a more nuanced and context-specific manner.



Figure 1: Interviews at Sanatzar, Lahore

Integrating social risk assessment with gender analysis allows for a more comprehensive understanding of how risks affect different segments of society. By considering the diverse experiences, needs, and priorities of various genders as well as transgender, it becomes possible to develop targeted interventions that address underlying inequalities and promote resilience. This integration enhances the effectiveness and inclusivity of risk assessment processes, enabling policymakers and practitioners to design policies and programs that better address the specific needs of marginalized groups and promote equitable outcomes. In Punjab, social risk assessment and gender analysis are particularly important



Figure 2: Interview with Member MCCI, Multan

due to the province's large population, diverse ethnic and religious groups, and ongoing development projects in various sectors such as agriculture, infrastructure, and education. The gender gap in Punjab is significant, with women facing numerous challenges in accessing education, health care, and employment opportunities.

Therefore, the study focuses on identifying vulnerable groups within the current taxation system in Punjab and provides policy recommendations for their protection. The study gathers comprehensive data through three different tools i.e., questionnaires from four districts of Punjab, focused group discussions (FGDs), and in-depth interviews (IDIs) from various institutions covering vulnerable groups, chambers of commerce, and taxation departments that are responsible for policy making. The quantitative analysis is conducted for the data collected through questionnaires whereas the qualitative assessment is performed based on the information extracted from FGDs and IDIs. The investigation identifies numerous factors that can contribute to social risk. Further, it ascertains taxation awareness and compliance by individuals and suggests tax policies to enhance compliance. Finally, the research develops a Social Management Framework that addresses identified tax-related risks and recommends strategies to mitigate them.



Figure 3: Interview with Ethnic Minority at Multan

1.5 DIGITAL LITERACY AND DIGITAL SKILLS

According to the Digital Skill Gap Index (DSGI) 2021, most economies are unable to bridge the digital skills divide. According to the data, Pakistan stands at the 94th number with a score of 3.9 in 2021 on a scorecard of 0-10. Within the region, the standing of India and Sri Lanka was much better than Pakistan. India stands at the 56th number with a score of 5.0 and Sri Lanka stands at the 62nd number with a score of 4.9. Bangladesh and Nepal have standing lower than Pakistan. Bangladesh stands at the 106th number with a score of 3.4 while Nepal stands at the 124th number with a score of 2.4 (Digital Skill Gap Index, 2021) Source: <https://dsgi.wiley.com/global-rankings/>)

Pakistan scored 4.15 on digital skills among the population on a scale of 1-7 in 2019 (World Economic Forum Global Competitive Index, 2020). Pakistan has performed

very well on the World Bank project “Ease of Doing Business” where the ranking of Pakistan was improved from 136th in 2018 to 108th in 2019. (World Bank, 2020) (<https://data.worldbank.org/indicator/IC.BUS.EASE.XQ?locations=PK>)

1.6 MAIN FINDINGS OF THE STUDY

This study finds that the current taxation system is regressive and negatively affects women and vulnerable groups, low-income, the elderly, transgender people, disabled persons, landless, illiterate women, and religious & ethnic minorities.



Figure 4: Interview with Disabled Person, Gujranwala

Moreover, the current tax system does not have gender-disaggregated data on active taxpayers. The majority of the people were not aware of the digital application ePay Punjab. Their understanding of the taxation regime at the provincial level was also very low due to their lack of tax literacy. In context of rural-urban segregation, it was found that the knowledge and awareness of urban respondents were higher than rural respondents in taxation matters and digitization system. The study concludes that tax and social policies are interdependent and require a multifaceted approach to improve tax compliance, manage social risk, provide revenue for social programs, and promote entrepreneurship among socially disadvantaged groups.



Figure 5: Interview with Rev Faraz Malik, Lahore

LITERATURE REVIEW

Vulnerability refers to the degree to which individuals or communities are susceptible to harm from external stressors. Resilience, on the other hand, refers to the capacity to recover or adapt to shocks. The vulnerability and resilience framework provides a foundation for understanding how changes in taxation and digitization can impact vulnerable populations. Assessing vulnerability involves considering factors such as income level, inequality, employment status, social protection mechanisms, access to resources, and social capital. Vulnerable individuals often have lower incomes and limited financial buffers, making them more susceptible to income shocks. Changes in taxation policies that increase the tax burden on lower-income groups that may exacerbate income inequality and place additional financial strain on vulnerable populations. Changes in taxation can also impact the labor market and job requirements. Individuals who lack the necessary skills or education to adapt to changing demands may face diminished job prospects or reduced earnings.

Therefore, the design and implementation of taxation policies can either mitigate or exacerbate the vulnerability of marginalized populations. The tax systems in developing countries within the region typically exhibit numerous deficiencies, and their contribution to the economy falls short of what is required to sustain sufficient public services (Burgess and Stern, 1993).

Changes in taxation policies can have a direct impact on individuals' disposable income, particularly for low-income groups. Tax reforms that focus on personal income or strengthening revenue administration have a positive impact on income distribution. A panel study of 45 emerging and low-income countries by Gupta and Jalles (2022) suggests that tax reforms lead to a reduction in the disposable Gini coefficient which is a measure of income inequality and an increase in the bottom income share. However, this result does not hold for countries in sub-Saharan Africa. Further, the implementation of types of taxes, whether progressive or regressive, is important in addressing wide income gaps. Progressive taxation policies that consider the ability to pay and provide targeted exemptions for vulnerable groups can help reduce susceptibility to income shocks (Piketty, 2014). Martinez-Vazquez, Moreno-Dodson and Vulovic (2012) studied a large panel of 150 countries using Generalized Methods of Moments (GMM) developed by Arellano and Bond (1991) and found that progressive personal income taxes and corporate income taxes do reduce income

inequality. On the other hand, general consumption taxes, excise taxes, and customs duties are found to have a negative impact on income distribution. Their study further indicates that government expenditures, with higher shares of GDP allocated to social welfare, education, health, and housing public expenditures, have a positive impact on income distribution.

Indeed, the availability and effectiveness of social safety nets play a crucial role in mitigating the impact of income shocks. Vulnerable individuals who lack access to adequate social protection programs, such as unemployment benefits, targeted cash transfers, or health insurance (Devereux and Sabates-Wheeler, 2004; World Bank, 2012) may face heightened susceptibility to income shocks resulting from taxation changes. Assessing the coverage and adequacy of social safety nets is essential in understanding the vulnerability of these individuals.

Therefore, it does not only depend upon taxation policies but also the redistribution of resources raised. For example, in Latin American countries, the vulnerability in the form of income inequality is reduced through transfers rather than taxes (Goñi, Lopez and Serven, 2011). A meta-regression analysis by Anderson et al. (2017) examines the effects of government spending on income inequality, particularly in low- and middle-income countries. The analysis encompasses 84 studies, consisting of over 900 estimates that explore the relationship between various measures of government spending and income inequality. The study concludes that there exists a moderate negative relationship between government spending and income inequality. This relationship is particularly pronounced for social welfare and other social spending. When using income inequality or the top income share as measures of inequality, the negative relationship is strongest. Nevertheless, Vellutini and Benitez (2021) found that in low-income developing countries (that includes Pakistan), the average tax rate has declined due to decreases in top and bottom marginal income tax rates, along with a decrease in redistributive capacity.

The fiscal policies do have important implications for entrepreneurship activity. The high income, capital gains and payroll tax rates discourage new business developments (Bruce and Mohsin, 2006). Further, the progressivity of tax system negatively affects entrepreneurial entry (Gentry and Hubbard, 2000). Also, there is a need to address the pressing issues that hinder involvement of women in entrepreneurial activities. The most important among them are financial inclusion of women is quite low in Pakistan and an

inadequate transportation infrastructure that restricts the mobility of women (Roomi and Parrott, 2008). The research conducted by Nasir et al. (2019) in Rawalpindi district, Punjab reiterates that transportation facilities are insufficient for women. They further argue that lack of education is another barrier for women to engage in entrepreneurship.



Figure 6: Interview with Low Income Women, Faisalabad

Vulnerability, particularly among women, can be prevalent in developing countries such as Pakistan. Both men and women experience risks differently and can face distinct types of vulnerabilities (Holmes and Jones, 2010). In terms of economic vulnerabilities, women encounter various challenges including significant wage disparities, employment insecurity stemming from gendered work norms rooted in culture, difficulties in balancing income-generating opportunities outside the home with domestic responsibilities, as well as limitations due to mobility constraints and language barriers. During times of economic hardship, women typically bear the greatest sacrifices in terms of reduced access to an adequate quantity and quality of food consumption. Moreover, they often shoulder a disproportionate burden when it comes to ill-health. Women experience economic vulnerability in Pakistan (Khan and Qutub, 2010).



Figure 7: Interview with Executive Member, FCCI, Faisalabad

In order to address this, tax policies should incorporate gender-specific income considerations. In this regard, Gender-based taxation policies have a significant impact on women, who often bear a disproportionate burden of unpaid care work. Thus, there is a need to ascertain the difference between explicit (also referred to as conscious) and implicit (unconscious) gender biases within tax policies. Explicit

gender bias acknowledges gender as a factor in tax policy design, resulting in direct measures to support women. However, the implicit gender bias is more critical, as it pertains to the differential impact of non-discriminatory fiscal policies on gender equality. For example, if a woman is expected to fulfill traditional household responsibilities, she should receive preferential treatment in terms of taxation on her professional duties and social spending. The implicit gender bias exists in all countries in one form or another (Grown and Valodia, 2010).

The taxation policies and government spending may not work in isolation. Indeed, they depend upon the digitization of processes that can create barriers for vulnerable populations. Those who lack access to digital technologies, including reliable internet connections and necessary digital literacy skills, may face difficulties in accessing online services or participating in digital economies. This digital divide can lead to

further exclusion and increase the vulnerability of individuals as traditional processes are phased out in favor of digital alternatives (Ranchordás, 2022). Symmetrically, inclusive digitization strategies that prioritize bridging the digital divide and ensuring accessibility for all



can mitigate the adverse effects

Figure 8: Interview with Women Entrepreneur, Faisalabad

of digitization. The change in taxation and digitization of processes may also create impediments for vulnerable people to income shocks. The foremost factor is lack of financial literacy and awareness (Lyons and Kass-Hanna, 2021). Indeed, understanding complex tax systems and navigating digital platforms can be challenging for individuals with low levels of financial literacy. Vulnerable populations lack the necessary knowledge and awareness to effectively manage their finances (Lusardi, 2019), make informed decisions regarding taxation, or adapt to digital processes. Specifically, women exhibit lower levels of financial literacy compared to men and are cognizant of this knowledge gap (Lusardi and Mitchell, 2011). Insufficient financial literacy can impede their ability to mitigate the impact of income shocks and take advantage of available resources.

Changes in taxation and digitization system can introduce administrative burdens and transaction costs, which can disproportionately affect vulnerable individuals. Compliance with new tax requirements, such as filing tax returns or reporting income, may be challenging for those with limited resources or little understanding of the process. The scarcity of resources is also on the part of the authorities (Burgess and Stern, 1993; McKerchar and Evans, 2009). Similarly, the costs associated with accessing digital services, such as transaction fees or subscription charges, can pose additional burdens for individuals with low incomes.

Numerous countries in the world currently practice Social Protection Programmes (Devereux and Sabates-Wheeler, 2004). They also try to mitigate the susceptibility of marginalized groups through taxation policies, digitization, and capacity building. For digitization, the initiatives may include providing subsidies for internet access, promoting digital literacy programs, and facilitating access to affordable digital devices (World Bank, 2016; van Dijk, 2017). Investing in capacity-building and skill development programs is crucial for enabling vulnerable individuals to adapt to changing economic and technological landscapes. Contemporary economies often implement training programs that equip people with the necessary digital skills, financial literacy, and entrepreneurship capabilities (Levenson, 2017). Assessing the impact and reach of such programs can provide insights into enhancing the resilience of vulnerable individuals to income shocks resulting from taxation changes and digitization. To promote social inclusion, engaging stakeholders, including representatives of vulnerable populations and women, in decision-making processes is essential for understanding their specific needs and vulnerabilities (Chambers, 1994). Contemporary economies often employ participatory approaches to policy formulation and implementation. These approaches can involve consultation forums, public hearings, and partnerships with civil society organizations (Cornwall and Gaventa, 2000). Incorporating stakeholder perspectives in assessments can help identify effective strategies for mitigating income shocks.

There are numerous examples of the risks and vulnerabilities in different countries of the world, especially developing ones, for social risk assessment and gender analysis. In India, a significant portion of the workforce is engaged in the informal sector, where individuals often lack job security, social protection, and access to formal financial services. This vulnerability is particularly pronounced for women in the

informal sector, who face additional challenges such as lower wages, occupational segregation, and limited bargaining power (Deshpande and Patel, 2017; ILO, 2021).

In many countries in Sub-Saharan Africa, women play a vital role in agricultural production. However, they often face unequal access to land, financial resources, and extension services, limiting their productivity and income potential (Quisumbing et al., 2014). Climate change impacts, such as erratic rainfall patterns and droughts, further exacerbate the vulnerability of female agricultural workers. (Nyahunda, 2021).

The Gulf Cooperation Council (GCC) countries rely heavily on migrant workers, who often face precarious working conditions, limited legal protections, and challenges in accessing social services (Rajan and Joseph, 2020). They further add that distinct vulnerabilities faced by female migrant workers include lower wages, restrictions on mobility, and increased risk of exploitation.

Indigenous communities in Latin America often face marginalization, discrimination, and limited access to basic services and economic opportunities (Sieder and Sierra, 2010). Conducting a social risk assessment and gender analysis can uncover the specific vulnerabilities faced by indigenous women, such as limited land rights, restricted access to education and healthcare, and cultural biases. It can also reveal how changes in taxation policies or digitization processes can further marginalize these communities and lead to income shocks.

These examples highlight the importance of conducting social risk assessments and gender analyses in different contexts to identify specific risks and vulnerabilities faced by different groups. By understanding these risks, policymakers and stakeholders can develop targeted interventions and policies to mitigate the impacts of income shocks and promote inclusive and equitable economic development.

RESEARCH METHODOLOGY

The research was conducted by using a mix method research technique to conduct a field survey in four districts of Punjab including Lahore, Multan, Faisalabad, and Gujranwala. Mixed methods research is a combination of both qualitative and quantitative methods which provides a more comprehensive understanding of a research problem. Quantitative research was conducted through field survey questionnaires while qualitative research was conducted through In-depth Interviews (IDIs) and Focus Group Discussions (FGDs). The logic behind using a mixed method approach was to get benefit from the strengths of both qualitative and quantitative data because triangulation in mixed methods research enhances the credibility and reliability of the research (Johnson, R. B et al., 2004); qualitative methods offer in-depth insights, contextual understanding, and rich descriptions, whereas, quantitative methods provide statistical analysis, generalizability, and the ability to identify patterns or trends (Creswell, J. W et al., 2017); aids in uncovering underlying processes, mechanisms, and causal relationships (Greene, J. C. et al., 1989); provide a robust evidence base that combines quantitative evidence on the prevalence or effectiveness of interventions with qualitative insights into the experiences and perspectives of individuals affected by those interventions (Palinkas, L. A. et al., 2015).

3.1 NON-PROBABILITY AND PURPOSIVE SAMPLING

The research used non-probability and purposive sampling techniques for the selection of the sample. The researcher had prior knowledge that non-probability sampling has limitations compared to probability sampling but the researcher was also aware of the fact that it could become significant when the researcher has no access to secondary data and has cost and time constraints (Trochim, W. M. K., & Donnelly, J. P. (2007); studying marginalized groups, (Biernacki, P. et al. 1981), and to gain initial insights (Creswell, J. W. et al., 2017). Purposive sampling is a type of non-probability sampling that enables researchers to select participants with specific characteristics or expertise (Creswell, J. W. et al. 2017), have in-depth knowledge (Palinkas, L. A. et al., 2015) and represent diverse perspectives, or contexts (Patton, M. Q., 1990).

3.2 SELECTION OF SAMPLE SIZE

Initially, it was committed in the inception report to collect data from 400 respondents in four districts of Punjab. The researcher had collected data from 424 respondents which was 6.0 % higher than the earlier commitments of 400 respondents in the inception report. The 6.0 % increase in sample size was good for the study because a large sample size reduces sampling error, enhances the precision of estimates, and increases reliability (Cohen, J.



1988); offering generalizability and external validity of the study (Kadam, P. et al., 2010); help to explore differences and interaction effects (Field, A., 2013; Borm, G. F. et al., 2007); and increased confidence and precision in estimates (Díaz-Ordaz, K. et al., 2016). The consultant had taken at least 100 respondents from each district with an urban-rural distribution of at least 75 respondents from urban communities and 25 from rural communities. This urban-rural distribution of 3:1 was mutually agreed upon by the client and the consultant at the time of submission of the inception report.

3.3 DEVELOPMENT OF RESEARCH TOOL

As it was discussed above, a mixed method research technique was used to conduct the field survey in four districts of Punjab. Quantitative research was conducted through the development of two different types of field survey questionnaires to know the perceptions and opinions of respondents. Questionnaire A was designed to ask about perceptions of vulnerable groups (low-income, slum dwellers, landless, ethnic and religious minorities, elderly,



disabled, illiterate women, transgender, etc) from sixty respondents from each district. Questionnaire B was used to ask perceptions of Chambers of Commerce and Industry,

Women Chambers of Commerce and Industry, Non-Government Organizations (NGOs), Civil Society Organizations (CSOs), Home-based worker organizations, and Women entrepreneurs from forty respondents from each district.

Qualitative research was conducted through In-depth Interviews (IDIs) and Focus Group Discussions (FGDs). It was decided to conduct 15 IDIs and all were from district Lahore. No in-depth interview was conducted outside the premises of the Lahore district. The IDIs were conducted with Punjab Revenue Authority (PRA), Excise Taxation and Narcotics Control (ET&NC), Board of Revenue (BOR), Punjab Finance Department (PFD), Local Government & Community Development Department (LGCDD), Punjab Disaster Management Authority (PDMA), Women Development Department (WDD), Non-Governmental Organization (NGO - Agahee), representative from transgender & vulnerable group, Punjab Procurement Regulatory Authority (PPRA), Lahore Chamber of Commerce and Industry



Figure 11: Interview with Landless Women, Faisalabad

(LCCI), Women Chamber of Commerce and Industry (WCCI) as well as audit companies EY and Ferguson. Fifteen IDIs were developed to gain insights and in-depth knowledge from participants regarding their field of expertise.

Ten FGDs were conducted in four districts of Punjab including Lahore, Multan, Faisalabad, and Gujranwala. Four FGDs (one in each district) were conducted with female and vulnerable groups (low-income, slum dwellers, landless, ethnic and religious minorities, elderly, disabled, illiterate women, etc.).



Figure 12: Interview with Elderly, Gujranwala

Two FGDs were conducted with ‘transgender’; one at district Lahore and the other at district Multan. Two FGDs were conducted on ‘representatives from Home based Worker Organizations’, one was conducted at district Lahore and the other at Multan district. Two FGDs were conducted with Chambers of Commerce and Industry in district Lahore, one at the Lahore Chamber of Commerce and Industry (LCCI), and the second at the Women's Chamber of Commerce and Industry (WCCI), Lahore.

3.4 TRAINING OF FIELD STAFF (ENUMERATORS)

The comprehensive two-day training was imparted to eight enumerators in the presence of gender and tax specialist. The purpose of two-day training was to ensure standardization in data collection procedures (Edwards, P., 2002); improve the accuracy & quality of data, and reduce measurement error (LaValla,



Figure 13: Training of Field Enumerators

S. L., 1999); enhance data collection skills of enumerators (Deribew, A., 2013); establishing rapport and increased participant engagement (Arora, A., & Thomas, H. N., 2017); and to familiarize enumerators to ethical principles of research (World Health Organization, 2016).



Figure 14: Training of Field Enumerators



Figure 15: Training of Field Enumerators

3.5 PRE-TESTING OF RESEARCH TOOLS

Pre-testing of quantitative and qualitative research tools was conducted with representatives of vulnerable groups and transgender, women entrepreneurs, CSOs / NGOs, Home based worker's organizations, and Government officials in district Lahore. After pre-testing, a detailed session was held with the client over research tools and consent of the client was taken to amend the tools. It was mutually agreed upon between the consultant and client to make modifications in the final tools after a series of pretesting. The nine questions related to indirect taxes were added to the field survey questionnaire such as knowledge and awareness of women and vulnerable groups, chambers and associations, NGOs/CSOs, and women entrepreneurs regarding taxes on utility bills, fuel items, consumer's goods, banking transactions, ATM card transactions, toll plazas, mobile cards, entertainment and the

fee of birth/marriage and death certificate with a three-point Likert scale. Two open-ended questions were also added to field survey questionnaire regarding 'enforcement mechanism in tax collection department' and 'double taxation'. In qualitative assessment, three questions were added in in-depth interviews related to 'enforcement mechanism', 'double taxation', and 'inter-provincial tax rate comparisons'. Pre-testing was conducted to ensure the validity and reliability of research instruments and to identify inconsistencies in the questionnaires (Collins, D., 2003); assess respondent understanding of measurement tools and to identify response error (Willis, G. B., 2005); enhance response rates (Groves, R. M., 2009); identify sampling issues and refine sampling techniques (Babbie, E., 2016) and to assess the cultural appropriateness and contextual relevance (Clegg, J., 2007).

QUANTITATIVE AND QUALITATIVE DATA ANALYSIS

As discussed earlier that mixed method approach was used to conduct the study. This section of the report will discuss the quantitative and qualitative part of the study. Firstly, quantitative findings will be discussed with interpretation and later on qualitative insights and emerged will be shared. The quantitative data of the study was collected from the four districts of Punjab through an online field survey questionnaire and was entered into a Statistical Package for Social Sciences (SPSS) and were analyzed. Perceptions and trends are expressed in percentages, and frequencies in the form of tables, graphs, and pie-charts.

4.1 SOCIO-DEMOGRAPHIC PROFILE OF THE RESPONDENT

This table describes the frequency and percentage distribution of the Socio-demographic profile of the respondent such as district, gender, age, residence, locality, education, and income. The data was collected from 424 respondents through survey questionnaires in four districts of Punjab. As per the inception report, equal representation from each district was ensured as more than 100 respondents were surveyed in each district (See Table 1). From a gender perspective, out of 424 respondents, more than fifty percent of the respondents (f=242, 57.1%) were female. In addition, the participation of the transgender community (f= 42 9.9%) was also ensured which made this study more comprehensive. Approximately 73.8% lived in urban areas and 79.0% owned their residences (Table 1).



Figure 16: Interview with Transgender, Multan

The majority of the participants (42.7%) belonged to the age group of 31-45 years followed by 25.7% who were up to 30 years of age group. Most of the respondents were graduates (20.8%) followed by matriculate (17.0 %) and intermediate (16.3%). The majority of the participant's monthly family income (38.0%) falls between Rs. 20001-50,000 followed by up to Rs. 20,000 (27.4%). Almost, two-third of the respondents lie up to Rs. 50,000 which is a clear indication that the current study focuses on vulnerable groups and marginalized communities.

Table 1 Socio-Demographic Characteristics of the Sample, N = 424

Variables	<i>F</i>	(%)
District		
Lahore	102	24.1
Gujranwala	107	25.2
Faisalabad	114	26.9
Multan	101	23.8
Gender		
Men	140	33.0
Women	242	57.1
Transgender	42	9.9
Age		
Up to 30 years	109	25.7
31 to 45 years	181	42.7
46 to 60 years	91	21.5
61 and above	43	10.1
Residence		
Owned	335	79.0
Rented	89	21.0
Area of Living / Type of Locality		
Urban	313	73.8
Rural	111	26.2
Education		
Illiterate	52	12.3
Primary	26	6.1
Middle	47	11.1
Matric	72	17.0
Intermediate	69	16.3
Graduate (B.A/BSc/LLB, etc.)	88	20.8
Masters	53	12.5
Post-Graduation (MS/MPhil/ PhD)	17	4.0
Income		
Up to 20,000	116	27.4
20001-50,000	161	38.0
50001 to 100,000	69	16.3
100001 to 300,000	46	10.8
300001 to 1000,000	27	6.4
Above than 100,0001	05	1.2

Table 1: Socio-Demographic Profile of Respondents**Source:** Research findings

4.1.1 GROUP CATEGORIES OF RESPONDENTS

The pie chart below describes the frequency and percentage distribution categories of the respondents that were studied for this study. Of the 424 respondents, the majority of the respondents belong to the group category of ‘Women business owners/ entrepreneurs’ 60 (14%) followed by ‘Male Chamber’ 47 (11%), ‘transgender’ 42 (10%), ‘elderly’ 34 (8%), low income 33 (8%), ‘ethnic and religious minorities’ and ‘slum dwellers’ 31 (7%), ‘landless’ and ‘Person with disabilities’ 29 (7%), ‘Illiterate’ 28 (6%), ‘female chamber’, ‘Non-Governmental Organizations/Civil Society Organizations’ and ‘Home based workers organizations’ 20 (05%) respectively in four districts of Punjab as shown in Figure 18 below.



Figure 17: Interview with Mr. Sarfraz, President, NGO Action Against Poverty, Multan

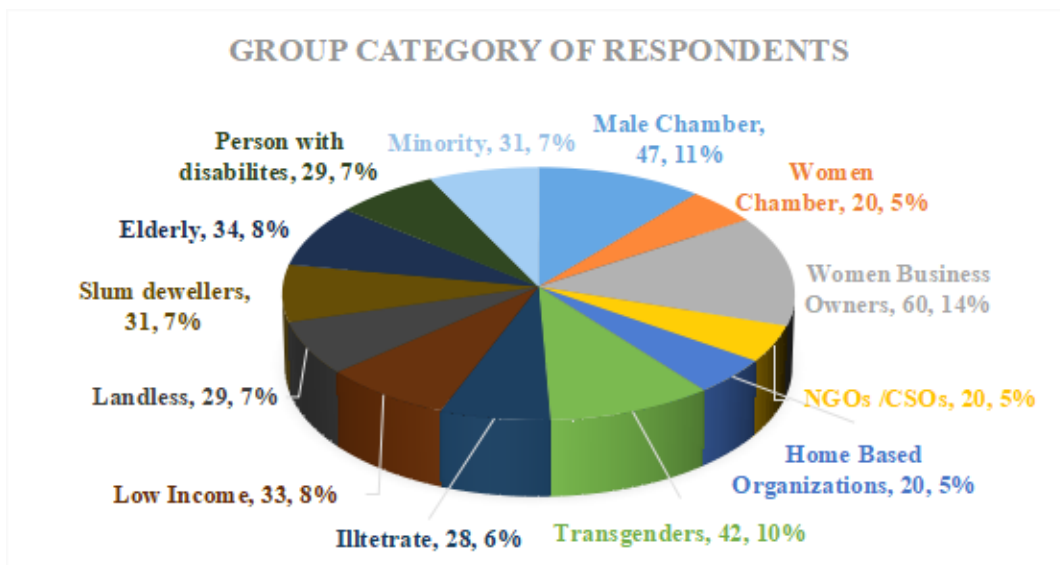


Figure 18: Group Category of Respondents

Source: Research findings.

This study covered almost all segments of society (from marginalized communities to chambers and associations). A unique aspect of this study was its focus on 10 % ‘transgender’ as a sample from each district.



Figure 19: Meeting with Mr. Javed Dhillon, Jinnah Welfare Society, Gujranwala

4.2 INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) PROFILE OF THE RESPONDENT

This study has explored the Information and Communication Technology (ICT) profile of the respondent by asking questions about the mobile phones they possess, internet connectivity on their mobile phones and at home. The questions also asked about the type of e-gadgets the respondents use for communication, shopping, online transactions, and paying taxes.

4.2.1 TYPE AND NO. OF MOBILE PHONES

The figure 21 describes the frequency and percentage distribution of respondents by type and number of mobile phones they possess. The finding indicates that the majority of the respondents were using digital smartphones (f=337, 79.5%) compared to simple phones (f=87, 20.5%). Most of them have a single phone (f=392, 92.5%) in their possession compared to multiple phones (f=32, 7.5%).



Figure 20: Interview with Low income women, Multan

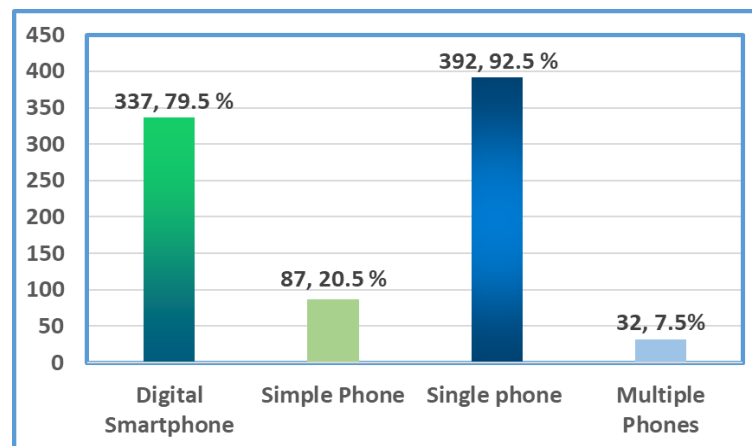


Figure 21: Type and No. of Mobile Phones. Source: Research findings.

4.2.2 INTERNET CONNECTIVITY ON MOBILE PHONES AND HOME

The figure 23 describes the frequency and percentage distribution of respondents by the availability of internet connectivity on mobile phones and at home. The finding indicates that the majority of the respondents had internet connectivity



Figure 22: Dr. Ehsan, Parwarish Foundation, Gujranwala

on their mobile phones (f=324, 76.4%) as compared to the non-availability of internet connectivity on their mobile phones (f=100, 23.6%). However, the non-availability of wifi at home (f=220, 51.9 %) was slightly higher than the availability of wifi at home (f=204, 48.1 %).

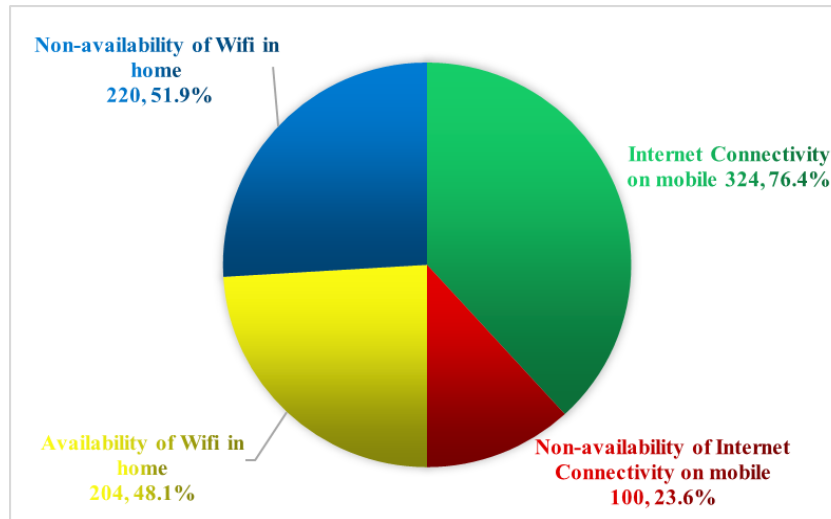


Figure 23: Internet connectivity on Mobile Phones and Home
Source: Research findings.

4.2.3 Rural / Urban Segregation

The figure 24 shows the majority of respondents (80.8%) in ‘Urban’ areas had internet connectivity on their mobile phones as compared to ‘Rural’ areas where (64 %) of respondents had internet connectivity on their mobile phones.

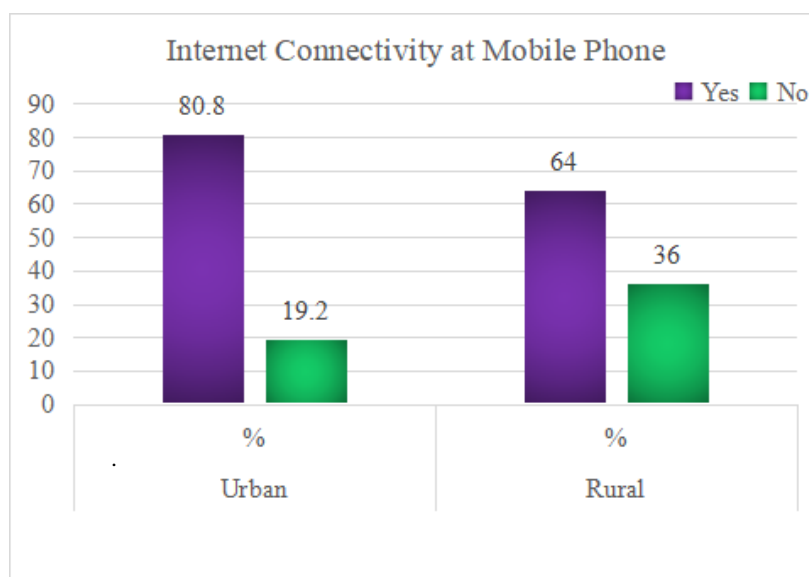


Figure 24: Internet Connectivity at Mobile Phones
Source: Research findings

The figure 25 shows that the majority of the respondents (52.1%) in ‘Urban’ areas had internet connectivity at their homes compared to ‘Rural’ areas where only (36.9 %) of respondents had internet connectivity at their homes

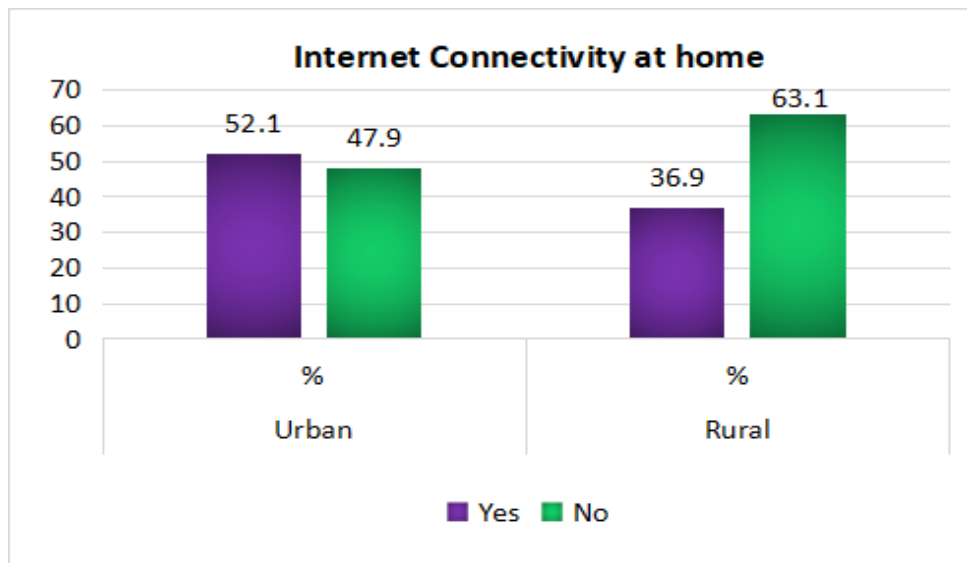


Figure 25: Internet Connectivity at Home

Source: Research findings.

4.2.4 MONTHLY EXPENDITURE ON MOBILE PHONES AND WIFI.

The figure 26 describes the frequency and percentage distribution of the respondents by internet expenses on mobile phones and wifi. The finding indicates that the majority of respondents (f=164, 38.7 %) spend Rs. 500 -1500 on mobile phones for calls and data connection followed by (f=162, 38.2%) respondents who spend up to Rs.499. Most of the respondents (f=240, 56.6%) did not spend a single penny on Wifi connection, and the majority of them did not have Wifi connection in their home followed by (f=108, 25.5%) who spent Rs. 2500 & above on Wifi connection at home.

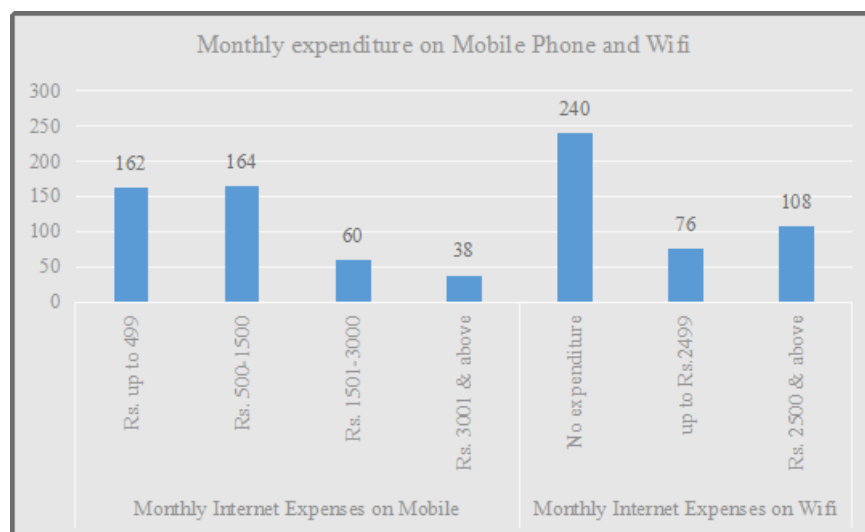


Figure 26: Monthly Expenditure on Mobile Phones and Wifi

Source: Research findings.

4.2.5 USAGE OF E-GADGETS FOR COMMUNICATION, SHOPPING, BANKING, PAYING UTILITY BILLS AND TAXES

This table describes the frequency and percentage distribution of respondents by the usage of e-gadgets for communication, shopping, banking, paying utility bills, and taxes. The majority of the respondent said that they ‘don’t practice’ any of the e-gadgets for paying ‘taxes’ (f=343, 80.9%), ‘utility bills’ (f=279, 65.8%), ‘online shopping’ (f=270, 63.7%) and for ‘banking transactions’ (f=250, 59%) respectively. However, most of them use smart mobile phones for communication, banking, and online shopping. Those who did not practice any of the e-gadgets for online shopping because of product quality they received differed from what they ordered. For the payment of utility bills, most of them did not practice because they think that “there is no surety that the bill paid or not; while paying at the bank gives them



Figure 27: Interview at Sanatzar, Faisalabad

more satisfaction because of the stamp by the bank officer.” These findings are alarming for achieving digital effectiveness initiated by PRIDE and the Government of Punjab. It is suggested that for the promotion and enhancement of digital effectiveness, digital smartphone usage may be facilitated at minimum cost with maximum storage and downloading capacities.

4.3 LANGUAGE PROFICIENCY OF RESPONDENTS

The table 2 describes the frequency and percentage distribution of respondents by the ability to ‘read’, ‘read and write’ Urdu, English, or any other language. Findings indicate that males (f=120, 85.7%) could ‘read and write’ Urdu language more as compared to females (f=184, 76.0%) and transgender (f=31, 73.8%).

For the English language, this percentage is much lower and even further goes down for other languages. Findings indicate that males (f=95, 67.9%) could ‘read and write’ English more as



Figure 28: Interview with Transgender, Faisalabad

compared to females (f=130, 53.7%) and transgender (f=23, 54.8%). It is pertinent to mention here that transgender has more ability to ‘read and write’ the English language than females. However, for other languages (Punjabi, Saraiki), findings indicate that transgender (f=34, 81.0 %) could ‘read’ more as compared to females (f=167, 69.0%) and males (f=95, 67.9%).

Language	Gender		Read	Read, Write	Total
Urdu	Female	f	58	184	242
		%	24.0%	76.0%	100.0%
	Male	f	20	120	140
		%	14.3%	85.7%	100.0%
	Transgender	f	11	31	42
		%	26.2%	73.8%	100.0%
English	Female	f	112	130	242
		%	46.3%	53.7%	100.0%
	Male	f	45	95	140
		%	32.1%	67.9%	100.0%
	Transgender	f	19	23	42
		%	45.2%	54.8%	100.0%
Other Languages (Punjabi / Siraki)	Female	f	167	75	242
		%	69.0%	31.0%	100.0%
	Male	f	95	45	140
		%	67.9%	32.1%	100.0%
	Transgender	f	34	8	42
		%	81.0%	19.0%	100.0%

Table 2: Language Proficiency of Respondents (Gender Segregation) **Source:** Research findings.

4.4 STATUS OF RESPONDENTS AS FILER AND NON-FILER

The figure 29 describes the frequency and percentage distribution of respondents as filer and non-filer. Findings indicate that two-thirds of the respondents (f=272, 64%) were non-filer compared to filer (f=152, 36%).

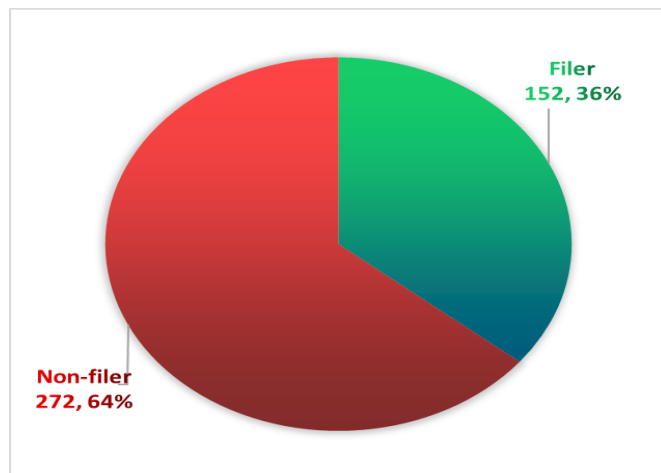


Figure 29: Status of Respondents as Filer and Non-Filer **Source:** Research findings

The table 3 describes the frequency and percentage distribution of respondents as filer or non-filer in the context of gender. Findings indicate that the majority of male respondents (f=92, 65.7%) were filers as compared to their female counterparts (f=55, 22.7%) and transgender (f=5, 11.9%).

Status of Respondent	Gender		Filer	Non-filer	Total
Gender	Female	f	55	187	242
		%	22.7%	77.3%	100.0%
	Male	f	92	48	140
		%	65.7%	34.3%	100.0%
	Transgender	f	5	37	42
		%	11.9%	88.1%	100.0%

Table 3: Status of Respondents as Filer and Non-Filer (Gender Segregation)
Source: Research findings.

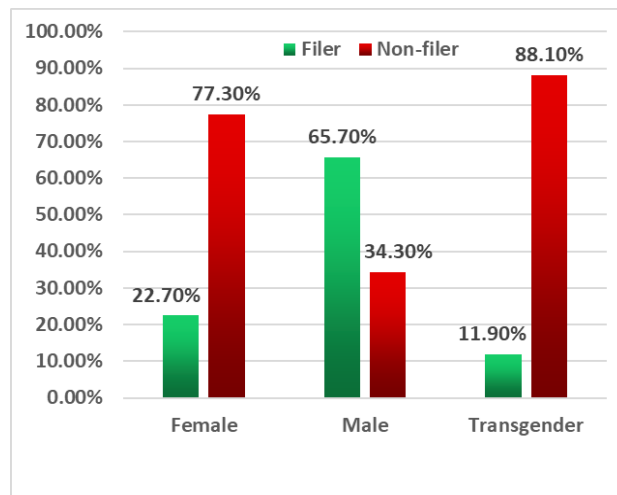


Figure 30: Status of Respondents as Filer and Non-Filer
Source: Research findings

4.5 MOTIVATION FOR PAYING TAXES

The figure 31 describes the frequency and percentage distribution of respondents as motivation for paying taxes. Findings indicate that the majority of respondents had no motivation (f=272, 64.2%) for paying taxes because they had income less than the taxable income bracket. Among those who have motivation for paying taxes were motivated by the tax consultants (f=37, 9%), followed by business requirements (f=32, 7.5%), and patriotism (f=29, 7%). The direct role of the tax department in motivating the public and taxpayers to pay tax is very low (f=8, 2%).

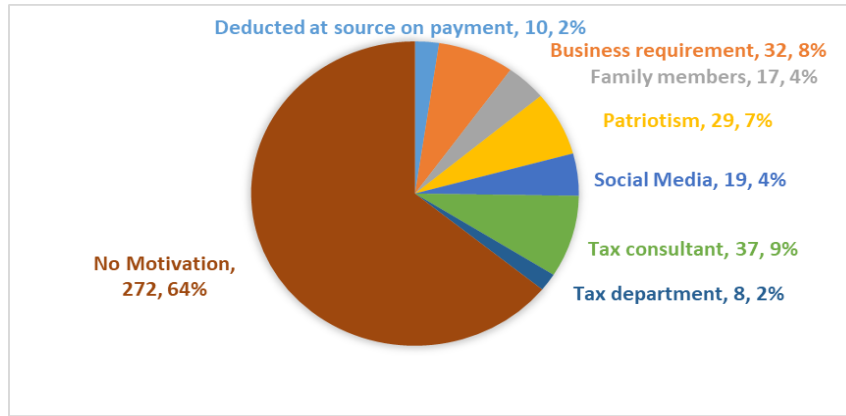


Figure 31: Motivation for Paying Taxes **Source:** Research findings.

4.6 WOMEN, TRANSGENDER MOBILITY, PROTECTION, EXCLUSION, AND STIGMATIZATION

The figure 33 describes the frequency distribution of respondents by mobility, protection, respect, exclusion, and stigmatization.

Pakistan is a patriarchal society, and women depend on the male of their family for their mobility. Findings indicate that women, vulnerable groups, and transgender were not able to visit tax offices easily (f=164, 38.7%),



Figure 32: Interview with Transgender, Gujranwala

were not treated with respect and honor (f=151, 35.6%), not feel secure in public/tax offices (f=155, 36.6%). However, approximately one-third of the respondents (f=149, 35.5%) face stigmatization and exclusion in public offices.

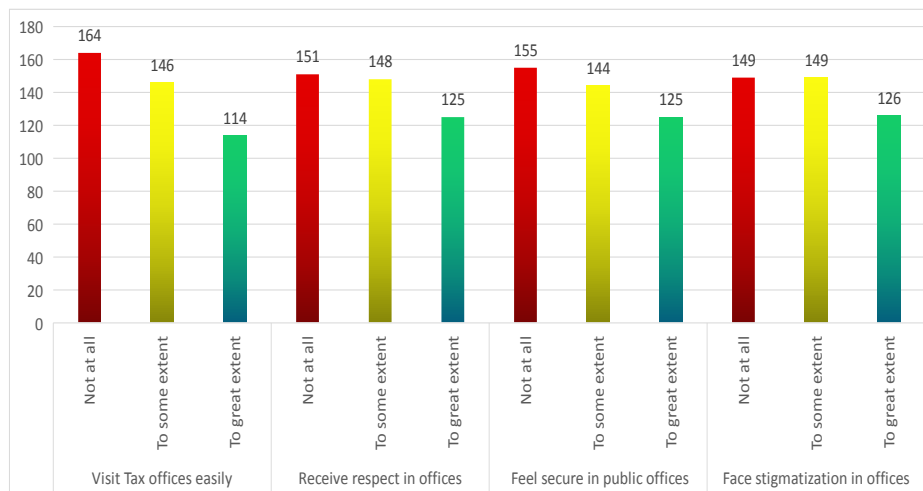


Figure 33: Women & Transgender Mobility, Protection, Exclusion, and Stigmatization **Source:** Research findings.

The finding depicts that more than one-third of respondents were of the view that public offices are not secure, comfortable, and respectable places for them. It is recommended in this regard to provide training to government and tax officials to behave with politeness, especially with vulnerable groups and transgender. Some female respondents said, “Government officials and staff treat lower-class women differently from middle and upper-class women. They provide more respect to women who belong to the upper and middle class, influenced by their dress and way of communication. On the other hand, they treat us as an animal, and use abusive language because neither we cannot communicate fluently nor appeal through dress”.



Figure 34: Interview with CSO, Gujranwala

4.7 KNOWLEDGE AND AWARENESS ABOUT THE 18TH AMENDMENT AND SOCIAL PROTECTION PROGRAMS

The table 4 below describes the frequency and percentage distribution of respondents by knowledge and awareness about initiatives introduced for women and vulnerable groups, chambers/associations/ business owners after the 18th amendment, government initiatives, and Social Protection Programs for vulnerable groups during disasters, monsoon flooding, and COVID-19.



Figure 35: Meeting with SVP, FCCI

Findings indicate that females (f=143, 59.1%) did not know about initiatives introduced for women and vulnerable groups after the 18th amendment as compared to their males (f=65, 46.4%) and transgender (f=20, 47.6%). Approximately the same findings came where females (f=138, 57.0%) did not



Figure 36: Interview at GCCI, Gujranwala

know about initiatives introduced for chambers/associations/business owners after the 18th amendment as compared to their males (f=67, 47.9%) and transgender (f=22, 52.4%). Approximately one-third of the respondents did not know about any ‘government initiative for tax relief during COVID-19. However, the percentage distribution of respondents was higher who did not know about the government’s initiatives for tax relief during monsoon flooding.

Statement	Gender		NAA	TSE	TGE	Total
Initiatives were introduced for women and vulnerable groups after the 18th amendment	Female	f	143	76	23	242
		%	59.1%	31.4%	9.5%	100.0%
	Male	f	65	53	22	140
		%	46.4%	37.9%	15.7%	100.0%
	Transgender	f	20	16	6	42
		%	47.6%	38.1%	14.3%	100.0%
Initiatives introduced for chambers/associations/business owners after the 18 th amendment	Female	f	138	88	16	242
		%	57.0%	36.4%	6.6%	100.0%
	Male	f	67	62	11	140
		%	47.9%	44.3%	7.9%	100.0%
	Transgender	f	22	16	4	42
		%	52.4%	38.1%	9.5%	100.0%
Initiatives introduced by chambers for vulnerable groups during disaster and flood	Female	f	116	90	36	242
		%	47.9%	37.2%	14.9%	100.0%
	Male	f	50	70	20	140
		%	35.7%	50.0%	14.3%	100.0%
	Transgender	f	20	18	4	42
		%	47.6%	42.9%	9.5%	100.0%
Government's initiatives for tax relief during climate change and moon soon flooding	Female	f	110	94	38	242
		%	45.5%	38.8%	15.7%	100.0%
	Male	f	59	56	25	140
		%	42.1%	40.0%	17.9%	100.0%
	Transgender	f	22	18	2	42
		%	52.4%	42.9%	4.8%	100.0%
Government's initiatives for tax relief during COVID-19	Female	f	85	111	46	242
		%	35.1%	45.9%	19.0%	100.0%
	Male	f	42	60	38	140
		%	30.0%	42.9%	27.1%	100.0%
	Transgender	f	20	20	2	42
		%	47.6%	47.6%	4.8%	100.0%
Social Protection Programs during monsoon flooding	Female	f	99	92	51	242
		%	40.9%	38.0%	21.1%	100.0%
	Male	f	50	58	32	140
		%	35.7%	41.4%	22.9%	100.0%
	Transgender	f	23	17	2	42
		%	54.8%	40.5%	4.8%	100.0%
Social Protection Programs during COVID-19	Female	F	89	98	55	242
		%	36.8%	40.5%	22.7%	100.0%
	Male	F	33	70	37	140
		%	23.6%	50.0%	26.4%	100.0%
	Transgender	F	22	17	3	42
		%	52.4%	40.5%	7.1%	100.0%

Table 4: Knowledge and Awareness about the 18th Amendment and Social Protection Program (SPPs) Gender Segregation **Source:** Research findings.

The data presented in Gender Parity Report (2021) depicts that social security and safety net programs fail to provide coverage to already distressed and economically challenged women in Punjab. In 2021, there were 46,669 (94%) male beneficiaries and 3,205 (6%) female beneficiaries of the Punjab Employees Social Security Institution. In the same year, PESSI disbursed Rs. 344.59 million (86%) to men and Rs. 56.55 million (14%) to women. There were 287,962 (50.4%) male and 283,073 (49.6%) female beneficiaries of Conditional Cash Transfers (CCTs) under the Benazir Income Support Programme (BISP). BISP disbursed Unconditional Cash Transfers (UCTs) to 2,279,013 (96.1%) married women and 91,614 (3.9%) divorced/widowed women.



Figure 37: Interviews at GCCI, Gujranwala



Figure 38: Meeting with Mr. Zubair Ahmad, Divisional Director, Gujranwala

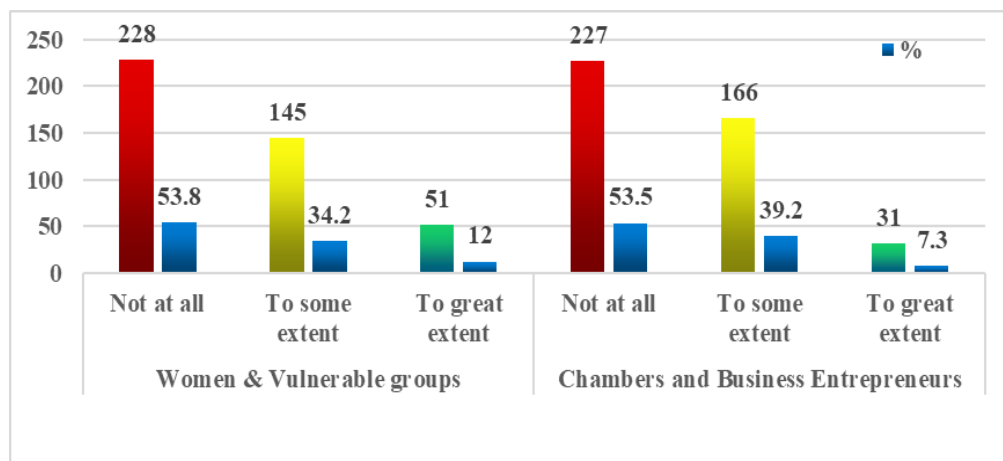


Figure 39: 18th Amendment and Social Protection Programs (SPPs)
Source: Research findings.

4.7.1 Rural / Urban Segregation

The table 5 describes the frequency and percentage distribution of respondents by knowledge and awareness about initiatives that were introduced for women and vulnerable, chambers / associations/ business owners after the 18th amendment, chamber’s initiative for vulnerable groups during disaster and monsoon flooding,

government's initiative for tax relief during monsoon flooding and COVID-19, Social Protection Programs during monsoon flooding and COVID-19. The finding indicates that within rural areas two third of the respondents did not know about government initiatives that were introduced for women & vulnerable groups (f=152, 68.6%) and chambers/associations/business owners (f=80, 72.1%) after the 18th amendment. While more than half of the respondents did not know about the initiatives introduced by the government for vulnerable groups during climate change and monsoon flooding (f= 60, 54.1%), tax relief during COVID-19 (f= 51, 45.9%) and social protection programs during moon soon flooding (f= 56, 50.5%) within rural areas.



Figure 40: Interview with Vulnerable Groups Sanatzar, Lahore

owners (f=80, 72.1%) after the 18th respondents did not know about the



Figure 41: Interview with Executive Member GCCI, Gujranwala

Statement	Locality		NAA	TSE	TGE	Total
Government initiatives for women and vulnerable groups after the 18th Amendment	Urban	F	152	115	46	313
		%	48.6%	36.7%	14.7%	100.0%
	Rural	F	76	30	5	111
		%	68.5%	27.0%	4.5%	100.0%
Government initiatives for chambers/associations/business owners after the 18 th Amendment	Urban	F	147	140	26	313
		%	47.0%	44.7%	8.3%	100.0%
	Rural	F	80	26	5	111
		%	72.1%	23.4%	4.5%	100.0%
Chambers initiatives for vulnerable groups during disaster and flood	Urban	F	122	142	49	313
		%	39.0%	45.4%	15.7%	100.0%
	Rural	F	64	36	11	111
		%	57.7%	32.4%	9.9%	100.0%
Government's initiatives for tax relief during climate change and monsoon flooding	Urban	F	131	129	53	313
		%	41.9%	41.2%	16.9%	100.0%
	Rural	F	60	39	12	111
		%	54.1%	35.1%	10.8%	100.0%
Government's initiatives for tax relief during COVID-19	Urban	f	96	149	68	313
		%	30.7%	47.6%	21.7%	100.0%
	Rural	f	51	42	18	111

			%	45.9%	37.8%	16.2%	100.0%
Social Protection Programs during monsoon flooding	Urban	f		116	126	71	313
		%		37.1%	40.3%	22.7%	100.0%
	Rural	f		56	41	14	111
		%		50.5%	36.9%	12.6%	100.0%
Social Protection Programs during COVID-19	Urban	f		96	137	80	313
		%		30.7%	43.8%	25.6%	100.0%
	Rural	f		48	48	15	111
		%		43.2%	43.2%	13.5%	100.0%

Table 5: Knowledge and awareness about the 18th Amendment and Social Protection Program (SPPS) (Rural / Urban Segregation) **Source:** Research findings.

4.8 KNOWLEDGE AND AWARENESS ABOUT TAXATION SYSTEM OF PUNJAB (SCHEDULE & PROCEDURES)

The table 6 describes the frequency and percentage distribution of knowledge and awareness of respondents by taxation system, designated departments for tax collection, amount of tax to pay, calculation of own taxes, taxes slabs, schedule and procedure of paying taxes, revisions and modifications in taxation



Figure 42: Meeting at FCCI, Faisalabad

laws and type of taxes applicable to their business/occupations in Punjab, Pakistan. Findings indicate that more than half of the respondents had no idea about designated departments for tax collection (f=218, 51.4%), amount of tax to pay (f=225, 53.1%), calculation of own taxes (f=244,57.5%), taxes slabs (f=246, 58.0%), schedule of paying taxes (f=226, 53.3%), the procedure of paying taxes (f=224, 52.8%), and revisions and modifications in taxation laws (f=239, 56.4%) in Punjab.

Statement	Not at all	To some extent	To great extent
The taxation system of Punjab	208 (49.1%)	121 (28.5%)	95 (22.4%)
Designated departments for tax collection in Punjab	218 (51.4%)	111 (26.2%)	95 (22.4%)
Amount of tax to pay	225 (53.1%)	114 (26.9%)	85 (20.0%)
Calculating their taxes	244 (57.5%)	105 (24.8%)	75 (17.7%)
Taxes slabs	246 (58.0%)	111 (26.2%)	67 (15.8%)

Schedule of paying taxes	226 (53.3%)	102 (24.1%)	96 (22.6%)
The procedure of paying taxes	224 (52.8%)	106 (25.0%)	94 (22.2%)
Revisions and modifications in taxation laws	239 (56.4%)	93 (21.9%)	92 (21.7%)
Type of taxes applicable to business/occupations	193 (45.5%)	106 (25.0%)	125 (29.5%)

Table 6: Knowledge and Awareness about the Taxation System of Punjab (Schedule & Procedures)
Source: Research findings.

Findings show that the public in general has very little awareness about the taxation system of Punjab. Almost half of the respondents had no knowledge and awareness about the taxation system of Punjab.

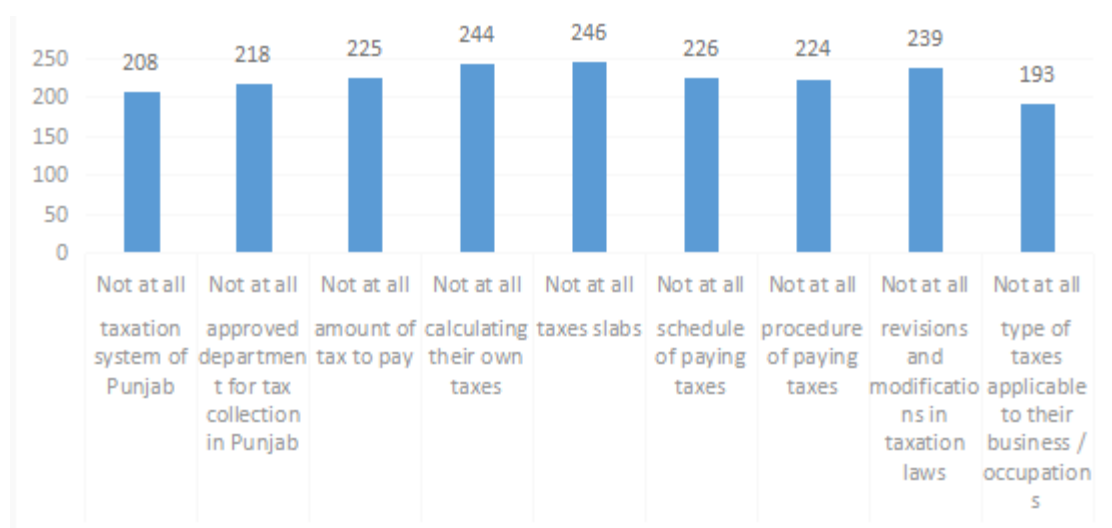


Figure 43: Knowledge and Awareness about the Taxation System of Punjab (Schedule & Procedures)
Source: Research findings.

4.8.1 Rural / Urban Segregation

The table 7 describes the frequency and percentage distribution of knowledge and awareness of respondents by taxation system, designated departments for tax collection, amount of tax to pay, calculation of own taxes, taxes slabs, schedule and procedure of paying taxes, revisions and modifications in taxation laws and type of taxes applicable to their business / occupations in Punjab, Pakistan. The findings indicate that within rural areas two third of the respondents did not know about the taxation system (f=66, 59.5%), designated departments for tax collection (f=67, 60.4%), amount of tax to pay



Figure 44: Interview with Minority, Lahore

(f=70, 63.1%), calculation of own taxes (f=74, 66.7%), taxes slabs (f=70, 63.1%) schedule and procedure of paying taxes (f=72, 64.9%), revisions and modifications in taxation laws (f=73, 65.8%) and type of taxes applicable to their business/occupations (f=65, 58.6%) in Punjab, Pakistan.

Statement	Locality		NAA	TSE	TGE	Total
The taxation system of Punjab	Urban	f	142	95	76	313
		%	45.4%	30.4%	24.3%	100.0%
	Rural	f	66	26	19	111
		%	59.5%	23.4%	17.1%	100.0%
Designated departments for tax collection in Punjab	Urban	f	151	84	78	313
		%	48.2%	26.8%	24.9%	100.0%
	Rural	f	67	27	17	111
		%	60.4%	24.3%	15.3%	100.0%
Amount of tax to pay	Urban	f	155	87	71	313
		%	49.5%	27.8%	22.7%	100.0%
	Rural	f	70	27	14	111
		%	63.1%	24.3%	12.6%	100.0%
Calculating their taxes	Urban	f	170	77	66	313
		%	54.3%	24.6%	21.1%	100.0%
	Rural	f	74	28	9	111
		%	66.7%	25.2%	8.1%	100.0%
Tax slabs	Urban	f	176	80	57	313
		%	56.2%	25.6%	18.2%	100.0%
	Rural	f	70	31	10	111
		%	63.1%	27.9%	9.0%	100.0%
Schedule of paying taxes	Urban	f	154	82	77	313
		%	49.2%	26.2%	24.6%	100.0%
	Rural	f	72	20	19	111
		%	64.9%	18.0%	17.1%	100.0%
The procedure of paying taxes	Urban	f	151	83	79	313
		%	48.2%	26.5%	25.2%	100.0%
	Rural	f	73	23	15	111
		%	65.8%	20.7%	13.5%	100.0%
Revisions and modifications in taxation laws	Urban	f	166	71	76	313
		%	53.0%	22.7%	24.3%	100.0%
	Rural	f	73	22	16	111
		%	65.8%	19.8%	14.4%	100.0%
Type of taxes applicable to their business/occupations	Urban	f	128	80	105	313
		%	40.9%	25.6%	33.5%	100.0%
	Rural	f	65	26	20	111
		%	58.6%	23.4%	18.0%	100.0%

Table 7: Knowledge and Awareness about the Taxation System of Punjab (Schedule & Procedures) (Rural / Urban Segregation) **Source:** Research findings.

4.9 KNOWLEDGE AND AWARENESS ABOUT TAXATION

SYSTEM OF PUNJAB (HOUSEHOLD AND UTILITY BILLS)

The table 8 describes the frequency and percentage distribution of respondents by knowledge and awareness about taxes paid by the public in the form of fees for birth/marriage/death certificates, utility bills (electricity, gas, water, etc.), fuels (petrol, diesel, Kerosene, etc.), consumers goods (clothes, shoes, electronics, food items, etc.), banking transactions, ATM card transactions, toll plazas, mobile cards and entertainment in Punjab.

Statement	Not at all	To some extent	To great extent
the fee for birth/marriage/death certificate	68 (16.0%)	71 (16.7%)	285 (67.2%)
taxes on the utility bill	28 (6.6 %)	46 (10.8%)	350 (82.5%)
taxes on fuels (petrol, diesel, Kerosene)	27 (6.4 %)	43 (10.1%)	354 (83.5%)
taxes on consumers goods	39 (9.2%)	31 (7.3%)	354 (83.5%)
taxes on banking transactions	65 (15.3%)	43 (10.1%)	316 (74.5%)
taxes on ATM card transactions	73 (17.2%)	41 (9.7%)	310 (73.1%)
taxes on toll plazas	53 (12.5%)	43 (10.1%)	328 (77.4%)
taxes on mobile cards	39 (9.2%)	44 (10.4%)	341 (80.4%)
taxes on entertainment	56 (13.2%)	67 (15.8%)	301 (71.0%)

Table 8: Knowledge and Awareness about the Taxation System of Punjab (Household & Utility Bills)

Source: Research findings.

Findings indicate that the majority of the respondents had almost the same knowledge and awareness ‘to a great extent’ about taxes on fuels items such as petrol, diesel, Kerosene, etc. and taxes on consumer’s goods such as clothes, shoes, electronics, food items (f=354, 83.5%) followed by taxes on utility bills (electricity, gas, water) (f=350, 82.5%), taxes on mobile cards (f=341, 80.4%). The statistics from the above table show that people were more aware of indirect taxes because it affects them more than direct taxes on a daily and monthly basis. Those who did not know about taxes on ATM transactions (f=73, 17.2%), fees of birth/marriage/death certificates (f=68, 16.0%), and taxes on banking transactions (f=65, 15.3) were very minimal.

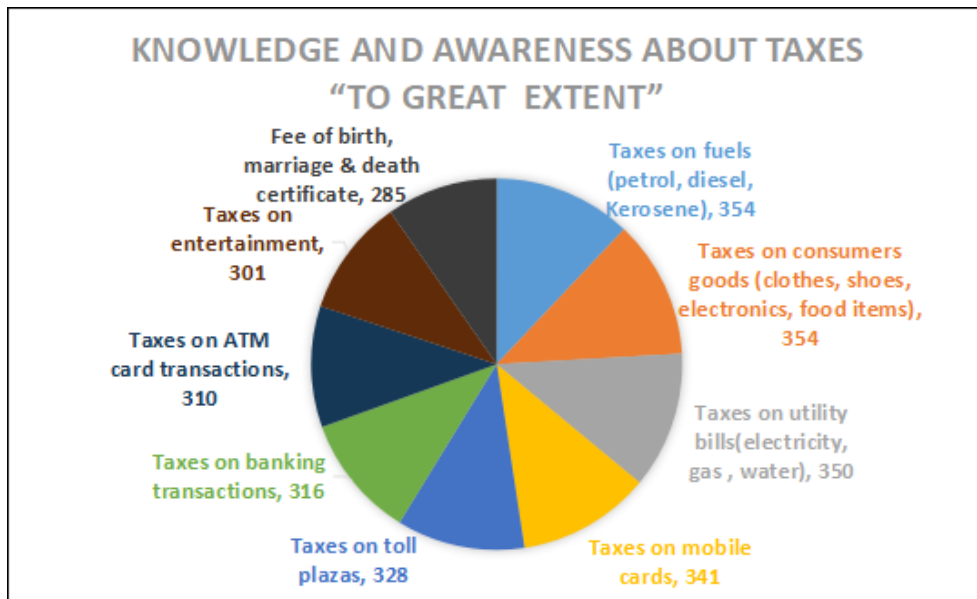


Figure 45: Knowledge and Awareness about the Taxation system of Punjab (Household & Utility Bills) **Source:** Research findings.

4.9.1 Gender Segregation

The Table 9 indicates that the majority of male respondents were aware ‘to a great extent’ about the taxes payable by the public in the form of fees for birth/marriage/death certificates, utility bills (electricity, gas, water, etc.), fuels items (petrol, diesel, Kerosene, etc.), consumer’s goods (clothes, shoes, electronics, food items, etc.), banking transactions, ATM card transactions, toll plazas, mobile cards and entertainment in Punjab as compared to their female counterparts.

The majority of them (f=126, 90.0%) were aware ‘to a great extent’ about taxes paid on consumer goods as compared to their female counterparts (f=197, 81.4%) and transgender (f=31, 73.8%).



Figure 46: Interview with Landless women Lahore

On the contrary, of those who knew ‘to some extent’ about taxes paid on consumer goods, the majority of them were transgender (f=05, 11.9%) as compared to females (f=18, 7.4%) and males (f=8, 5.7%). When asked about taxes paid on utility bills, the majority of males (f=124, 88.6%) were aware ‘to a great extent’ about taxes paid on utility bills as compared to female counterparts (f=196, 81.0%) and transgender (f=30, 71.4%). On the contrary of those who knew ‘to some extent’ about taxes paid on utility bills, the majority of them were transgender (f=06, 14.3%) as compared to females (f=30, 12.4%) and males (f=10, 7.1%). Of those who did not know about taxes paid on utility bills, the

majority of them were transgender and female. When asked about taxes paid on fuel items (petrol, diesel, kerosene), the majority of males (f=124, 88.6%) were aware ‘to a great extent about taxes that they pay on fuel items as compared to their female counterparts (f=196, 81.0%) and transgender (f=34, 81.0%). On the contrary of those who knew ‘to some extent’ about taxes that were paid on fuels items, the majority of them were transgender (f=05, 11.9%) as compared to females (f=28, 11.6%) & males (f=10, 7.1%). Of those who did not know about taxes that they pay on utility bills, the majority of them were female and transgender.

Statement	Gender	NAA	TSE	TGE	Total	
		f %	f %	f %	f	%
Fee of birth, marriage, and death certificates	Female	45 (18.6%)	45 (18.6%)	152 (62.8%)	242	(100.0%)
	Male	13 (9.3%)	15 (10.7%)	112 (80.0%)	140	(100.0%)
	Transgender	10 (23.8%)	11 (26.2%)	21 (50.0%)	42	(100.0%)
Taxes on utility bills	Female	16 (6.6%)	30 (12.4%)	196 (81.0%)	242	(100.0%)
	Male	6 (4.3%)	10 (7.1%)	124 (88.6%)	140	(100.0%)
	Transgender	6 (14.3%)	6 (14.3%)	30 (71.4%)	42	(100.0%)
Tax on fuels	Female	18 (7.4%)	28 (11.6%)	196 (81.0%)	242	(100.0%)
	Male	6 (4.3%)	10 (7.1%)	124 (88.6%)	140	(100.0%)
	Transgender	3 (7.1)	5 (11.9%)	34 (81.0%)	42	(100.0%)
Taxes on consumer goods	Female	27 (11.2%)	18 (7.4%)	197 (81.4%)	242	(100.0%)
	Male	6 (4.3%)	8 (5.7%)	126 (90.0%)	140	(100.0%)
	Transgender	6 (14.3%)	5 (11.9%)	31 (73.8%)	42	(100.0%)
Taxes on banking transactions	Female	47 (19.4%)	22 (9.1%)	173 (71.5%)	242	(100.0%)
	Male	11 (7.9%)	11 (7.9%)	118 (84.3%)	140	(100.0%)
	Transgender	7 (16.7%)	10 (23.8%)	25 (59.5%)	42	(100.0%)
Taxes on ATM card Transaction	Female	57 (23.6%)	21 (8.7%)	164 (67.8%)	242	(100.0%)
	Male	8 (5.7%)	12 (8.6%)	120 (85.7%)	140	(100.0%)
	Transgender	8 (19.0%)	8 (19.0%)	26 (61.9%)	42	(100.0%)
Taxes on toll plazas	Female	38 (15.7%)	29 (12.0%)	175 (72.3%)	242	(100.0%)
	Male	7 (5.0%)	9 (6.4%)	124 (88.6%)	140	(100.0%)
	Transgender	8 (19.0%)	5 (11.9%)	29 (69.0%)	42	(100.0%)
Pay taxes on mobile cards	Female	26 (10.7%)	29 (12.0%)	187 (77.3%)	242	(100.0%)
	Male	7 (5.0%)	10 (7.1%)	123 (87.9%)	140	(100.0%)
	Transgender	6 (14.3%)	5 (11.9%)	31 (73.8%)	42	(100.0%)
Taxes on entertainment	Female	43 17.8%)	41 16.9%)	158 (65.3%)	242	(100.0%)
	Male	6 (4.3%)	15 (10.7%)	119 (85.0%)	140	(100.0%)
	Transgender	7 (16.7%)	11 (26.2%)	24 (57.1%)	42	(100.0%)

Table 9: Knowledge and Awareness about the Taxation System of Punjab (Household & Utility Bills) Gender Segregation **Source:** Research findings.

4.9.2 Rural / Urban Segregation

The table 10 indicates that the majority of urban respondents knew ‘to a great extent’ the taxes paid by the public in the form of fees for birth/marriage/death certificates, utility bills, fuel items, consumers goods, banking and ATM card transactions, toll plazas, mobile cards and entertainment in Punjab compared to their rural counterparts. The majority of the urban respondents were aware ‘to a great extent’ about taxes on fuel items and consumer goods (f=272, 86.9%), utility bills (f=267, 85.3%), mobile cards (f=263, 84.0%), toll Plazas (f=254, 81.2%), banking transactions (f=248, 79.2%), ATM card Transactions (f=242, 77.3%). The majority of the rural respondents were aware ‘to a great extent’ about taxes on consumer items and utility bills (f=83, 74.8%), fuel items (f=82, 73.9%), and mobile cards (f=78, 70.3%) respectively.

Statement	Locality		NA	TSE	TGE	Total
Fee of birth, marriage, and death certificates	Urban	f	41	45	227	313
		%	13.1%	14.4%	72.5%	100.0%
	Rural	f	27	26	58	111
		%	24.3%	23.4%	52.3%	100.0%
Taxes on utility bills	Urban	f	14	32	267	313
		%	4.5%	10.2%	85.3%	100.0%
	Rural	f	14	14	83	111
		%	12.6%	12.6%	74.8%	100.0%
Tax on fuels	Urban	f	11	30	272	313
		%	3.5%	9.6%	86.9%	100.0%
	Rural	f	16	13	82	111
		%	14.4%	11.7%	73.9%	100.0%
Taxes on consumer goods	Urban	f	19	23	271	313
		%	6.1%	7.3%	86.6%	100.0%
	Rural	f	20	8	83	111
		%	18.0%	7.2%	74.8%	100.0%
Taxes on banking transactions	Urban	f	34	31	248	313
		%	10.9%	9.9%	79.2%	100.0%
	Rural	f	31	12	68	111
		%	27.9%	10.8%	61.3%	100.0%
Taxes on ATM card Transaction	Urban	f	40	31	242	313
		%	12.8%	9.9%	77.3%	100.0%
	Rural	f	33	10	68	111
		%	29.7%	9.0%	61.3%	100.0%

Taxes on toll plazas	Urban	f	27	32	254	313
		%	8.6%	10.2%	81.2%	100.0%
	Rural	f	26	11	74	111
		%	23.4%	9.9%	66.7%	100.0%
Pay taxes on mobile cards	Urban	f	19	31	263	313
		%	6.1%	9.9%	84.0%	100.0%
	Rural	f	20	13	78	111
		%	18.0%	11.7%	70.3%	100.0%
Taxes on entertainment	Urban	f	31	48	234	313
		%	9.9%	15.3%	74.8%	100.0%
	Rural	f	25	19	67	111
		%	22.5%	17.1%	60.4%	100.0%

Table 10: Knowledge and Awareness about the Taxation system of Punjab (Household & Utility Bills) Rural / Urban Segregation **Source:** Research findings.

4.10 KNOWLEDGE AND AWARENESS ABOUT EXCISE

TAXATION AND NARCOTICS CONTROL DEPARTMENT

4.10.1 Gender Segregation

The table 11 describes the frequency and percentage distribution of knowledge and awareness about Excise Taxation and Narcotics Control Department taxes such as transfer fees of property, rebate in property taxes, a surcharge on property tax, property rights, fee for allotment of attractive registration marks, luxury tax on the imported vehicle, motor vehicle token tax, transfer fee of vehicle, Capital Value Tax on new registration and transfer of ownership of the vehicle, With Holding tax on new registration and transfer of ownership of the vehicle, excise duty on goods, professional taxes on persons or class of persons engaged in a profession or trade, cotton Fee and farmhouse taxes. Findings indicate that the knowledge and awareness of males were higher than females and transgender in all the indicators. The most recognized tax among all the ET&NCD taxes was the ‘transfer fee of property’ about which males (f=97, 69.3%) had knowledge and awareness ‘to a great extent’ as compared to their females (f=127, 52.5%) and transgender (f=, 35.7%). Approximately half of the females (f=124, 51.2%), (f=121, 50.0%) and transgender (f=22, 52.4%), (f=21, 50.0%) did not know about ‘Withholding tax’ and ‘Capital Value tax’ on new registration and transfer of ownership of vehicle respectively. Knowledge about ‘surcharge on property tax’ and ‘cotton fee’ was the most unrecognized taxes among transgender (f=24, 57.1%). Gender parity Report 2021 revealed that women remained relatively disadvantaged in terms of ownership and access to physical resources.

Statement	Gender		NAA	TSE	TGE	Total
Knowledge of the transfer fee of the property	Female	f	66	49	127	242
		%	27.3%	20.2%	52.5%	100.0%
	Male	f	17	26	97	140
		%	12.1%	18.6%	69.3%	100.0%
	Transgender	f	14	13	15	42
		%	33.3%	31.0%	35.7%	100.0%
Knowledge of rebates in property taxes	Female	f	110	81	51	242
		%	45.5%	33.5%	21.1%	100.0%
	Male	f	33	44	63	140
		%	23.6%	31.4%	45.0%	100.0%
	Transgender	f	19	13	10	42
		%	45.2%	31.0%	23.8%	100.0%
Knowledge of surcharge on property Tax	Female	f	104	78	60	242
		%	43.0%	32.2%	24.8%	100.0%
	Male	f	30	52	58	140
		%	21.4%	37.1%	41.4%	100.0%
	Transgender	f	24	13	5	42
		%	57.1%	31.0%	11.9%	100.0%
Knowledge of property rights	Female	f	79	92	71	242
		%	32.6%	38.0%	29.3%	100.0%
	Male	f	25	58	57	140
		%	17.9%	41.4%	40.7%	100.0%
	Transgender	f	17	15	10	42
		%	40.5%	35.7%	23.8%	100.0%
Knowledge of the fee for allotment of attractive registration marks	Female	f	72	93	77	242
		%	29.8%	38.4%	31.8%	100.0%
	Male	f	20	43	77	140
		%	14.3%	30.7%	55.0%	100.0%
	Transgender	f	16	13	13	42
		%	38.1%	31.0%	31.0%	100.0%
Knowledge of Luxury Tax on Imported Vehicles	Female	f	84	78	80	242
		%	34.7%	32.2%	33.1%	100.0%
	Male	f	21	47	72	140
		%	15.0%	33.6%	51.4%	100.0%
	Transgender	f	14	11	17	42
		%	33.3%	26.2%	40.5%	100.0%
Knowledge of Motor Vehicle Token Tax	Female	f	74	90	78	242
		%	30.6%	37.2%	32.2%	100.0%
	Male	f	18	41	81	140
		%	12.9%	29.3%	57.9%	100.0%
	Transgender	f	16	17	9	42
		%	38.1%	40.5%	21.4%	100.0%
Knowledge of the transfer fee for the vehicle	Female	f	73	89	80	242
		%	30.2%	36.8%	33.1%	100.0%
	Male	f	20	42	78	140
		%	14.3%	30.0%	55.7%	100.0%
	Transgender	f	15	17	10	42
		%	35.7%	40.5%	23.8%	100.0%
Knowledge of Capital Value Tax on new registration and transfer of ownership of the vehicle	Female	f	121	78	43	242
		%	50.0%	32.2%	17.8%	100.0%
	Male	f	37	44	59	140
		%	26.4%	31.4%	42.1%	100.0%
	Transgender	f	21	16	5	42
		%	50.0%	38.1%	11.9%	100.0%
Knowledge of With Holding tax on new registration and transfer of ownership of the vehicle	Female	f	124	77	41	242
		%	51.2%	31.8%	16.9%	100.0%
	Male	f	37	45	58	140
		%	26.4%	32.1%	41.4%	100.0%
	Transgender	f	22	16	4	42
		%	52.4%	38.1%	9.5%	100.0%

Knowledge of Excise duty on goods	Female	f	117	78	47	242
		%	48.3%	32.2%	19.4%	100.0%
	Male	f	39	46	55	140
		%	27.9%	32.9%	39.3%	100.0%
	Transgender	f	20	18	4	42
		%	47.6%	42.9%	9.5%	100.0%
Knowledge of Professional taxes on persons or class of persons engaged in a profession or trade	Female	f	103	85	54	242
		%	42.6%	35.1%	22.3%	100.0%
	Male	f	34	54	52	140
		%	24.3%	38.6%	37.1%	100.0%
	Transgender	f	22	14	6	42
		%	52.4%	33.3%	14.3%	100.0%
Knowledge of Cotton Fee	Female	f	89	67	86	242
		%	36.8%	27.7%	35.5%	100.0%
	Male	f	36	45	59	140
		%	25.7%	32.1%	42.1%	100.0%
	Transgender	f	24	9	9	42
		%	57.1%	21.4%	21.4%	100.0%
Knowledge of Farmhouse taxes	Female	f	92	73	77	242
		%	38.0%	30.2%	31.8%	100.0%
	Male	f	36	41	63	140
		%	25.7%	29.3%	45.0%	100.0%
	Transgender	f	18	14	10	42
		%	42.9%	33.3%	23.8%	100.0%

Table 11: Knowledge and Awareness about Excise Taxation and Narcotic Control Department - Gender Segregation **Source:** Research findings.

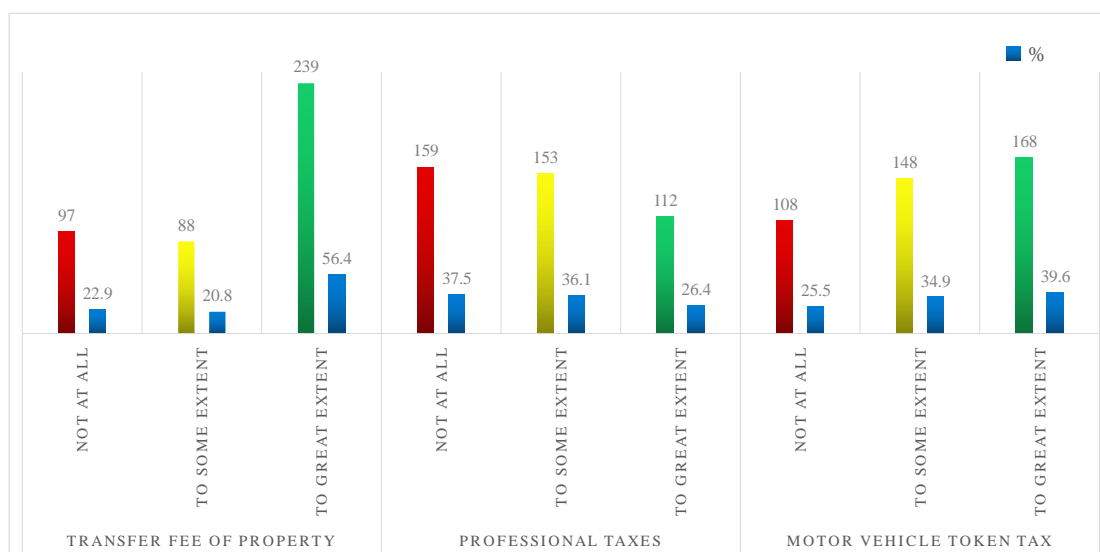


Figure 47: Knowledge and Awareness about Excise Taxation and Narcotic Control Department **Source:** Research findings.

4.11 KNOWLEDGE AND AWARENESS ABOUT BOARD OF REVENUE (BoR) TAXES

4.11.1 Gender Segregation

The table 12 describes the frequency and percentage distribution of knowledge and awareness about Board of Revenue taxes such as stamp duty on property tax, mutation tax, Agri-income tax, and Punjab Land Record Authority Registration fee

(Fard). Findings indicate that approximately more than one-third of female respondents did not know about stamp duty on property tax, mutation tax, and Punjab Land Record Authority Registration fee (Fard) while just less than one-third did not know about ‘Agri-income tax’. More than half of the transgender did not know about stamp duty on property tax, and Punjab Land Record Authority Registration fee (Fard). However, the knowledge and awareness of males were higher than females and transgender in all indicators. The majority of transgender (f=24, 57.1%) ‘did not know’ about Punjab Land Record Authority Registration fee (Fard) as compared to females (f=107,44.2%) and males (f=34,24.3%). However, findings show that males (f=69, 49.3%) knew ‘to a great extent’ as compared to females (f=76,31.4%) and transgender (f=7, 16.7%) about PLRA (Fard). When asked about knowledge and awareness about ‘Agri-income tax, both males (f=64, 45.7%) and females (f=89, 36.8%) knew ‘to a great extent’ as compared to transgender (f=4, 9.5%).

Statement	Gender		NAA	TSE	TGE	Total
Knowledge of stamp duty on property tax	Female	f	95	74	73	242
		%	39.3%	30.6%	30.2%	100.0%
	Male	f	33	40	67	140
		%	23.6%	28.6%	47.9%	100.0%
	Transgender	f	22	13	7	42
		%	52.4%	31.0%	16.7%	100.0%
Knowledge of Mutation Tax	Female	f	88	88	66	242
		%	36.4%	36.4%	27.3%	100.0%
	Male	f	31	43	66	140
		%	22.1%	30.7%	47.1%	100.0%
	Transgender	f	19	17	6	42
		%	45.2%	40.5%	14.3%	100.0%
Knowledge of Agri Income Tax	Female	f	77	76	89	242
		%	31.8%	31.4%	36.8%	100.0%
	Male	f	31	45	64	140
		%	22.1%	32.1%	45.7%	100.0%
	Transgender	f	17	21	4	42
		%	40.5%	50.0%	9.5%	100.0%
Knowledge of the Punjab Land Record Authority Registration fee	Female	f	107	59	76	242
		%	44.2%	24.4%	31.4%	100.0%
	Male	f	34	37	69	140
		%	24.3%	26.4%	49.3%	100.0%
	Transgender	f	24	11	7	42
		%	57.1%	26.2%	16.7%	100.0%

Table 12: Knowledge and Awareness about Board of Revenue (BoR) Taxes (Gender Segregation)
Source: Research findings.

The table 13 indicates that the most recognized tax among BoR taxes was the Agri-income tax because (f=125, 29.5%) respondents did not know about this tax as compared to mutation tax (f=138, 32.5%) and stamp duty on property tax (f=150, 35.4%) respectively.

Statement	Not at all	To some extent	To great extent
Stamp duty on Property tax	150 (35.4%)	127 (30.0%)	147 (34.7%)
Mutation tax	138 (32.5%)	148 (34.9%)	138 (32.5%)
Agri income tax	125 (29.5%)	142 (33.5%)	157 (37.0%)
PLRA Registration fee (Fard)	165 (38.9%)	107 (25.2%)	152 (35.8%)

Table 13: Knowledge and awareness about Board of Revenue (BoR) Taxes **Source:** Research findings.

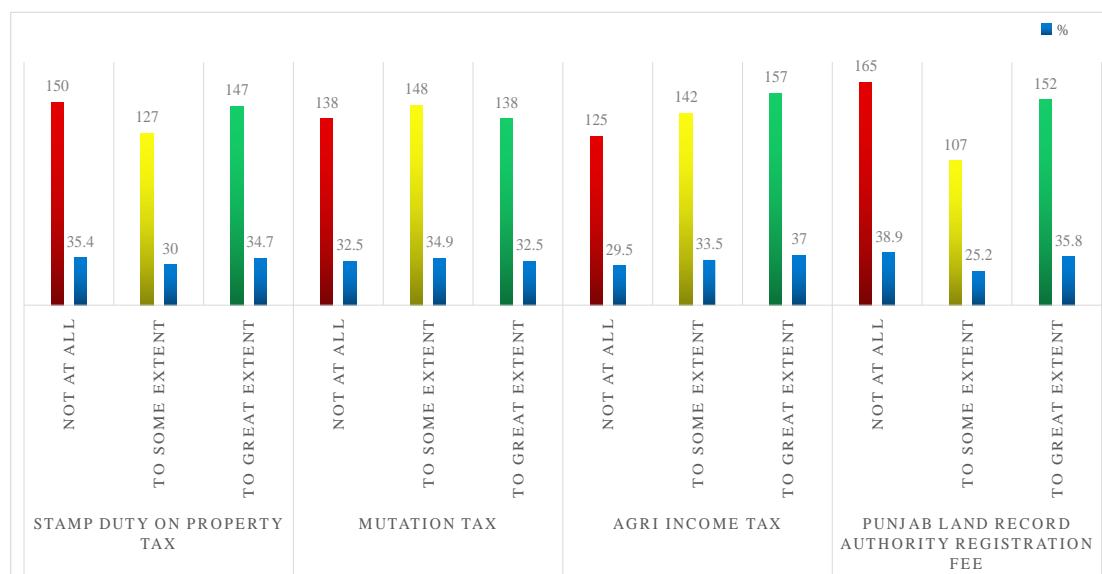


Figure 48: Knowledge and Awareness about Board of Revenue (BOR) Taxes **Source:** Research findings

4.11.2 Rural / Urban Segregation

The table 14 describes the frequency and percentage distribution of knowledge and awareness about Board of Revenue taxes such as stamp duty on property tax, mutation tax, Agri-income tax, and Punjab Land Record Authority Registration fee (Fard). The findings indicate that approximately more than one-third of urban community respondents knew ‘to a great extent’ about stamp duty on property tax, mutation tax, Agri-income tax, and Punjab Land Record Authority Registration fee (Fard) while just less than one-third don’t know about ‘Agri-income tax’ (f=90, 28.8%). Approximately more than one-fourth of the rural community respondents were aware ‘to a great extent’ about stamp duty on property tax, mutation tax, and Punjab Land Record Authority Registration fee (Fard) while more than one-third of them were aware ‘to a great extent’ about Agri-income tax (f=40, 36.0%). However, the knowledge and awareness of respondents from urban areas are higher than respondents from rural areas against all indicators. Within rural areas, approximately

(f=51, 45.9%) respondents ‘did not know’ about Punjab Land Record Authority Registration fee and mutation tax while (f=48, 43.2%) respondents ‘did not know’ about stamp duty on property tax.

Statement	Locality		NAA	TSE	TGE	Total
Knowledge of stamp duty on property tax	Urban	f	102	95	116	313
		%	32.6%	30.4%	37.1%	100.0%
	Rural	f	48	32	31	111
		%	43.2%	28.8%	27.9%	100.0%
Knowledge of Mutation Tax	Urban	f	87	119	107	313
		%	27.8%	38.0%	34.2%	100.0%
	Rural	f	51	29	31	111
		%	45.9%	26.1%	27.9%	100.0%
Knowledge of Agri Income Tax	Urban	f	90	106	117	313
		%	28.8%	33.9%	37.4%	100.0%
	Rural	f	35	36	40	111
		%	31.5%	32.4%	36.0%	100.0%
Knowledge of the Punjab Land Record Authority Registration fee	Urban	f	114	78	121	313
		%	36.4%	24.9%	38.7%	100.0%
	Rural	f	51	29	31	111
		%	45.9%	26.1%	27.9%	100.0%

Table 14: Knowledge and Awareness about Board of Revenue (BoR) Taxes (Rural / Urban Segregation)
Source: Research findings.

4.12 KNOWLEDGE AND AWARENESS ABOUT PUNJAB REVENUE AUTHORITY (PRA) TAXES

4.12.1 Gender Segregation

The table 15 describes the frequency and percentage distribution of knowledge and awareness of respondents about PRA taxes such as sales taxes on services, Punjab Workers Welfare Fund (PWWF), and Punjab Infrastructure

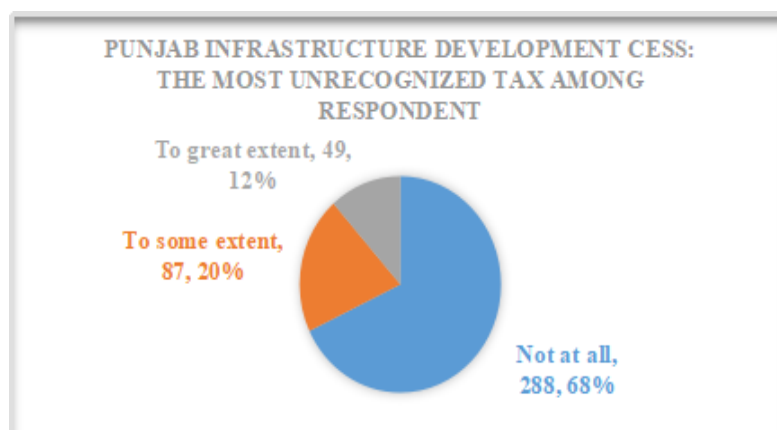


Figure 49: Knowledge and Awareness about Punjab Revenue Authority (PRA) Taxes
Source: Research findings.

Development Cess (PIDC). It is important to mention here that the two taxes Punjab Workers Welfare Fund, and Punjab Infrastructure Development Cess of PRA were the least recognized taxes among respondents. The majority of females (f=182, 75.2%) ‘did not know’ about PIDC as compared to transgender (f=28, 66.7%) and males (f=78,

55.7%). Of those who knew ‘to a great extent’ about PIDC, the majority of them were males (f=26, 18.6%) as compared to females (f=21, 8.7%) and transgender (f=2, 4.8%).

An almost similar result was found, when asked about PWWF, the majority of females (f=153, 63.2%) ‘did not know’ about PWWF as compared to transgender (f=26, 61.9%) and males (f=44, 31.4%). Of those who knew ‘to a great extent’ about PWWF, the majority of them were males (f=41, 29.3%) as compared to females (f=32, 13.2%) and transgender (f=3, 7.1%).

The data show interesting findings where females (f=182, 75.2%), (f=153, 63.2%) have less knowledge than transgender (f=28, 66.7%), (f=26, 61.9%) on PIDC and PWWF respectively. Many respondents suggested reducing indirect



Figure 50: Interview with Illiterate Women, Gujranwala

taxes because it affects badly to the livelihood of vulnerable groups. One of them suggested that 0.5% to 1 % “**Social Protection and Livelihood Tax**” be charged on property and banking transactions, imported luxury items, vehicles above 1300 CC, cigarettes, cosmetics, marriage halls, event complexes, etc.

Statement	Gender		NAA	TSE	TGE	Total
Knowledge of sales taxes on services	Female	F	116	68	58	242
		%	47.9%	28.1%	24.0%	100.0%
	Male	F	40	50	50	140
		%	28.6%	35.7%	35.7%	100.0%
	Transgender	F	21	17	4	42
		%	50.0%	40.5%	9.5%	100.0%
Knowledge of the Punjab Workers Welfare Fund	Female	F	153	57	32	242
		%	63.2%	23.6%	13.2%	100.0%
	Male	F	44	55	41	140
		%	31.4%	39.3%	29.3%	100.0%
	Transgender	F	26	13	3	42
		%	61.9%	31.0%	7.1%	100.0%
Knowledge of Punjab Infrastructure Development Cess	Female	F	182	39	21	242
		%	75.2%	16.1%	8.7%	100.0%
	Male	F	78	36	26	140
		%	55.7%	25.7%	18.6%	100.0%
	Transgender	F	28	12	2	42
		%	66.7%	28.6%	4.8%	100.0%

Table 15: Knowledge and Awareness about Punjab Revenue Authority (PRA) Taxes (Gender Segregation)
Source: Research findings.

The table 16 shows that the most unrecognized tax among Punjab Revenue Authority taxes was Punjab Infrastructure Development Cess because the majority of the respondents (f=288, 67.9%) did not know about this tax. The percentage distribution of respondents who did not know about the Punjab Workers Welfare Fund (f=223, 52.6%) and Sales tax on services (f=177, 41.7%) was lower than PIDC.

Statement	Not at all	To some extent	To great extent
Sales tax on services (Value Added Tax) VAT	177 (41.7%)	135 (31.8 %)	112 (26.4%)
Punjab Workers Welfare Fund	223 (52.6%)	125 (29.5%)	76 (17.9%)
Punjab Infrastructure Development Cess	288 (67.9%)	87 (20.5%)	49 (11.6%)

Table 16: Knowledge and Awareness about Punjab Revenue Authority (PRA) Taxes
Source: Research findings.

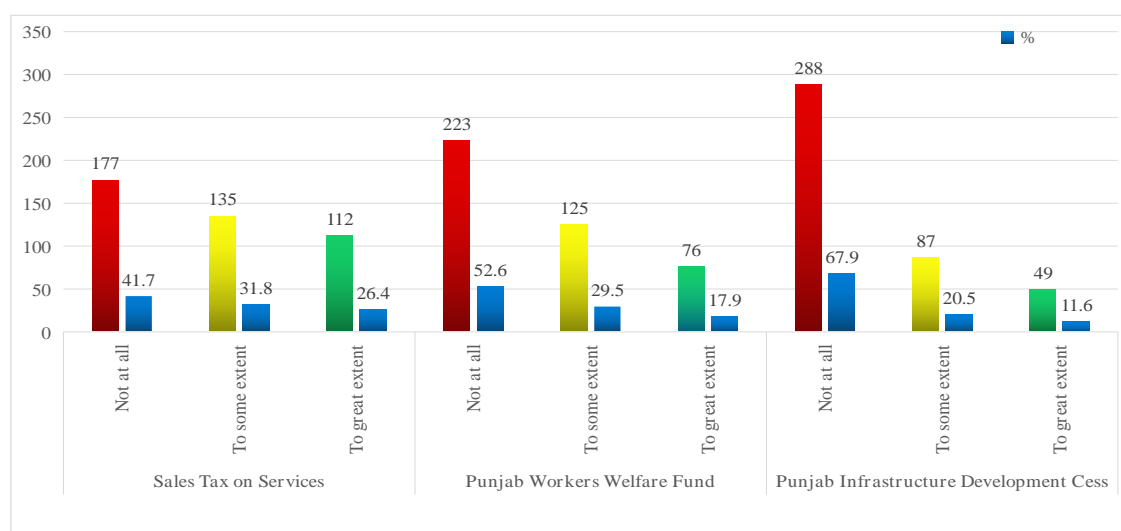


Figure 51: Knowledge and Awareness about Punjab Revenue Authority (PRA) Taxes
Source: Research findings.

4.12.2 Rural / Urban Segregation

The table 17 below describes the frequency and percentage distribution of knowledge and awareness of respondents about PRA taxes such as sales taxes on services, Punjab Workers Welfare Fund (PWWF), and Punjab Infrastructure Development Cess (PIDC). It is important to mention here that the Punjab Infrastructure Development Cess of PRA was the least recognized tax among both urban and rural respondents. The majority of rural respondents (f=84, 75.7%) were not aware of PIDC compared to urban respondents (f=204, 65.2%). Of those who knew ‘to a great extent’ about PIDC, the majority of them were urban respondents (f=40, 12.8%) compared to rural respondents (f=09, 8.1%). An almost similar result was found when asked about PWWF, the majority of rural respondents (f=68, 61.3%) were not aware of PWWF compared to urban respondents (f=155, 49.5%).

Statement	Locality		NAA	TSE	TGE	Total
Knowledge of sales taxes on services	Urban	f	125	100	88	313
		%	39.9%	31.9%	28.1%	100.0%
	Rural	f	52	35	24	111
		%	46.8%	31.5%	21.6%	100.0%
Knowledge of Punjab Workers Welfare Fund	Urban	f	155	94	64	313
		%	49.5%	30.0%	20.4%	100.0%
	Rural	f	68	31	12	111
		%	61.3%	27.9%	10.8%	100.0%
Knowledge of Punjab Infrastructure Development Cess	Urban	f	204	69	40	313
		%	65.2%	22.0%	12.8%	100.0%
	Rural	f	84	18	9	111
		%	75.7%	16.2%	8.1%	100.0%

Table 17: Knowledge and Awareness about Punjab Revenue Authority (PRA) Taxes (Rural / Urban Segregation) **Source:** Research findings.

4.13 KNOWLEDGE AND AWARENESS ABOUT FILING COMPLAINTS AND REDRESSAL OF GRIEVANCES

Everyone earnestly desires that their complaints should be addressed and resolved at an appropriate time. This table describes the frequency and percentage distribution of respondents by knowledge and awareness about the mechanism of filing complaints, follow-up actions on complaints by tax officials, and



Figure 52: Interview with Muhammad Tahseen, South Asia Partnership, Pakistan

redressal of grievances within appropriate times. Findings indicate that the majority of the respondents argue that their ‘grievances’ were not resolved within the appropriate time (f=268, 63.2%) followed by those who said that immediate action was taken against their complaints (f=257, 60.6%). More than fifty percent of the respondents said that the mechanism of filing a complaint is not simple (f=236, 55.7%). Approximately, fifty percent of the respondents had no knowledge and awareness about filing complaints (f=207, 48.8%). The above-mentioned data raises concern about the performance of tax officials and tax departments in resolving complaints of taxpayers and business personnel. Neither taking immediate action over complaints nor satisfying the complainants results in a trust deficit among stakeholders which results in non-compliance and tax evasion.

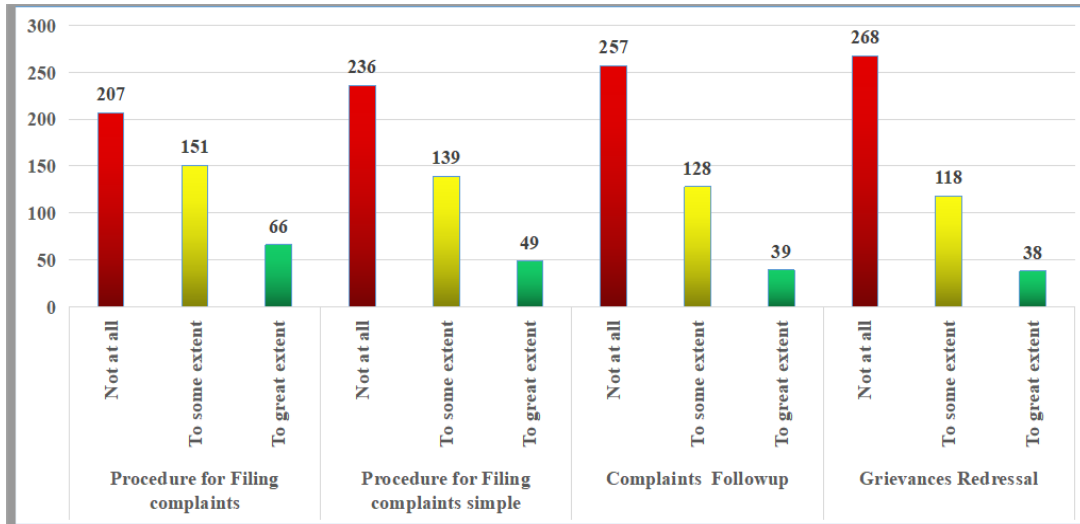


Figure 53: Knowledge and Awareness about Filing Complaints and Redressal of Grievances
Source: Research findings.

Findings indicate more than half of the females argued that neither their ‘grievances’ were resolved in the appropriate time nor the mechanism of filing complaints simple. More than fifty percent of the females had no knowledge and awareness about filing complaints. It is recommended that the process of filing complaints should be made easier, complaints forms should be developed in local languages and training should be provided to taxpayers and the business community on filing complaints. It is further recommended that tax officials should address complaints within the stipulated time and they should be held accountable. The taxpayers have to be realized that taxpayers and the business community are their business partners and they all have to work together.

4.14 KNOWLEDGE AND AWARENESS OF DIGITIZATION OF THE TAXATION SYSTEM

The figure 54 describes the frequency and percentage distribution of respondents by knowledge and awareness about the digitization system. Findings indicate the majority of the respondents (f=151, 36%) knew ‘to a great extent’ about the digitization system followed by (f=142, 33%) who were aware to some extent. Those who did not know the digitization system were approximately below one-third (f=131, 31%) of the total respondents.

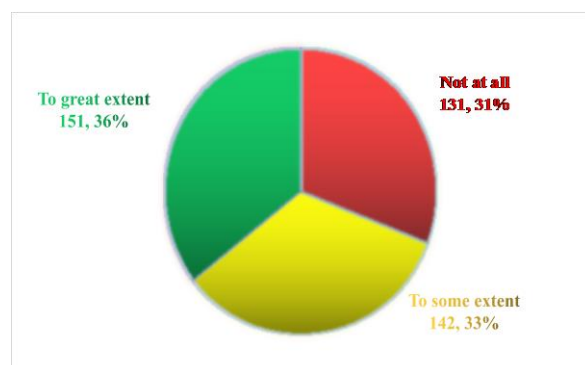


Figure 54: Digitization of Taxation system

4.14.1 PERCENTAGE OF THE POPULATION USING THE INTERNET

According to the data released by International Telecommunication Union, only 21 % of individuals are using the internet as per ITU estimates for 2021 which is much lower than other developing nations of the world.

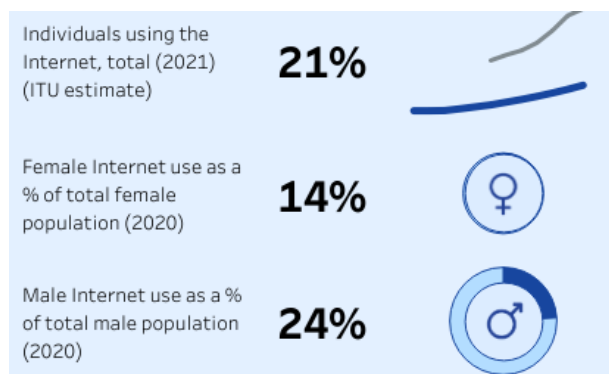


Figure 55: Percentage of the population using Internet.

Source: International Telecommunication Union (ITU) Digital Dashboard, 2022

4.14.2 PERCENTAGE OF THE POPULATION WITH DIGITAL SKILLS

According to the data released by International Telecommunication Union, only 3.0 % of individuals possess basic digital skills, and 2.0 % possess standard and advanced digital skills as per ITU data of 2020. **Source:** International Telecommunication Union (ITU) Digital Dashboard, 2022)

According to Punjab Gender Parity Report (2021), Women entrepreneurs do not have sufficient access to the resources needed to develop their full economic potential. In 2021, there were 613,301 (70.7%) male participants and 253,934 (29.7%) female participants who completed the training under Digiskills, Tech Innovation, and Incubation programs.



Figure 56: Interview with Women Entrepreneur, Lahore

4.14.3 MOBILE PHONE OWNERSHIP, NETWORK COVERAGE, AND ICT ACCESS AT HOME

The figure 57 below shows that 89 % of the population is covered by network coverage, 78 % possess at least 3G coverage, and 75 % are covered by 4G coverage as per data released by ITU. Among mobile phone ownership, 46 % of individuals owned a mobile phone in 2020. The household with internet access at home was 33 % while the household with a personal computer at home was 12 % as per ITU data of 2020.

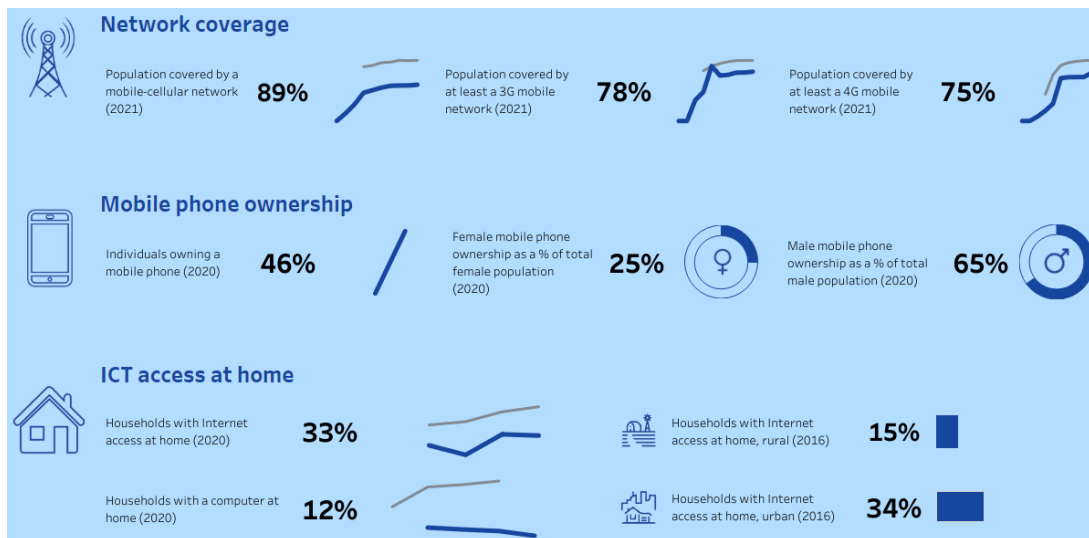


Figure 57: Mobile Phone Ownership, Network Coverage, and ICT Access at Home

Source: International Telecommunication Union (ITU) Digital Dashboard, (2022)

<https://www.itu.int/en/ITU-D/Statistics/Dashboards/Pages/Digital-Development.aspx>

4.14.4 Rural / Urban- Segregation

The figure 58 shows that the majority of respondents (40.6%) in ‘Urban’ areas knew ‘to a great extent’ about the digitization system of Punjab compared to ‘Rural’ areas where approximately one-fifth (21.6%) of the respondents knew ‘to a great extent’. However, in both urban and rural areas, approximately one-third of the respondents knew ‘to some extent’ about the digitization system of Punjab. While the majority of respondents (44.1%) in ‘Rural’ areas did not know about the digitization system of Punjab as compared to respondents (26.2%) in ‘Urban’ areas.

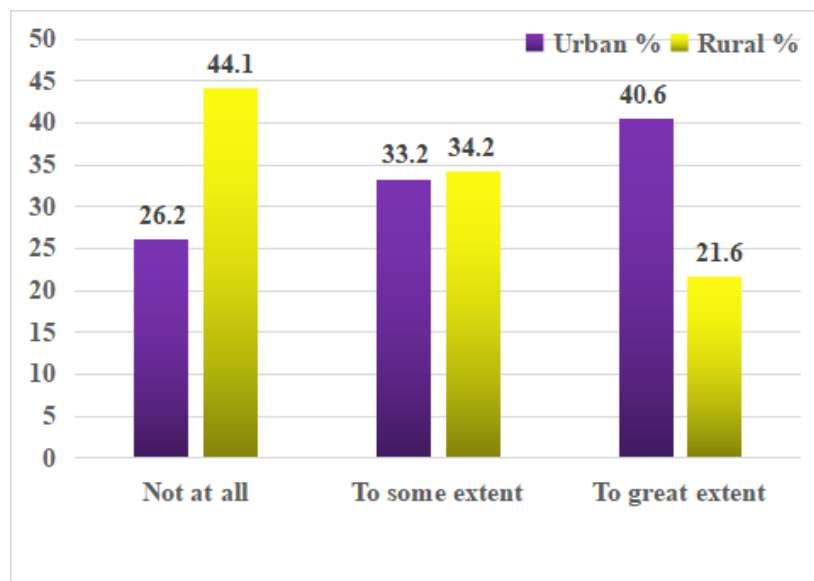


Figure 58: Knowledge and Awareness of Digitization of the Taxation System

Source: Research findings.

4.15 KNOWLEDGE AND AWARENESS OF DIGITAL APPLICATIONS (e-BIDDING, e-AUCTION, e-STAMPING, etc.)

Word Bank and the Government of Punjab have taken too many initiatives to enhance digital effectiveness. The role of tax departments and the commitments of tax officials from ET&NCD, BOR, and PRA in promoting the usage and effectiveness of digital applications is commendable.

The figure 59 describes the frequency and percentage distribution of respondents by knowledge and awareness about digital applications such as e-bidding, e-stumping, e-auction, e-filing, and office automation systems (e-FOAS). Findings indicate more than half of the respondents had no knowledge about e-FOAS (f=223, 52.6%) and e-bidding applications (f=220, 51.9%) while (f=203, 47.9%) of the respondents had no knowledge about e-stamping and e-auction policy.

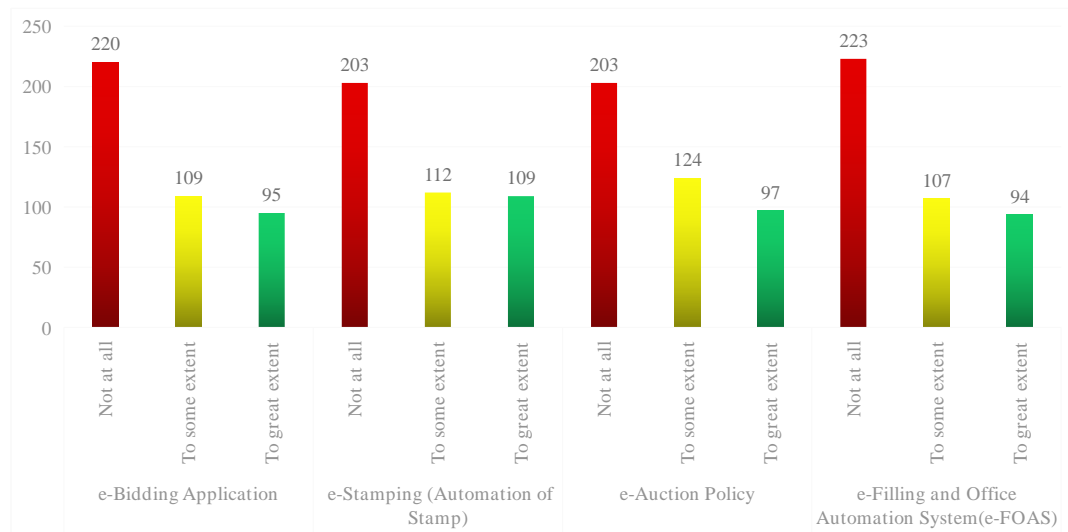


Figure 59: Knowledge and Awareness of Digital Applications (e-Bidding, e-Auction, e-Stamping etc)
Source: Research findings.

4.15.1 WOMEN’S PERSPECTIVE ON DIGITAL APPLICATIONS (N=242)

The figure 60 describes the frequency and percentage distribution of females by knowledge and awareness about digital applications such as e-bidding, e-stumping, e-auction and e-filing, and office automation systems (e-FOAS). Findings indicate more than half of the females had no knowledge about e-FOAS (f=133), and e-bidding applications (f=129), while just less the half of the females (f=120) and (f=117) had no knowledge about e-auction policy and e-stamping.

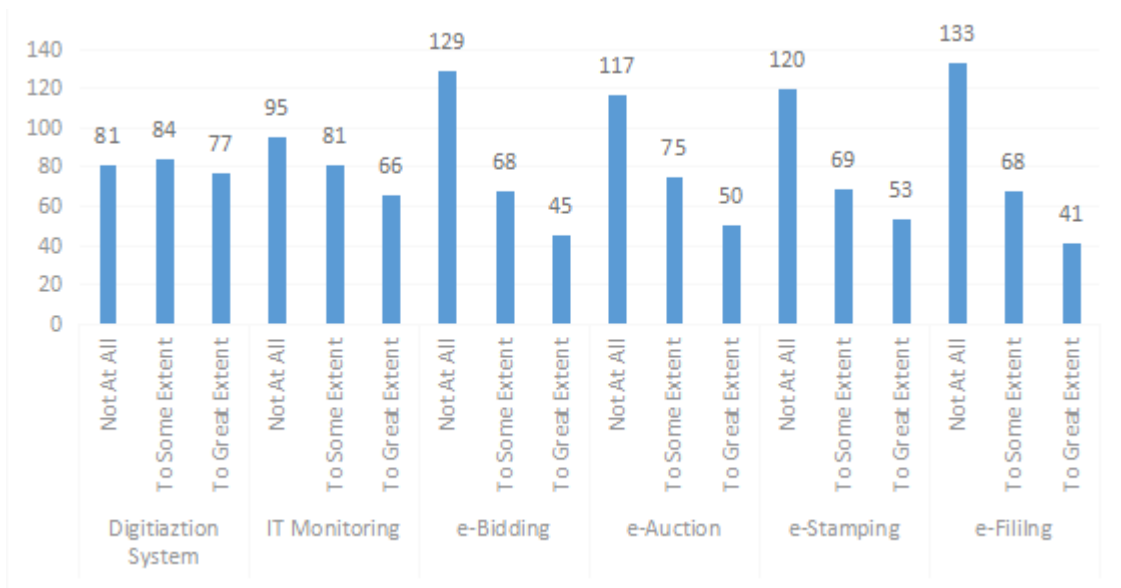


Figure 60: Women's Perspective on Digital Application **Source:** Research findings.

4.16 KNOWLEDGE AND AWARENESS ABOUT EASINESS WITH DIGITIZATION OF THE TAXATION SYSTEM

One of the main components of this project is ‘Digital Effectiveness’ which is measured through several questions. The figure 61 describes the frequency distribution of respondents by knowledge and awareness about digital applications, their convenience to use, accessibility & understandability, support system, and accessibility with low internet coverage. It is interesting to know that the majority of respondents (f=332, 78.3%) feel that ‘digitized applications were ‘convenient to use’ and more convenient as compared to manual filing ‘to a great extent’ respectively followed by ‘accessible and understandable’ (f=299, 70.5%). Almost half of the respondents (f=219, 51.7%) believed that current available digitized applications ‘possess sufficient support system’. However, (f=234, 55.2%) of the respondents argue that digitized applications were “not at all” accessible with low internet coverage.

It is encouraging that people have a positive attitude towards digitized applications but they have concerns over the utility of applications with low internet coverage. It is suggested that there is a need for an hour to develop applications that are workable with low internet coverage to raise the effectiveness of digital applications.

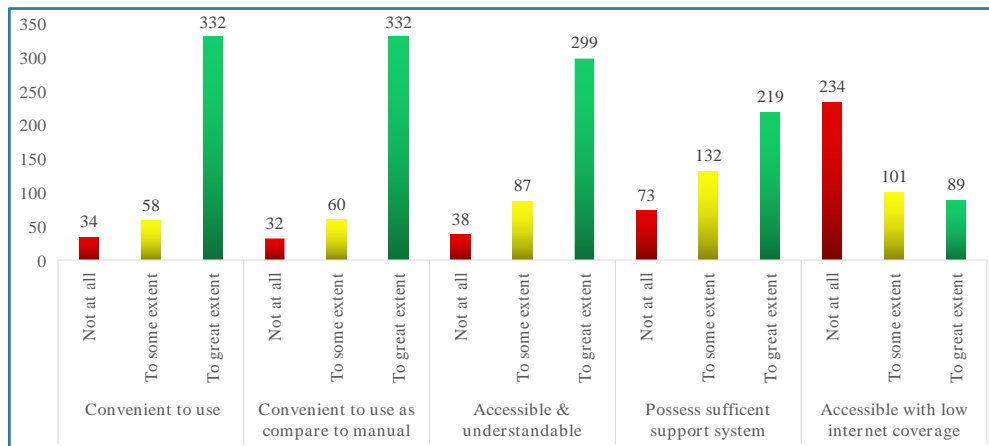


Figure 61: Knowledge and Awareness about Easiness with Digitization of Taxation System
Source: Research findings.

4.16.1 KNOWLEDGE AND AWARENESS ABOUT ELECTRONIC INVOICE MONITORING SYSTEMS (EIMS) AND REVENUE GENERATION

Another important component of the study was EIMS and its effectiveness in revenue generation. The figure 62 describes the frequency distribution of respondents by knowledge and awareness about digital applications' role in contacting government officials, facilitating tax matters, helping in revenue generation, and creating obstacles. It is interesting to know that half of the respondents (f=213, 50.2%) had knowledge and awareness 'to a great extent' that EIMS help in 'revenue generation' followed by (f=122, 28.8%) respondents who thought that same 'to some extent'. It means that 79 % of the respondents believed that EIMS help in revenue generation and they consider it a more transparent system. More than 75 % of the respondents believe that digital applications facilitate tax matters (f=325), and help to contact government officials (f=319). It is recommended that PRA has to take the initiatives to add more sectors and for its effective implementation and execution, they do make frequent visits to sales points. There is a need to provide incentives to EIMS users and surcharge those who are not implementing it at the sales point.

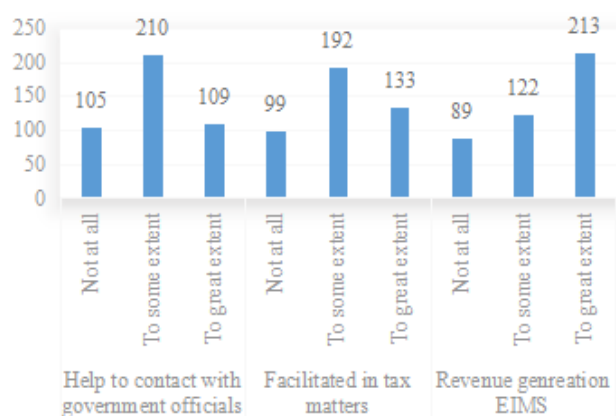


Figure 62: Knowledge and Awareness about Electronic Invoice Monitoring System (EIMS) and Revenue Generation (**Source:** Research findings).

4.16.2 WOMEN’S PERSPECTIVE ON THE EASINESS OF THE DIGITIZATION SYSTEM

Figure 63 describes the frequency distribution of females by knowledge and awareness about digital applications, their convenience to use, accessibility & understandable, possess sufficient support system and accessibility with low internet coverage, help to contact government officials, facilitated in tax matters, help in revenue generation and creating obstacles. Findings indicate more or less the same results as we had seen in the last paragraph.

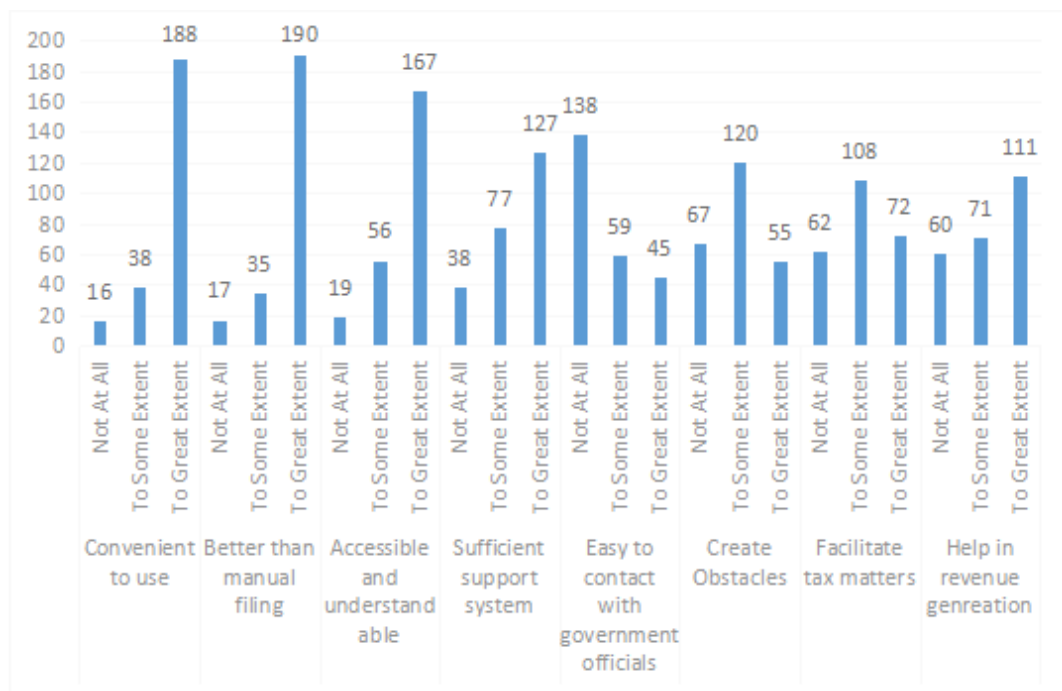


Figure 63: Women’s Perspective on the Easiness of the Digitization System
Source: Research findings.

4.17 KNOWLEDGE AND AWARENESS ABOUT THE APPLICATION OF E-PAY PUNJAB: GENDER SEGREGATION

The table 18 below describes the frequency and percentage distribution of knowledge and awareness about the taxation system of Punjab. Findings indicate that the majority of respondents did not know about the application of e-pay Punjab and services available on the website such as excise dues by ET&NCD, Punjab, token tax on vehicles, e-auction policy for allotment of attractive registration marks by ET&NC, Punjab, e-auction fee for purchase of vehicle number plate by ET&NCD, Punjab, annual Property tax by property owners in urban areas by ET&NCD, Punjab, annual Professional tax by professionals by ET&NCD, Punjab, e-challan (traffic challan fine), mutation fee, cotton fee, business registration fee to register a business, fees to test

vehicle condition, e-stamping duties on (judicial, non-judicial, CVT, registration and comparison fee) and e-abiana bill. However, the knowledge and awareness of males were higher than females and transgender in almost all the indicators. The majority of transgender (f=30, 71.4%) ‘did not know’ about ‘e-abiana bill’ as compared to females (f=145,59.9%) and males (f=64,45.7%). Of those who knew ‘to some extent’ and ‘to a great extent’ about ‘e-abiana bill’, the majority of them were males as compared to females and transgender. When asked about knowledge and awareness about ‘e-stamping duties’ the majority of transgender (f=25, 59.5%) ‘did not know’ about the facility of ‘e-stamping duties’ as compared to females (f=141,58.3%) and males (f=53,37.9%) counterparts. The majority of males (f=51, 36.4% knew ‘to a great extent’ about ‘e-stamping duties’ as compared to females (f=37, 15.3%) and transgender (f=2, 4.8%). Almost the same finding prevails in terms of knowledge about ‘payment of excise dues’ through e-pay Punjab, where the majority of females (f=129, 53.3%) ‘did not know’ about payment of excise dues’ through e-pay Punjab as compared to transgender (f=19, 45.2%) and male (f=52, 37.1%). Of those who knew ‘to a great extent’ about ‘payment of excise dues’, the majority of them were male as compared to females and transgender.



Figure 64: Interview with CSO at Multan

Gender Parity Report (2021) depicts that there exists a significant disparity in land ownership in Punjab where 17.7 million (69%) were men and only 8.1 million (31%) were women land owners. In 2021, 1,363,202 (98.3%) men and a meager 23,539 (1.7%) women owned a vehicle in Punjab. While 152,734 (92.7%) driving licenses were issued to men, 12,143 (7.4%) were issued to women. In Punjab, stark differences exist between the two genders when it comes to financial inclusion, where men are more likely to be included financially. Women remained disadvantaged in access to credit and other financial services.



Figure 65: Interview with Disabled Person, Faisalabad

Statement	Gender		NAA	TSE	TGE	Total
Payment of Excise dues	Female	f	129	77	36	242
		%	53.3%	31.8%	14.9%	100.0%
	Male	f	52	40	48	140
		%	37.1%	28.6%	34.3%	100.0%
	Transgender	f	19	20	3	42
		%	45.2%	47.6%	7.1%	100.0%
Payment of Token Tax on Vehicle	Female	f	111	79	52	242
		%	45.9%	32.6%	21.5%	100.0%
	Male	f	47	38	55	140
		%	33.6%	27.1%	39.3%	100.0%
	Transgender	f	22	13	7	42
		%	52.4%	31.0%	16.7%	100.0%
e-auction policy for the allotment of attractive registration marks	Female	f	122	82	38	242
		%	50.4%	33.9%	15.7%	100.0%
	Male	f	53	42	45	140
		%	37.9%	30.0%	32.1%	100.0%
	Transgender	f	28	9	5	42
		%	66.7%	21.4%	11.9%	100.0%
e-auction fee for purchase of vehicle number plate	Female	f	124	81	37	242
		%	51.2%	33.5%	15.3%	100.0%
	Male	f	55	39	46	140
		%	39.3%	27.9%	32.9%	100.0%
	Transgender	f	26	10	6	42
		%	61.9%	23.8%	14.3%	100.0%
Payment of annual property tax	Female	f	118	83	41	242
		%	48.8%	34.3%	16.9%	100.0%
	Male	f	55	38	47	140
		%	39.3%	27.1%	33.6%	100.0%
	Transgender	f	26	11	5	42
		%	61.9%	26.2%	11.9%	100.0%
Payment of annual professional tax	Female	f	122	87	33	242
		%	50.4%	36.0%	13.6%	100.0%
	Male	f	53	44	43	140
		%	37.9%	31.4%	30.7%	100.0%
	Transgender	f	24	13	5	42
		%	57.1%	31.0%	11.9%	100.0%
Payment of e-challan	Female	f	105	71	66	242
		%	43.4%	29.3%	27.3%	100.0%
	Male	f	46	40	54	140
		%	32.9%	28.6%	38.6%	100.0%
	Transgender	f	21	15	6	42
		%	50.0%	35.7%	14.3%	100.0%
Payment of Mutation fee	Female	f	112	78	52	242
		%	46.3%	32.2%	21.5%	100.0%
	Male	f	50	46	44	140
		%	35.7%	32.9%	31.4%	100.0%
	Transgender	f	24	11	7	42
		%	57.1%	26.2%	16.7%	100.0%

Payment of cotton fee	Female	f	115	74	53	242
		%	47.5%	30.6%	21.9%	100.0%
	Male	f	51	45	44	140
		%	36.4%	32.1%	31.4%	100.0%
	Transgender	f	24	11	7	42
		%	57.1%	26.2%	16.7%	100.0%
Payment of Business Registration Fee to Register Business	Female	f	108	67	67	242
		%	44.6%	27.7%	27.7%	100.0%
	Male	f	46	42	52	140
		%	32.9%	30.0%	37.1%	100.0%
	Transgender	f	22	15	5	42
		%	52.4%	35.7%	11.9%	100.0%
Payment of Fee to test vehicle condition	Female	f	123	70	49	242
		%	50.8%	28.9%	20.2%	100.0%
	Male	f	53	38	49	140
		%	37.9%	27.1%	35.0%	100.0%
	Transgender	f	24	14	4	42
		%	57.1%	33.3%	9.5%	100.0%
Payment of e-stumping duties on judicial, nonjudicial, CVT, registration, and comparison fee	Female	f	141	64	37	242
		%	58.3%	26.4%	15.3%	100.0%
	Male	f	53	36	51	140
		%	37.9%	25.7%	36.4%	100.0%
	Transgender	f	25	15	2	42
		%	59.5%	35.7%	4.8%	100.0%
Payment of e-abiana Bill	Female	f	145	62	35	242
		%	59.9%	25.6%	14.5%	100.0%
	Male	f	64	39	37	140
		%	45.7%	27.9%	26.4%	100.0%
	Transgender	f	30	11	1	42
		%	71.4%	26.2%	2.4%	100.0%

Table 18: Knowledge and Awareness about the Application of E-Pay Punjab (Gender Segregation)
Source: Research findings.

Statement	Not at all	To some extent	To great extent
Payment of Excise Dues by ET&NCD Punjab	200 (47.2%)	137 (32.3%)	87 (20.5%)
Payment of Token Tax fee of Vehicle	180 (42.5%)	130 (30.7%)	114 (26.9%)
e-Auction Policy for the Allotment of Attractive Registration Marks	225 (53.1%)	114 (26.9%)	88 (20.8%)
e-Auction Fee for Purchase of Vehicle Number Plate	205 (48.3%)	130 (30.7%)	89 (21.0%)
Payment of Annual Property Tax	199 (46.9%)	132 (31.1%)	93 (21.9%)
Payment of Annual Professional Tax	199 (46.9%)	144 (34.0%)	81 (19.1%)
Payment of e-Challan	172 (40.6%)	126 (29.7%)	126 (29.7%)
Payment of Mutation fee	186 (43.9%)	135 (31.8%)	103 (24.3%)
Payment of Cotton fee	190 (44.8%)	130 (30.7%)	104 (24.5%)
Payment of Business Registration Fee to Register Business	176 (41.5%)	124 (29.2%)	124 (29.2%)
Payment of Fee to test vehicle condition	200 (47.2%)	122 (28.8%)	102 (24.1%)
Payment of e-Stamping Duties	219 (51.7%)	115 (27.1%)	90 (21.2%)
Payment of e-Abiana Bill	239 (56.4%)	112 (26.4%)	73 (17.2%)

Table 19: Knowledge and Awareness about the Application of ePay Punjab **Source:** Research findings.

4.18 KNOWLEDGE AND AWARENESS ABOUT AVAILABLE TAX EXEMPTIONS: GENDER SEGREGATION

The table 20 describes the frequency and percentage distribution of knowledge and awareness about tax exemptions initiated by the government from time to time. Findings indicate that the majority



Figure 66: Interview with Ms. Huma (CEO) and Disabled Persons at Shine Welfare Foundation, Gujranwala.

of respondents did not know about the tax exemptions initiated by the government from time to time, during COVID-19, climatic changes and monsoon flooding, tax exemptions on property tax for (widows, orphans, minors, and disabled persons), and tax exemptions initiated PRA during COVID-19. However, the knowledge and awareness of males were higher than females in almost all the indicators except the indicators of ‘tax exemptions during COVID-19 where females (f=59, 24.4%) have relatively more knowledge as compared to males (f=34, 24.3%) and transgender (f=4, 9.5%). The majority of transgender (f=24, 57.1%) ‘did not know’ about tax exemptions on property tax for (widows, orphans, minors, and disabled persons) as compared to females (f=114,47.1%) and males (f=54,38.6%). When asked about, knowledge and awareness about ‘tax exemptions initiated by PRA during COVID-19’, the majority of transgender (f=27, 64.3%) ‘did not know’ about ‘tax exemptions facility during COVID-19’ as compared to females (f=130,53.7%) and males (f=61,43.6%) counterparts.



Figure 67: Interview with disabled person Mr. Raheel, Gujranwala

Statement	Gender		NAA	TSE	TGE	Total
TE By government from time to time	Female	F	120	90	32	242
		%	49.6%	37.2%	13.2%	100.0%
	Male	F	58	54	28	140
		%	41.4%	38.6%	20.0%	100.0%
	Transgender	F	16	16	10	42
		%	38.1%	38.1%	23.8%	100.0%
TE by the government during the Covid-19 Period	Female	F	68	115	59	242
		%	28.1%	47.5%	24.4%	100.0%
	Male	F	43	63	34	140
		%	30.7%	45.0%	24.3%	100.0%
	Transgender	F	21	17	4	42
		%	50.0%	40.5%	9.5%	100.0%
TE during climate changes and monsoon flooding	Female	F	93	104	45	242
		%	38.4%	43.0%	18.6%	100.0%
	Male	F	57	52	31	140
		%	40.7%	37.1%	22.1%	100.0%
	Transgender	F	23	15	4	42
		%	54.8%	35.7%	9.5%	100.0%
TE on property tax for widows, minor orphans, disabled person	Female	F	114	86	42	242
		%	47.1%	35.5%	17.4%	100.0%
	Male	F	54	47	39	140
		%	38.6%	33.6%	27.9%	100.0%
	Transgender	F	24	14	4	42
		%	57.1%	33.3%	9.5%	100.0%
TE on property tax on a single house whose annual rent not exceeding PKR 6480	Female	F	136	79	27	242
		%	56.2%	32.6%	11.2%	100.0%
	Male	F	62	49	29	140
		%	44.3%	35.0%	20.7%	100.0%
	Transgender	F	30	7	5	42
		%	71.4%	16.7%	11.9%	100.0%
TE on property tax on land areas less than 5 Marla other than locality category "A"	Female	F	139	74	29	242
		%	57.4%	30.6%	12.0%	100.0%
	Male	F	65	45	30	140
		%	46.4%	32.1%	21.4%	100.0%
	Transgender	F	28	10	4	42
		%	66.7%	23.8%	9.5%	100.0%
TE by PRA to different sectors during COVID-19	Female	F	130	81	31	242
		%	53.7%	33.5%	12.8%	100.0%
	Male	F	61	58	21	140
		%	43.6%	41.4%	15.0%	100.0%
	Transgender	F	27	9	6	42
		%	64.3%	21.4%	14.3%	100.0%

Table 20: Knowledge and awareness about Available Tax Exemptions (Gender Segregation)
Source: Research findings.

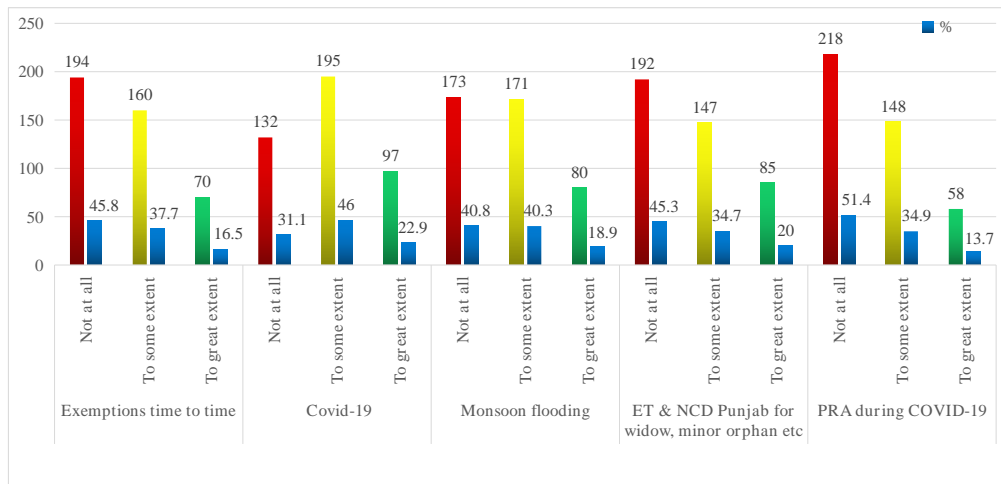


Figure 68: Knowledge and awareness about Available Tax Exemptions
Source: Research findings.

4.18.1 RURAL / URBAN SEGREGATION

The table 21 describes the frequency and percentage distribution of knowledge and awareness about tax exemptions initiated by the government from time to time. Findings indicate that the majority of rural respondents did not know about the tax exemptions initiated by the government from time to time, during COVID-19, climatic changes and monsoon flooding, tax exemptions on property tax for (widows, orphans, minors, and disabled persons), and tax exemptions initiated PRA during COVID-19. However, the knowledge and awareness of urban respondents were higher than rural respondents. More than half of the respondents in rural areas were not aware of tax exemptions by PRA to different sectors during COVID-19 (f=64, 57.7%), tax exemptions on property tax for widows, orphans, minors, disabled persons, etc., and tax exemptions by Government from time to time (f=62, 55.9%), tax exemptions on monsoon flooding (f=56, 50.5%). Among respondents from the urban community, approximately half of the respondents were not aware of tax exemptions by PRA to different sectors during COVID-19 (f=154, 49.2%).



Figure 69: Interview with Transgender, Multan



Figure 70: Interview with Mr. Shafique Ur Rehman & others at Milestone, Lahore

Statement	Locality		NAA	TSE	TGE	Total
TE By government from time to time	Urban	f	132	125	56	313
		%	42.2%	39.9%	17.9%	100.0%
	Rural	f	62	35	14	111
		%	55.9%	31.5%	12.6%	100.0%
TE by the government during the COVID-19 Period	Urban	f	81	150	82	313
		%	25.9%	47.9%	26.2%	100.0%
	Rural	f	51	45	15	111
		%	45.9%	40.5%	13.5%	100.0%
TE during climate changes and monsoon flooding	Urban	f	117	136	60	313
		%	37.4%	43.5%	19.2%	100.0%
	Rural	f	56	35	20	111
		%	50.5%	31.5%	18.0%	100.0%
TE on property tax for widows, minor orphans, Disable person	Urban	f	130	111	72	313
		%	41.5%	35.5%	23.0%	100.0%
	Rural	f	62	36	13	111
		%	55.9%	32.4%	11.7%	100.0%
TE on property tax on a single house whose annual rent not exceeding PKR 6480	Urban	f	161	100	52	313
		%	51.4%	31.9%	16.6%	100.0%
	Rural	f	67	35	9	111
		%	60.4%	31.5%	8.1%	100.0%
TE on property tax on land areas less than 5 Marla other than locality category "A"	Urban	f	160	99	54	313
		%	51.1%	31.6%	17.3%	100.0%
	Rural	f	72	30	9	111
		%	64.9%	27.0%	8.1%	100.0%
TE by PRA to different sectors during COVID-19	Urban	f	154	108	51	313
		%	49.2%	34.5%	16.3%	100.0%
	Rural	f	64	40	7	111
		%	57.7%	36.0%	6.3%	100.0%

Table 21: Knowledge and Awareness about Available Tax Exemptions (Rural / Urban Segregation)
Source: Research findings

The figure 72 describes the percentage distribution of knowledge and awareness of respondents about tax exemptions initiated by the government during COVID-19, climatic changes, monsoon flooding, and tax exemptions on property tax for (widows, orphans, minors, and disabled persons). Findings indicate that



Figure 71: Interview with Minority Person, Lahore

approximately half of the respondents did not know about the tax exemptions initiated by the government during COVID-19 (45.9%), monsoon flooding (50.5%), and tax exemptions on property tax for widows, etc (55.9%) within rural areas. Approximately half of the respondents knew ‘to some extent’ about tax exemptions initiated by the government during COVID-19 (47.9%), monsoon flooding (43.5%), and more than one-third (35.5%) on property tax for widows, etc within urban areas.

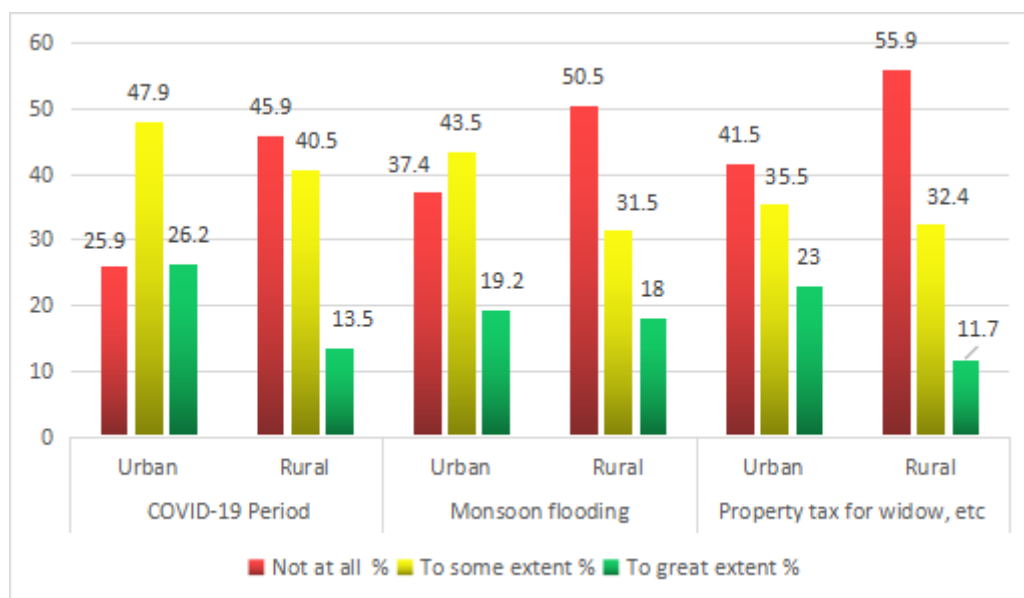


Figure 72: Knowledge and Awareness about Available Tax Exemptions
Source: Research Findings.

4.19 ROLE OF CHAMBERS, CIVIL SOCIETY/NON-GOVERNMENT ORGANIZATIONS IN THE DEVELOPMENT OF BUSINESS ENTREPRENEURS

A section of questions has been added in the study to know the role of chambers and civil society in the development of women entrepreneurs and vulnerable groups by organizing workshops for quality enhancement of local products and promotion of indigenous products through exhibitions.



Figure 73: Meeting with President and Executive Members at MCCI, Multan

The figure 75 identified that (f=205) respondents had knowledge and awareness that chambers and NGOs/CSO had played a significant role in the development of women entrepreneurs followed by (f=182) respondents who were of the view that



Figure 74: Meeting with Officials at Caritas Foundation, Multan

chambers and associations discussed their issues and concerns, while (f=163) respondents replied that chambers and NGOs helped in getting loans from banks ‘to great extent’.

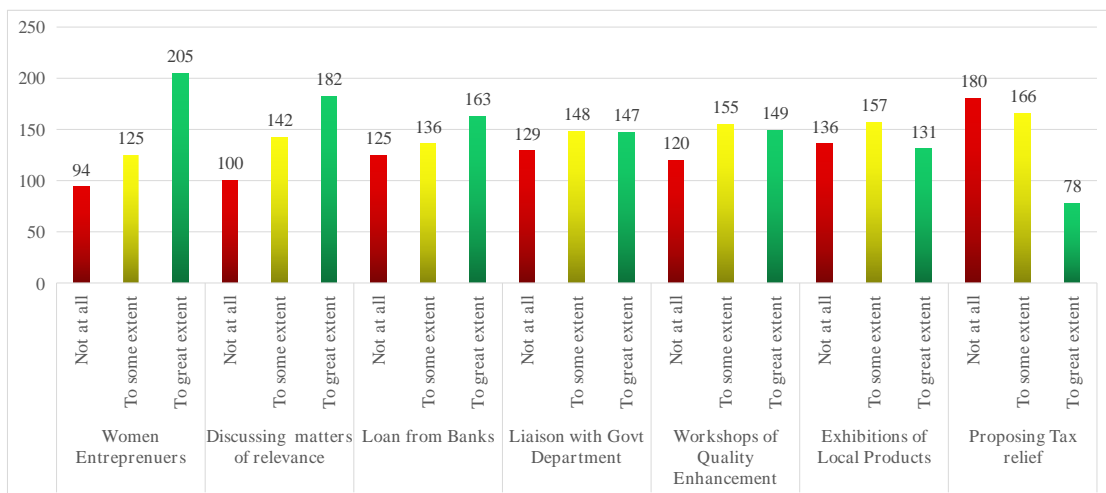


Figure 75: Role of Chambers, Civil society/ Non-Government Organization in the Development of Business Entrepreneurs (**Source:** Research findings).

It is pertinent to mention here that the role of chambers in the development of women entrepreneurs and in raising the standard of living of vulnerable groups is too low because it is not the domain of chambers to work for vulnerable groups.

The positive response that is observed in the above data is solely because of the contribution of NGOs/CSOs working on micro-financing, the rights of minorities, transgender, and persons with disabilities. It is recommended that chambers should add policies for the skill enhancement of vulnerable groups and promotions of local products designed and manufactured by vulnerable groups.



Figure 76: Interview with Mr. Sajjad Arshad, SVP, FCCI



Figure 77: Interview With President Rubeena Amjad & at FWCCI



Figure 78: Interview with Ms. Shazia and Anthony Wasim at AWAM Pakistan



Figure 79: Interview at Hayat Foundation, Faisalabad

Part II: QUALITATIVE ASSESSMENT

Qualitative parts consist of in-depth Interviews (IDIs) and Focus Group Discussions as discussed earlier.

4.20 IN-DEPTH INTERVIEWS (IDIs)

The purpose of in-depth interviews regarding social risk assessment, gender analysis, and taxation was to gather detailed information from individuals or organizations regarding their experiences, perceptions, and opinions on issues related to social risk, gender analysis, and taxation.

4.20.1 LIST OF IN-DEPTH INTERVIEWS

The table 22 is presenting the name of the personnel with designation and departments who have been interviewed for IDIs.

Sr.	Name	Designation	Department
1	Mr. Taseer Ahmed	Secretary Tax	Punjab Board of Revenue (BoR)
2	Ms. Sumaira Samad	Secretary	Women Development Department (WDD)
3	Mr. Zain ul Abideen	Chairman	Punjab Revenue Authority (PRA)
4	Mr. Faisal Fareed	Director General	Punjab Disaster Management Authority (PDMA)
5	Mr. Kashif Anwar	President	Lahore Chamber of Commerce and Industry
6	Ms. Sehar Malik	President	Women Chamber of Commerce and Industry, Lahore
7	Mr. Fareed Aslam	Director	Excise, Taxation & Narcotics Control Department
8	Mr. Waqar Azeem	Managing Director	Punjab Procurement Regulatory Authority (PPRA)
9	Mr. Asad Khalid & Mr. Abu Bakar	Program Incharge & Tax Specialist	Punjab Finance Department (PFD)
10	Mr. Shahid Latif	Deputy Secretary	Local Government & Community Development Department (LG&CDD)
11	Mr. Adeeb Alam	Director HR	Agahee-NGO
12	Mr. Aleem Zubair	Director Accounts	Tax Auditor - Ferguson)
13	Ms. Mahnoor Ali	Chief Executive Officer	Representative of Transgender Group
14	Mr. Muhammad Fayyaz	Tax Manager	Tax Auditor - EY
15	Ms. Aqsa Chohan	Graphic Designer	Representative of Vulnerable Group
Total IDIs			15

Table 22: Name and Designation of IDI Respondents

Our goal was to identify the social risks associated with tax policy, and to explore the potential impact of these policies and risks on different stakeholders, including

vulnerable and marginalized groups of Punjab including women. For this research, in-depth interviews were conducted with experts in relevant organizations. These institutions are summarized below:

Policymakers: institutions that impose taxes such as Punjab Revenue Authority (PRA), Excise Taxation and Narcotics Control (ET&NC), Board of Revenue (BoR).

Public finance: organization that redistribute the tax revenues i.e., Punjab Finance Department (PFD)

Social welfare: Organizations that are responsible for providing services to communities such as Local Government & Community Development Department (LGCDD), Punjab Disaster Management Authority (PDMA).

Women welfare organizations: Organizations that work for women welfare such as Women Development Department (WDD) and Non-Government Organization (Agahee).

The representative of transgender and vulnerable groups and an official of PPRA were also interviewed. In addition, the interviews were conducted with business and industry representative bodies such as Lahore Chamber of Commerce and Industry (LCCI) and Women Chamber of Commerce and Industry (WCCI) as well as audit companies (named EY and Fergusson). This was specifically done to gather information on how taxpayers perceive and respond to different tax policies, as well as their opinions on the fairness and effectiveness of taxation systems.

4.20. THEMATIC AREAS IN IDIs

The in-depth interviews revolved around following themes:

- The tax policy change after 18th amendment if any
- The tax policies in the aftermath of Covid-19
- General awareness about the taxation system of Punjab
- The factors that are responsible for non-compliance with tax payments
- Digitization of the tax system and how it has impacted compliance and handling of complaints.
- Obstacles that taxpayer organizations are facing.
- Impact of taxation policies on women's job possibilities and entrepreneurship
- The taxation policies and transgender

The detailed IDIs are provided in the appendix as Annexure -C

4.21 RESULTS AND DISCUSSION ON IDIs

4.21.1 POST 18TH AMENDMENT IMPACT

The 18th Amendment to the Constitution of Pakistan was passed in 2010 and made significant changes to the country's tax policy. The amendment transferred several federal taxes to the provinces, giving them more control over their own revenue generation and tax policies.

The taxes that were transferred to the provinces included sales tax on goods, capital value tax, tax on services, and tax on professions. This allowed the provinces to collect and manage their own taxes and use the revenue for their own development projects and social services.

This ensures provincial autonomy in tax collection. Clause (3) of Article 142 empowers the provinces to levy and collect taxes, duties, tolls, and fees within their respective jurisdictions. When asked by the experts, the general view was that the 18th amendment did not have significant change in the tax policy. One of the respondents at PRA mentioned “The services taxes have always been under the jurisdiction of the Government of Punjab”. Since the interviewee was in a responsible position, and he shared his experience with us.



Figure 80: Mr. Zain ul Abideen, Chairman PRA, Lahore

The significance of his comments could easily be gauged by his position and authority of PRA as it is the organization that impose taxes. However, PDMA has noted that it has strengthened the provinces that have more fiscal powers now. The official at Punjab Finance Department (PFD) also made the point that after the 18th amendment, the policies aside, the administration improved significantly.

Surely, it depends upon the organization that is experiencing the tax changes as disaster management authority is at the receiving end and is more sensitive to changes in the tax policy. These comments by PRA and other two organizations, that made the

comments differently (PDMA and PFD) should not be taken as conflicting. PRA was giving its view on the levy of taxes as this authority to impose taxes was already with the Government of Punjab even before 18th amendment, whereas PDMA and PFD expressed their views specifically on the institutional capacity without taking into account the levies.

Nevertheless, they further commented that the tax collection power should be more devolved. The auditing firms have made the point that the Punjab taxation system needs further refinement and improvement. They stated, “the complex system needs to be further clarified and simplified so the legal issue of taxation could be resolved”. The new laws enforcement after the 18th amendment was significant and PRA alone collects around 65 percent of the total tax revenues of Punjab. They made the



Figure 81: Mr. Aleem Zubair
Director Accounts – Ferguson, Lahore

point that there were capacity issues that were posing the problem for the tax administrators but were resolved after the 18th amendment. Turning towards vulnerable group including women, the taxation policies did not have a significant change after 18th amendment. One transgender commented “there is no advantage for transgender community regarding taxation after 18th amendment”. On the other hand, PFD is of the view that businesses are the entities that deal with the tax whether they are handled by women or men. Therefore, there is no explicit gender bias in the taxation policy. Nevertheless, at some points the Government of Punjab has introduced several laws that provide explicit and direct relief to women who are interested in doing their own businesses. These will be discussed in subsequent sections.

The 18th Amendment to the Constitution of Pakistan aimed to decentralize tax collection. The amendment is seen as not significantly altering the overall tax policy. Nevertheless, it was significant in terms of more control over revenue generation of provinces by increasing their administrative capacity. There are concerns about the complexity of the taxation system that require further refinement.

There were no specific provisions targeting the betterment of vulnerable groups, however, the impact on vulnerable groups would largely depend on the specific actions and measures taken by the provincial governments following the devolution of power.

4.21.2 TAX POLICY IN COVID-19

The government of Punjab, Pakistan, has implemented several tax policies in response to the economic impact of the COVID-19 pandemic. According to the policymakers (PRA and BOR), these policies aim to support businesses, particularly small and medium-sized enterprises (SMEs) and provide relief to taxpayers. The officials in these tax organizations shared with us the policy changes, especially during



Figure 82: Mr. Taseer Ahmed, Secretary Tax-BOR

Covid-19. Here, we report some of the key tax policies implemented by the government of Punjab in the wake of COVID-19:

“The government has extended tax deadlines for filing tax returns and making tax payments, providing relief to taxpayers who may be facing financial difficulties due to the pandemic. Importantly for SMEs, the government provided tax relief measures for SMEs, including exemptions from deferred tax payments. Further, it waived penalties and default surcharge on late payment of taxes. There was also a shift in the means of collecting taxes and much of the functioning was taken online. One of the officials remarked “During the pandemic, there was a lockdown, therefore, the authority focused on digital tax collection, encouraging taxpayers to use online tax filing and payment systems to comply with their tax obligations.”

In this way these tax policies aimed at mitigating the economic impact of the COVID-19 pandemic and supporting businesses and taxpayers in Punjab. Furthermore, the long-term sustainability and implications of these tax policies should also be taken into account. While the measures implemented during the pandemic may have provided immediate relief, it is important to assess their potential long-term effects on government revenue and the overall tax system. Indeed, these policies were temporary and were not part of broader tax reform efforts. There were reforms introduced that we will discuss in the subsequent sections.

4.21.3 GENERAL AWARENESS ABOUT TAXATION SYSTEM OF PUNJAB

The level of awareness among the general public in Punjab, Pakistan about the taxation system may vary, as it depends on various factors such as education, access to information, and exposure to



Figure 83: Mr. Muhammad Fayyaz, Tax Manager -EY

the tax system. One of the participants at auditing organization noted “there is no tax literacy among various segments of society. Other than that, there exists a certain fear among them about being part of the tax net. People have sentiments that they will further be penalized rather than advancing cooperation by tax authorities.” Those who have some awareness about the tax system claim “it is unfair to have double or even triple taxation as levied in GST (which is basically the subject of federal taxation). An issue arises when a service begins in one province and ends in another, leading to a question of which province has the authority to impose taxes on it. According to the existing constitutional framework after 18th amendment, each province has legal and executive. Consequently, there is a structural overlap, as a service can commence in one province and conclude in another, resulting in both provinces asserting their right to impose taxes on the same service. For example, once it is levied at source where manufacturing takes place, however, it is levied again on the party who distributes it and finally it is imposed again in retail. This should not be the case”. This claim is made by the official at PPRA. However, PRA also acknowledges the presence of double taxation at provincial level. He stated, “if anything is sourced at Sindh it will be taxed there and once it reached Punjab, it will be taxed again, this leads to double taxation and there should be mechanisms in order to avoid it.” Indeed, his words carried credibility for two reasons. Firstly, he held a high-ranking position representing the Punjab Revenue Authority (PRA), giving weight to his statements. Secondly, his comments directly criticized the departments responsible for imposing double taxation, and as a member of the same department, his remarks held significance. Consequently, his words can be deemed credible, and the proposed solution he put forth should be accorded significant consideration.

The PRA has taken several initiatives to increase awareness about the taxation system and promote tax compliance among the public. According to them, this applies equally to men and women. These initiatives include:

- i) The conduct of public awareness campaigns to educate the public about the tax system and the benefits of tax compliance. The official also stressed on the role of tax education and brought into our notice “The PRA offers taxpayer education programs to businesses and individuals to help them understand their tax obligations and encourage voluntary compliance.”
- ii) Other than this, there are several other outreach programs that offer to increase awareness, for example, online resources such as tax guides and FAQs to help taxpayers understand their obligations, public consultations to solicit feedback from the public on tax policy.
- iii) Tax clinics that PRA organizes in collaboration with tax professionals and business associations in order to provide free tax advice and guidance to taxpayers. However, this fact needs to be taken into account that these initiatives focus on urban population. There must also be mechanisms to enlighten rural population.

4.21.4 FACTORS RESPONSIBLE FOR NON-COMPLIANCE WITH TAX PAYMENTS

One of the most important themes of our in-depth interviews was to ascertain and determine the experts’ opinion for non-compliance behaviour of general public with tax payments. As mentioned in the introduction part, these experts include both the taxpayers including women entrepreneurs and the authorities that impose



Figure 84: Mr. Kashif Anwar, President LCCI

taxes. Indeed, in a country like Pakistan, and Punjab being the part of it, there is general perception of tax evasion. Therefore, it is considered important to know the factors responsible for non-compliance with tax payments. This gains much importance when it is asked directly by the experts working in these authorities (PRA and BOR) as well as those that represent businesses and industry at large (LCCI)

including the institutions that work for developing women entrepreneurs and strengthening vulnerable groups (WCCI, WDD). By interviewing them, our findings are summarized as follows:

Lack of awareness among taxpayers: “One of the most significant factors responsible for non-compliance with tax payments is a lack of awareness among taxpayers about their obligations and the tax system. Many taxpayers may not fully understand the tax laws or may not know how to comply with them, which can lead to unintentional non-compliance.” said by the official at WCCI.



Figure 85: Ms. Sehar Malik, President WCCI

Nevertheless, even if they are aware of their tax obligations, they are reticent about paying taxes and intentionally evade taxes because they think that it is not being returned to them in the form of welfare or benefit society on the whole of, they are part of. If these things are improved, they will be inspired to pay their taxes. Like one respondent at WDD recounted “People don’t have incentive as they perceive it is not given back to them in the form of health and/or education. This gives the impression that their tax money is not properly used. If these facilities are increased people will be encouraged to pay taxes”.

Indeed, the comments are made by the head of the institution and better represent the organization that works for the welfare of women. She is involved in providing help to poor and vulnerable groups as well as opportunities for entrepreneurship through the introduction of various policies. Therefore, in dealing with various businesswomen, she can make a credible statement about their views.

Further, one of the participants from the taxpayers’ group said, “there are perceptions of unfairness among people that cause non-compliance”. Taxpayers may feel that the system is unjust or that they are being asked to pay more than their fair share. This perception can lead to resistance or non-compliance with tax payments.

Another important issue is that there exists a trust deficit among taxpayers. Some taxpayers are hesitant to pay taxes due to the perception that their tax money is not

being properly utilized for societal welfare. This leads to tax evasion and further exacerbates the compliance issue. Taxpayers want to ensure that their contributions are making a meaningful impact and directly benefiting the society as a whole. When this trust is eroded, it undermines the voluntary compliance of taxpayers.

To address this trust deficit, it is crucial for the government and tax authorities to establish transparency and accountability mechanisms. They should clearly communicate how tax revenues are being utilized and demonstrate the positive impact of tax contributions on public services, infrastructure development, healthcare, education, and other essential sectors. By fostering a sense of trust and transparency, taxpayers are more likely to willingly fulfill their tax obligations, resulting in improved compliance rates.

Furthermore, efforts should be made to increase public awareness not only about the understanding of the tax system but also its benefits, and the role of taxpayers in contributing to societal development. This can be achieved through effective communication campaigns, public consultations, and providing accessible information about the government's initiatives and programs funded by tax revenues.

Complexity of tax laws. Secondly, tax laws and regulations are so complex and difficult to understand, particularly for small businesses and individual taxpayers. The

tax laws and regulations are often changing. These complexities can lead to confusion and mistakes, which can result in non-compliance. Indeed, this comment was



Figure 86: Mahnoor Ali, Transgender, Lahore.

made by almost all participants including those that belong to the authorities that impose and collect taxes. One of the participants made an important point “this complexity of tax system is not only at individual level but at social level too”. The participant at transgender organization said “At the individual level, a complex tax system can be a burden for taxpayers, especially for those who lack the resources or expertise to navigate the system. Taxpayers may struggle with understanding tax laws, filling out tax forms, and calculating their tax liabilities accurately. This can lead to errors, penalties, and

frustration, as well as increased compliance costs for individuals.” The participant, however, acknowledged the efforts made by the PRA and said “PRA laws mature with time but still have some loopholes. Compared to FBR, PRA needs to progress further”.

Almost the same sentiments were there at the WDD. At the social level, a complex tax system can have broader implications for the economy and society. For example, a complex tax system may discourage entrepreneurship and investment by creating barriers to entry or by making it difficult to understand the tax implications of business decisions.



Figure 87: Mr. Adeeb Alam, Director HR, Agahee-NGO

A complex tax system can also reduce tax revenues leading to increased social risk if taxpayers are able to exploit loopholes or engage in tax evasion. Additionally, a complex tax system may be seen as unfair, leading to distrust in government institutions and eroding social cohesion. As mentioned, these comments were made by the participants at both ends, tax authorities and taxpayers. No direct conflict arises in their statements; however, it was observed that taxpayers reiterated a particular phrase more often, which may indicate the presence of confirmation bias. Confirmation bias refers to the tendency to seek or interpret information in a way that aligns with preexisting beliefs, potentially excluding alternative perspectives or overemphasizing evidence that supports their views. Similarly, although to a lesser extent, authorities also expressed similar views. Nevertheless, the triangulation through other methods used in our study such as quantitative and focused group discussion removes any possibility of biasness on the part of taxpayers’ group.

The complexity of laws poses gives rise to complications. Firstly, it poses challenges for small businesses and individual taxpayers who may lack the resources or expertise to navigate the intricate system. Understanding tax laws, filling out forms accurately, and calculating tax liabilities become burdensome tasks. Secondly, the constantly changing nature of tax laws and regulations adds to the complexity. The dynamic nature of tax legislation makes it difficult for taxpayers to keep up with the latest

requirements and stay compliant. This situation further exacerbates confusion and increases the likelihood of unintentional non-compliance.

The examples of tax complications are: 1) The multiple tax authorities increase complications. Each authority may have its own set of rules, regulations, and procedures. Coordinating and complying with requirements from multiple tax authorities can be challenging for taxpayers. 2) Tax laws can sometimes be open to interpretation, leading to ambiguity and confusion. The language used in tax legislation is complex, and understanding the intent and applicability of certain provisions can be difficult. This can result in varying interpretations and potential disputes between taxpayers and tax authorities. 3) Tax laws often provide for exemptions and deductions to incentivize certain activities or industries. However, identifying and qualifying for these exemptions and deductions can be complex. Taxpayers may need to meet specific criteria, submit supporting documentation, or navigate through intricate eligibility requirements. 4) Tax authorities in Punjab have the power to conduct audits and investigations to ensure tax compliance. Being subjected to a tax audit can be a complex and time-consuming process, requiring the provision of detailed financial records, explanations of transactions, and other supporting documents. Managing the audit process and addressing any discrepancies or disputes can be challenging.

Limited enforcement: “In some cases, limited enforcement of tax laws and regulations can lead to non-compliance” says one of the participants at auditing firms. Taxpayers may be less likely to comply with tax laws if they believe that there is a low risk of getting caught or facing penalties. This perception was mainly with vulnerable groups. When this argument was shared with the authorities during interviews, they agreed with it. This may exhibit personal experience bias as they do not have any experience, they say it based on their thought that there is limited enforcement.

While tax enforcement is a crucial aspect of maintaining tax compliance, limited enforcement can lead to various challenges and complications. Here are some examples of limited enforcement of tax laws in Punjab:

- i) Tax Evasion: Limited enforcement can create an environment conducive to tax evasion. Taxpayers may intentionally underreport income, inflate expenses,

or engage in other fraudulent activities to reduce their tax liabilities. The lack of rigorous enforcement measures can embolden individuals and businesses to evade taxes, leading to substantial revenue losses for the government.

- ii) Informal Economy: Limited tax enforcement can contribute to the growth of the informal economy. Informal businesses and transactions operate outside the purview of formal tax systems, evading tax obligations. This can create an uneven playing field for compliant businesses and hinder economic growth. Limited enforcement may also discourage voluntary compliance as taxpayers perceive a lack of consequences for non-compliance.
- iii) Tax Avoidance Schemes: Limited enforcement can provide opportunities for sophisticated taxpayers to engage in aggressive tax avoidance schemes. These schemes exploit loopholes and ambiguities in tax laws to minimize tax liabilities without technically violating the law. Without robust enforcement, identifying and challenging such schemes becomes challenging, resulting in reduced tax revenues.
- iv) Weak Audit and Investigation Capabilities: Limited enforcement often reflects weak audit and investigation capabilities of tax authorities. Insufficient resources, inadequate training, and outdated technology can hamper the ability of tax authorities to effectively conduct audits, investigations, and identify non-compliance. This limitation can result in fewer audits being conducted, lower detection rates, and reduced deterrence for potential non-compliant taxpayers.
- v) Tax Arrears and Recovery: Limited enforcement may contribute to a high level of tax arrears, where taxpayers owe outstanding tax payments. Inadequate enforcement mechanisms and the absence of robust recovery procedures can make it challenging for tax authorities to collect outstanding taxes effectively. This can lead to a backlog of tax arrears, further impacting revenue generation and the overall effectiveness of the tax system.

Addressing the issue of limited enforcement requires a comprehensive approach that includes strengthening tax administration, enhancing audit capabilities, improving

compliance mechanisms, and implementing measures to deter tax evasion and avoidance. It is crucial for tax authorities to invest in resources, technology, and training to effectively enforce tax laws and promote voluntary compliance.

Economic factors in general: Another point that leads to non-compliance raised by one of the participants was economic factors such as high tax rates or a lack of job opportunities can also contribute to non-compliance with tax payments. Taxpayers may be less likely to comply with tax laws if they are struggling financially or if they feel that the tax burden is too high.

Behavioral approach: Other than laws and regulations, the behavioral aspect was raised by the participants. For example, the transgender official mentioned “the behaviour of tax officials keeps people outside from the system”. She was pointing towards the non-cooperative behaviour of tax officials. In this wake, one of the participants from the auditing firms called for a soft approach on the part of tax authorities. There should be harmony between the taxpayers and authorities. Categorically he mentioned “The relationship between public and tax collection authorities should be smooth. A partner relationship must exist between the two”. This may exhibit cultural or emotional bias. Indeed, the perspective of the taxpayers’ group (that is expressed above) must be different from the tax imposition authorities. However, all the taxpayers did have consensus on this point, which seems that it is not simply a bias.

Indeed, a smooth and collaborative relationship between the public and tax collection authorities is essential for an effective and efficient tax system. When there is a partner relationship between the two, it can help foster voluntary compliance, improve tax collection, and enhance overall tax administration. Here are some key aspects of a partner relationship between the public and tax collection authorities:

- i) Communication and Transparency: Open and transparent communication between tax authorities and the public is crucial. Taxpayers should have access to clear and easily understandable information about their rights, obligations, and the tax system as a whole. Timely and effective communication channels, such as helplines, online portals, and educational

campaigns, can help taxpayers understand their responsibilities and seek guidance when needed.

- ii) Education and Awareness: Tax authorities play a vital role in educating the public about tax laws, compliance requirements, and the benefits of taxation. Through workshops, seminars, and informational campaigns, tax authorities can raise awareness and enhance understanding among taxpayers. Similarly, taxpayers should be encouraged to seek education and clarification on their tax obligations, ensuring they have the necessary knowledge to comply.
- iii) Simplified Procedures: Tax collection authorities should strive to simplify tax procedures and reduce administrative burdens for taxpayers. Streamlining tax processes, minimizing paperwork, and providing user-friendly online platforms can make it easier for taxpayers to fulfill their obligations. Simplified procedures enhance compliance, reduce the likelihood of errors, and strengthen the partnership between taxpayers and tax authorities.
- iv) Fairness and Consistency: Tax authorities should ensure fairness and consistency in their enforcement and collection activities. Consistent application of tax laws and equitable treatment of taxpayers contribute to building trust and confidence. When taxpayers perceive that tax collection authorities are fair and treat them equitably, they are more likely to willingly comply with their tax obligations.
- v) Assistance and Support: Tax collection authorities should provide assistance and support to taxpayers when needed. Establishing dedicated help desks, providing guidance on compliance procedures, and offering prompt responses to queries and concerns can help taxpayers navigate the tax system more effectively. Proactive assistance and support demonstrate that tax authorities view taxpayers as partners rather than adversaries.
- vi) Stakeholder Engagement: Engaging with taxpayers, professional associations, business groups, and other stakeholders can foster collaboration and gather valuable insights for tax administration. Soliciting feedback, involving taxpayers in the development of tax policies, and considering their perspectives can lead to fairer and more effective tax systems. Regular consultations and dialogues contribute to a sense of partnership and shared responsibility.

By nurturing a partner relationship between the public and tax collection authorities, it is possible to create an environment of trust, cooperation, and mutual understanding. This approach encourages voluntary compliance, reduces tax evasion, and promotes a more efficient and equitable tax system.

Limited access to tax information: The official at WDD mentioned “Many businesses especially small and medium-sized enterprises (SMEs), have limited access to tax information and guidance. This can make it difficult for them to understand their tax obligations and comply with the tax system.” She further added that the situation is more pronounced when it comes to women when they go towards entrepreneurship.

Limited access to tax information and guidance can pose significant challenges for small and medium-sized enterprises (SMEs) when it comes to understanding their tax obligations and complying with the tax system. The key reasons why SMEs may face difficulties in accessing tax information and guidance are:

- i) Limited Resources: SMEs typically have limited financial and human resources. They may not have the capacity to hire tax experts or employ specialized tax departments. As a result, SMEs may struggle to keep up with the constantly changing tax regulations and may lack the knowledge and expertise required to comply with complex tax laws.
- ii) Limited Support Systems: SMEs often operate in environments with limited support systems, such as business associations, chambers of commerce, or tax advisory services. These support systems can provide valuable guidance and assistance to SMEs in understanding tax laws, interpreting regulations, and ensuring compliance. The absence of such support systems can leave SMEs without access to the necessary expertise and guidance.

High compliance costs: “Complying with the tax system can be costly for businesses, particularly for SMEs run by women that may not have the resources to invest in tax compliance” said by the official at WDD. This can make it difficult for them to remain competitive in the market.

Corruption: Finally, as it is a long-standing issue, almost all of the participants (authorities and taxpayers including marginalized and vulnerable groups) agreed on

the point that corruption and a lack of transparency in the tax system can also contribute to non-compliance with tax payments. Taxpayers may be less likely to comply with tax laws if they believe that their tax payments will not be used for the public good or if they feel that there is a high risk of bribery or other corrupt practices. This is really a social risk.

4.21.5 POLICIES TO INCREASE TAX COMPLIANCE

The policy formulation and its evaluation are one of the most important factors. Indeed, they have a huge impact on social risks as well as implications for gender equality. There are several taxation policies that the tax authorities of Punjab are implementing to increase compliance with tax payments. The initiatives they have taken include simplifying tax laws and regulations to make it easier for taxpayers in Punjab to understand their obligations and comply with the tax system. This can reduce confusion and errors and increase compliance. The participant at PRA mentioned “the MNCs, individuals and other sectors need to be treated separately”.

There are numerous ways through which the potential taxpayers could be identified. For example, “you can have information about taxable population through their registered houses instead of going door to door to acquire data” noted by participant at PPRA. He further adds that “the government does have database of households maintained through BISP, it can use that data to expand the number of individuals and entities that are required to pay taxes. Again, the idea is to encourage them to comply not threaten them”. The LCCI noted “if the authorities want to increase the tax base, they need to adopt



Figure 88: Mr. Kashif Anwar, President LCCI

expenditure base rather than income base. This would be a more practical approach”.

To address these obstacles and improve tax compliance among businesses in Punjab, Pakistan, the government could consider simplifying the tax system, increasing transparency, providing better access to tax information and guidance, reducing compliance costs, and improving trust in the tax system. Additionally, providing

incentives for tax compliance and penalties for non-compliance could also encourage businesses to comply with the tax system.

Specifically, the officials at ET&NCD made the point that tax compliance may be increased if the government provides the sense of ownership to the people.

This will create mutual trust between the government and people. They shared one of the experiences of someone else with us “in a certain area, the tax collection authorities had



Figure 89: Mr. Fareed Aslam, Director ET&NCD

given the ownership of certain area to the people. Their needs were readily responded to by the authorities, and it was noted that the tax collection in that area was significantly higher in that area compared to other areas where people were not given the sense of ownership”.

The PRA is aware of the concerns of the taxpayers. “The Punjab Revenue Authority (PRA) is providing taxpayers with education and support to help taxpayers in Punjab understand their obligations and how to comply with the tax system. This includes workshops, online resources, and one-on-one consultations” says the official at PRA.

PRA is implementing a risk-based approach to enforcement, which involves identifying high-risk taxpayers and focusing enforcement efforts on them. This can increase compliance and reduce the burden on low-risk taxpayers.

In order to improve tax compliance, the PRA is using technology by making it easier for taxpayers in Punjab to file tax returns and pay taxes. This can include online filing and payment systems, as well as automated compliance checks. Further, the PRA noted “the installation of Restaurant Invoice Monitoring System (RIMS) had helped increased compliance by adding 386 more restaurants into the tax net. Further, Electronic Invoice Monitoring system (EIMS), designed for excisable goods helped revenue generation by 25 percent and tax liability goes up by 27 percent”.

The officials at PRA further told “PRA is improving transparency and accountability in the tax system to increase trust and encourage voluntary compliance”. He further adds on the merits, “this includes measures such as public reporting of tax revenues and expenditures and independent audits of the tax system.”

Here, ET&NCD made an important point “there should be a policy reform unit in place in each government department that performs functions of policy coordination, monitoring and evaluation and capacity building. This will increase productivity of the department”. The tax authorities are aware of the problem and accepted the shortfalls without any bias. Indeed, increasing tax compliance is a crucial objective for tax authorities to ensure revenue collection and maintain a fair and efficient tax system. Here are some policies that can help promote tax compliance:

Improved Taxpayer Services: Providing efficient and responsive taxpayer services can encourage voluntary compliance. Tax authorities should establish help desks, helplines, and online support channels to assist taxpayers with their queries and concerns. Timely and accurate responses to taxpayer inquiries contribute to a positive compliance environment.

Risk-Based Approaches: Adopting risk-based approaches to tax administration allows tax authorities to focus their enforcement efforts on high-risk areas and non-compliant taxpayers. By utilizing data analytics and risk assessment tools, tax authorities can identify potential non-compliance patterns, target audits effectively, and allocate resources where they are most needed.

Collaboration with Other Government Agencies: Collaborating with other government agencies, such as customs, licensing authorities, and financial institutions, can enhance tax compliance. Sharing information and coordinating efforts between agencies can help identify discrepancies, detect tax evasion, and strengthen overall compliance measures.

Encouraging Voluntary Compliance: Creating incentives and rewards for voluntary compliance can motivate taxpayers to fulfill their tax obligations. This can include offering simplified tax filing procedures, reduced penalties for timely payments, or introducing tax amnesty programs to encourage the regularization of undeclared income and assets.

Capacity Building and Training: Investing in the capacity building of tax administration officials and providing regular training on tax laws, audit techniques, and enforcement strategies can enhance compliance efforts. Well-trained tax

personnel are better equipped to identify non-compliance and engage with taxpayers effectively.

Technology and Digitization: Leveraging technology and digital solutions can enhance tax compliance by reducing human errors, improving data accuracy, and simplifying reporting processes. Implementing online tax filing platforms, electronic invoicing systems, and data integration mechanisms can streamline compliance procedures and reduce the compliance burden for taxpayers.

It's important to note that these policies should be tailored to the specific context and challenges of each jurisdiction. A comprehensive approach that combines multiple strategies, including simplification, education, enforcement, and technology, can lead to improved tax compliance rates and a more robust tax system.

4.21.6 DIGITIZATION OF TAXATION SYSTEM

As mentioned earlier, tax policies themselves can be a source of social risk if they are perceived as unfair or inequitable. Tax authorities that are able to manage social risk effectively, by addressing and resolving issues related to tax including facilitation, are better positioned to build trust and maintain positive relationships with stakeholders over the long term. For this, PRA has implemented several measures related to technology and advanced digitization process. The digitization of the tax system in Punjab has had a significant impact on compliance and the handling of complaints. The Punjab Revenue Authority (PRA) has implemented several digital initiatives to modernize the tax system and make it more efficient and transparent. Some of these initiatives include:

Online tax registration: The PRA has introduced an online tax registration system, which allows taxpayers to register for taxes online. This has made the registration process faster and more convenient, which has encouraged more taxpayers to register and comply with the tax system.

Electronic filing and payment: The PRA have introduced an electronic filing and payment system, which allows taxpayers to file tax returns and make tax payments online. This has made the process of filing and paying taxes faster and more convenient, which has encouraged compliance. ET&NC also mentioned they have a fully automated system in place. One of the officials there noted “We have

transitioned completely towards online payments”. They further added that there should be dedicated IT wings present in ET&NC that would oversee the procedures.”

Automated compliance checks: The PRA has implemented automated compliance checks, which use data analytics and artificial intelligence to identify non-compliant taxpayers and detect potential tax evasion. This has made the compliance process more efficient and effective, which has increased compliance and reduced the burden on compliant taxpayers.

Online complaint handling: The PRA has introduced an online complaint handling system, which allows taxpayers to lodge complaints about the tax system online. This has made the complaint handling process faster and more transparent, which has increased trust in the tax system.

According to PRA, they regularly conduct impact assessment with the help of vibrant team of economists and they found out that the digitization of the tax system has also improved transparency and accountability in the tax system. By making tax information available online, the PRA has increased transparency in the tax system and made it easier for taxpayers to understand their obligations and rights. This has also reduced opportunities for corruption and rent-seeking.

The digitization of the tax system in Punjab has had a positive impact on compliance and the handling of complaints. It has made the tax system more efficient, transparent, and accessible, which has encouraged compliance and reduced the burden on taxpayers. The RIMS and EIMS initiatives are explained in the previous section.

There are some views that do not explicitly contradict digitization but focus more on its use. For example, PPRA mentioned “the rationality behind digitization is important. If the laws remain weak then it will be difficult to reap the benefits from digitization”.



Figure 90: Mr. Waqar Azeem, Managing Director PPRA

4.21.7 SOCIAL POLICIES FOR VULNERABLE AND MARGINALIZED GROUPS INCLUDING WOMEN

Social policies are much dependent on taxes, hence tax policies. Tax is the key building block of societies and the most suitable source of government revenues.

Taxation policies for tax justice are important because tax avoidance and tax breaks to large businesses may cost the government and public at large. This could result in a reduction in government spending on social programs.



Figure 91: Mr. Asad Khalid Program incharge & Mr. Abu Bakar, Tax Specialist at PFD

When wealthy individuals and

corporations do not pay their fair share of taxes, it reduces the amount of revenue available for the government to spend on social programs such as education, healthcare, and social security. Women tend to rely more heavily on these programs, as they often have lower incomes and are more likely to be caretakers for children and the elderly. For women, the unpaid care and domestic work can only be recognized through the provision of public services. When interviewing PFD, we came across an important initiative of social protection for women by them. They mentioned “Khidmat Card is a social protection program launched by the Government of Punjab, Pakistan, to provide financial support to vulnerable and disadvantaged households. The program includes a special Khidmat Card for women, which is designed to provide financial assistance to women in need.”

Under the program, eligible women receive a Khidmat Card, which is linked to a bank account and loaded with a certain amount of funds each month. Women can use the card to purchase food, medicines, and other essential items. The program aims to support women who are widowed, divorced, or abandoned by their husbands, as well as women who are the sole breadwinners for their families. The program is targeted at women who are living below the poverty line and are not already receiving support from other government programs.

The Khidmat Card for women is part of a broader effort by the Government of Punjab to address poverty and improve social welfare in the province. The program has been well-received by beneficiaries. Indeed, WDD appreciated the



Figure 92: Ms. Sumaira Samad, WDD, Lahore

move and mentioned “Khidmat card has helped to improve the standard of living and provided vulnerable groups with greater financial security.”

Further, the finance department provides targeted subsidies to vulnerable groups. When finance department was asked whether they take into account the financial requirements of women during budgeting, they mentioned that they strive for better lives for women along with men. They are aware of gender responsive budgeting and use it in public finance management. They specified “The PFD has recognized the importance of gender responsive budgeting and has taken steps to implement gender-responsive budgeting across different sectors and departments.” They talked about the initiatives they took that we summarize as follows:

Gender budget cells: The Punjab Finance Department has established gender budget cells in different departments to ensure that gender concerns are integrated into the budget process.

Gender budget statements: The Department has also started preparing gender budget statements, which provide an overview of the gender-disaggregated budgetary allocations for different departments and sectors.

Capacity building: The Department has conducted training and capacity-building programs for officials at different levels to raise awareness about gender-responsive budgeting and to build their skills in analyzing and designing gender-sensitive policies and programs.

Stakeholder engagement: The Department has engaged with civil society organizations, women's groups, and other stakeholders to gather inputs and feedback

on gender-responsive budgeting and to ensure that their perspectives are reflected in the budget process. This was confirmed by WDD as well when we interviewed them.

PFD is the controlling head of other tax departments and also responsible for budgetary policies. This makes important for them to realize the importance of streamlining tax collection to initiate and allocate budgetary requirements to address the specific needs of women and other vulnerable groups.

The vulnerable groups are basically the main subject of Local Government (at union council level). Therefore, local government not only seeks the funds from the finance department but raises their taxes also. The Local Governments (LGs) can raise property taxes (Punjab Local Government Act of 2013). These taxes are used to fund local public services such as schools, roads and sanitation. These services have important implications for vulnerable groups as well as for women and girls. LG can also raise business taxes such as licensing fees, business registration fees, and permit fees. These taxes and fees can generate revenue for the local government and help to regulate business activity in the area. Again, an important implication for women entrepreneurship. Another source of revenue by LG is “The utility fees such as water supply charges, sewerage charges, solid waste management charges and street lighting charges that LG imposes. These are to sustain the provision of the services to vulnerable groups at large”. However, the participant at LG was skeptical about the powers given to LG. He maintained “the administrative powers were devolved to the provinces after 18th amendment; however, the process is stopped, it needs further devolution to the LG level”. Nevertheless, The Punjab Local Government Act 2022 has also been promulgated that calls for reconstitution of local governments and consolidation of laws relating to functions and powers of the local governments. This act addresses the concerns of the participants at the Local Government office. The local governments do have their revenues generated from multiple sources. Indeed, the local government is now the third tier of the government. The table below delineates the sources of revenues including taxes and non-tax revenue for all three tiers of the government.

Sources of Revenue (Tax and Non-Tax sources) of all tiers of government	
Government tiers	Sources of revenue
Federal (national)	1. Federal Taxes (income tax, sales tax, customs duties, federal excise duty, and corporate tax).
	2. Federal Divisible Pool (under NFC Award, the federal government receives a share from the divisible pool of resources, which includes taxes collected by the federal government and distributed among the federal and provincial governments according to a formula).
	3. Non-Tax Revenue (dividends from state-owned enterprises, royalties, and fees)
Provincial	1. Provincial Taxes (agricultural income tax, property tax, professional tax, motor vehicles taxes, excise duty, stamp duty).
	2. Provincial Divisible Pool (Like the federal government described above, provincial governments receive a share from the divisible pool of resources under the NFC Award. This share is determined based on population, poverty, revenue generation, and other factors).
	3. Natural Resources (royalties from mineral extraction, forestry, and hydroelectric power generation).
	4. Non-Tax Revenue (fees, fines, and charges for services provided by the provincial departments).
Local (municipal corporations, metropolitan authorities, district councils, or rural local bodies)	1. Property Taxes (on residential and commercial properties within their jurisdictions).
	2. User Charges and Fees (water supply, sanitation, solid waste management, and local permits).
	3. Transfers from Higher Tiers (local governments receive transfers of funds from: i) Provincial government (Provincial Finance Commission Award in The Punjab Local Government Act 2022) and, ii) Federal government (section 6 of Public Finance Management Act, 2019: Grant-in-aid) to support local development projects and operational expenses).

Table 23: Sources of Revenue (Tax and Non-Tax sources) of all tiers of government

4.21.8 THE TAXATION POLICIES AND WOMEN ENTREPRENEURSHIP

The important aspect of addressing social risk is to encourage entrepreneurship among them. Therefore, the taxation policies should be aligned in order to inculcate entrepreneurship among women. Entrepreneurship is seen as a way to promote social and economic development, particularly in disadvantaged communities and groups. Indeed, an official at PDMA acknowledged by mentioning “The transfer of taxes to the provinces has given them



Figure 93: Mr. Faisal Fareed, DG PDMA, Lahore

greater control over their revenue generation and spending. They have now more fiscal power that improved their decision-making ability. Government of Punjab has increased spending on social programs that benefit women, such as healthcare, education, and social protection.” The WDD mentioned that Government of Punjab has enacted various tax related policies that focus on promoting women entrepreneurship. They also shared some documents with us. Here, we summarize those polices as under:

Tax exemptions for women-owned businesses: In 2016, the Government of Punjab announced a tax exemption for women-owned businesses. Under this policy, women-owned businesses were exempted from paying property tax for the first three years of operation. This tax exemption aimed to encourage women to start their businesses by reducing the financial burden on them.

Tax incentives for technology-based startups: In 2018, the Punjab Information Technology Board (PITB) introduced a tax incentive program for technology-based startups. The program provided a tax exemption for the first three years of operation and a 50% tax reduction for the following two years. This program was open to all startups, including those owned by women.

Tax exemptions for women in the agriculture sector: In 2019, the Government of Punjab announced a tax exemption for women in the agriculture sector. Under this policy, women who own or lease agricultural land up to 12.5 acres were exempted from paying land revenue tax. This policy aimed to support women in rural areas by

reducing the financial burden on them and promoting their participation in the agriculture sector.

However, other than entrepreneurship, there are other policies that help women in becoming the part of mainstream economy. For example, in 2017, the Punjab government introduced a tax credit for businesses that hire women in their workforce. This policy aimed to encourage businesses to hire more women by reducing their tax liability. The tax credit was applicable to both new and existing employees.

Indeed, the tax policies have profound effects on women who bear excessive burden of care work that is often unpaid. “The fulfillment of their domestic duties, which is generally the culture here, forces women to undertake very low-profile jobs that operate in informal sectors” said the interviewee at WDD. This makes an important point about the explicit and implicit gender bias. Indeed, the explicit gender bias takes into account the gender and the tax policies are made accordingly. The tax policies described above do exhibit the explicit gender bias where the policies are directly targeting in facilitating women. Nevertheless, the more important aspect is implicit gender bias where the non-discriminatory fiscal policies have different consequences for equality between men and women. For example, if a woman has to perform her traditional duties at home, she needs to get preferential treatment when it comes to imposition of taxes on her professional duties at work as well as social spending.

These policies have aimed to reduce the financial burden on women entrepreneurs, increase their access to resources, and promote their participation in the economy.

Other than partnership with authorities, WDD works independently, which is their mandate. WDD mentioned “We have partnered with 18 universities where we do training, on acquiring and securing jobs as well as for entrepreneurship.”

4.21.9 TAXATION POLICIES AND TRANSGENDER

When interviewing the representative of transgender groups, we came across some tax related policies that aim to relieve and strengthen transgender groups. The tax exemption applied to both income tax (which is the subject of FBR, however) and sales tax, and it aimed to provide financial relief to transgender persons who faced social and economic marginalization.

4.22 CONCLUSION OF IDIs ON VARIOUS THEMES

The 18th Amendment to the Constitution of Pakistan resulted in the devolution of certain tax-related powers to the provinces, including Punjab. While specific tax policy changes in Punjab following the amendment may vary, it signifies increased provincial autonomy in shaping tax policies to suit local needs and priorities. The Covid-19 pandemic had a significant impact on economies worldwide, including Punjab, Pakistan. In response, tax authorities introduced various measures to alleviate the economic burden on businesses and individuals. These measures included tax deadline extensions, tax relief packages, and stimulus measures to support affected sectors and promote recovery.

The level of general awareness about the taxation system in Punjab may vary among taxpayers. Efforts are already being made, however, need further improvement to enhance taxpayer education and awareness programs, ensuring that taxpayers have access to clear and easily understandable information regarding tax types, schedules, and compliance requirements.

Several factors contribute to non-compliance with tax payments, including complex tax laws, limited taxpayer education, insufficient enforcement, high administrative burden, and the perception of unfairness. Addressing these factors through simplified tax laws, effective enforcement, and taxpayer support can help improve compliance rates. The digitization of the tax system has the potential to enhance compliance and improve complaint handling. Digitalization enables streamlined processes, reduces human errors, provides better access to information, and allows for efficient tracking and analysis of tax data and documented information. It also facilitates online complaint mechanisms, improving response times and transparency in addressing taxpayer concerns.

Taxpayer organizations may face challenges such as limited resources, lack of representation, difficulties in engaging with tax authorities, and complex administrative procedures. Strengthening the collaboration between taxpayer organizations and tax authorities, providing platforms for dialogue, and ensuring their concerns are addressed can help overcome these obstacles.

For gender analysis, taxation policies can have implications for women's job possibilities and entrepreneurship. Gender-sensitive tax policies that account for the

unique needs and challenges faced by women can support their participation in the workforce and entrepreneurship. Incentives, exemptions, and support programs tailored to address gender disparities originating from implicit tax bias can promote economic empowerment and inclusivity.

Finally, taxation policies should consider the specific circumstances and challenges faced by the transgender community. Ensuring fair treatment, avoiding discrimination, and providing support for transgender individuals in fulfilling their tax obligations can contribute to their socio-economic inclusion and promote equality.

4.23 SUGGESTIONS

- For imposition of taxes, both implicit gender bias needs to be taken into account too.
- Sense of ownership to the taxpayers need to be provided. This will increase tax compliance.
- The tax policies should be segregated for individuals, MNCs and sectors. These should be treated separately.
- Need to avoid double taxation at provincial level. For that matter, inter-provincial coordination needs to be established.
- For women entrepreneurship and providing relief to other vulnerable groups, there is need to have long term planning with effective local government.
- Currently, there are negligible incentives for taxpayers. They need to be increased to a significant level in order to encourage compliance.
- There should be dedicated R&D department, IT wings and policy reform units in each authority that impose and collect taxes such as PRA, BoR and ET&NC. For digitization, tax officials and software developers should sit together for development applications.
- The authorities need to give the impression that they are partners in the process with the taxpayers. For that matter they need to be cooperative and not threatening.
- The tax code can be incredibly complex, making it difficult for individuals and businesses to understand and comply with. Simplifying the tax code by reducing the number of deductions, exemptions, and credits, and streamlining the tax filing process can make it easier for taxpayers to comply with the tax system.

FOCUS GROUP DISCUSSIONS

The table below is presenting the number of FGDs, targeted groups, place of FGD and no of participants in each FGD.

Sr. No	Target Group	Place	No of Participants
1	Women and Vulnerable Group	Lahore	09
2	Vulnerable Group (Low income and Illiterate)	Multan	08
3	Women and Vulnerable Group	Faisalabad	10
4	Women and Vulnerable Group	Gujranwala	09
5	Transgender Group	Lahore	10
6	Transgender Group	Multan	09
7	Male Chamber of Commerce and Industry	Lahore	09
8	Female Chamber of Commerce and Industry	Lahore	07
9	Representative from Home Based Workers	Lahore	10
10	Representative from Home Based Workers	Multan	09
	Total FGDs =10		90

Table 24: List of Focus Group Discussions groups with Districts

4.24. VULNERABLE GROUPS REPRESENTATIVE

PERSPECTIVE FGD NO. 1 - 4

As representatives of vulnerable groups in Punjab, we believe that the current taxation system is unfair and does not adequately address the needs of our communities. Our groups, including women, persons with disabilities, and low-income earners, slum dwellers, ethnic and religious minorities, are disproportionately affected by the current system.

The taxation system in Punjab is regressive, with a greater burden placed on those with lower incomes. This means that our communities, which often earn very little or are living below the poverty line, are paying a disproportionate amount of taxes compared to the wealthy. This exacerbates the existing inequality in our society, making it harder for us to access basic necessities like education, healthcare, and housing.

The government's tax collection policies are often ineffective and inefficient. This means that many wealthy individuals and corporations are able to avoid paying their fair share of taxes through loopholes and other methods. As a result, the burden

of financing the country's development and social programs falls disproportionately on our communities.

The government's failure to address the issue of tax evasion and corruption further compounds the problems faced by our communities. Tax evasion deprives the government of the revenue it needs to provide essential services to the population, which disproportionately affects vulnerable groups who rely on these services the most.

4.24.1 METHODOLOGY

The vulnerable representative groups of four different districts of Punjab were selected through purposive sampling. The focus group discussions were conducted to elicit their perspectives on social risk assessment and gender analysis on the tax system of Punjab.

4.24.2 KNOWLEDGE AND AWARENESS

Most participants expressed a lack of knowledge and awareness about the taxation system in Punjab. They highlighted the need for more awareness campaigns and educational programs to help vulnerable groups understand the taxation system and their rights and responsibilities.

According to vulnerable participants, "We need more information and education on the tax system, especially regarding exemptions and benefits available for vulnerable groups." Some participants stated that "they feel like there is a lack of clear and simple information available to the public about the tax system in Punjab."

There is a lack of awareness and understanding of the taxation system among our communities. Many of us do not know about the existing tax exemptions and reliefs available to vulnerable groups, and we struggle to navigate the complex process of filing tax returns.

Another participant highlighted that "There is a lack of understanding of tax-related terms and concepts, which makes it difficult for us to comply with the tax system. There should be more awareness campaigns and training programs on tax compliance for vulnerable groups."

During the focus group discussions, it was observed that most of the participants were illiterate and unaware to understand the tax system.

Participants stated that *"It would be helpful if the government could provide simplified, user-friendly materials on tax compliance in local languages. Most of the participants highlighted that "they didn't even realize that there were different kinds of taxes until someone explained it to me. I think a lot of people just assume they're paying one big tax on everything they buy."*

One of the biggest challenges is the conflicting information about taxes. This problem is not new, and it is often fueled by misinformation and a lack of education about how taxes work. The government should take steps to provide clear and accurate information about taxes to the public. This can



Figure 94: FGD with Vulnerable Group, Faisalabad

be done through various channels, such as public service announcements, educational materials, and social media campaigns.

Participants stated that *"I've heard a lot of conflicting information about taxes from different sources, and it's hard to know what to believe. I think there should be more transparency about how tax money is being used and where it's going."*

Another issue is the lack of transparency about how tax money is being used. Many taxpayers are skeptical about the government's ability to spend their money effectively, and they want to know where their tax dollars are going. Governments can improve transparency by providing regular updates on their spending and publishing annual reports that show how tax money has been allocated.

Other participants said that *"People might be more willing to pay if they knew that it was being put to good use. We feel like there are a lot of confusion and misunderstanding about tax exemptions and who is eligible for them."*

If people knew that their tax money was being put to good use, they would be more willing to pay. However, this requires a high level of trust in the government, and that trust can only be built through transparency and accountability.

Participants highlighted that " *It's frustrating that there are so many different taxes and fees to keep track of, and it can be hard to know what you owe and when. It would be helpful if there were more resources available for people who need assistance with their taxes, such as free workshops.*"

Taxes are a necessary part of modern society, but there is a lot of work to be done to improve transparency, education, and understanding. By addressing these issues, governments can build trust with their taxpayers and ensure that tax money is being used effectively and efficiently.

4.24.3 ENFORCEMENT

Participants discussed enforcement mechanisms related to taxation, Board of Revenue, the Punjab Revenue Authority, and the Excise, Taxation and narcotics Control Department. The mechanism for filing complaints related to provincial taxation is not transparent, and we have experienced serious hurdles in resolving our complaints. We believe that the government should work on making the tax filing and complaints system more accessible and user-friendly, especially for women who face mobility issues.



Figure 95: FGD with Vulnerable Groups, Lahore

Participants stated that "*The existing mechanisms for filing tax-related complaints are not effective, and vulnerable groups face significant obstacles in resolving tax-related issues. There is a need for more transparency and accountability in the tax system, and for mechanisms to ensure that taxpayers' rights are protected.*"

The fact that existing mechanisms for filing tax-related complaints are not effective is a significant concern, as it means that taxpayers may feel that their concerns are not being heard or addressed. This can lead to a lack of trust in the tax system and government as a whole. Governments should take steps to improve these mechanisms, such as by providing more information about how to file complaints, making it easier to access relevant information and resources, and ensuring that complaints are taken seriously and addressed in a timely manner.

Vulnerable participants highlighted that *"The Punjab Revenue Authority should take a more proactive role in addressing the issues faced by vulnerable groups and ensuring that their grievances are resolved in a timely manner."*

The statement also highlights the challenges that vulnerable groups face in resolving tax-related issues. These groups may include low-income individuals, small businesses, and other marginalized communities. They may not have access to the resources or support needed to navigate the complex tax system and may be more likely to face penalties or fines as a result. Governments should work to address these challenges by providing more targeted support and resources for these groups, such as tax clinics, outreach programs, and other forms of assistance.

Participants said that *"Chambers of commerce and other business organizations should work closely with vulnerable groups to help them navigate the tax system and address any issues they face."*

The issues raised in the statement highlight the need for ongoing efforts to improve the tax system, particularly with regard to transparency, accountability, and support for vulnerable groups. By addressing these issues, governments can ensure that the tax system is fair, effective, and equitable for all taxpayers.



Figure 96: FGD with Vulnerable Groups, Gujranwala

4.24.4 DIGITIZATION OF TAXATION SYSTEM

Participants discussed the importance of digitization in the taxation system, including e-pay Punjab, EIMS, and online taxation system. While many participants appreciated the convenience of online taxation, others raised concerns about the accessibility of these systems for vulnerable groups who may not have access to technology or the internet.

Participants stated that *"The digitization of the tax system has the potential to make it more efficient and accessible for vulnerable groups. However, the online tax payment and filing system needs to be user-*

friendly and accessible, with sufficient support for those who are not familiar with the technology."

The digitization of the tax system presents opportunities to enhance its accessibility and efficiency, especially for vulnerable groups. Nevertheless, the digital platform should be user-friendly and straightforward, with proper guidance and support for individuals with little or no experience with technology.

Vulnerable participants highlighted that *"There should be an option for low-cost or free internet access for vulnerable groups to ensure that they can access online tax services. The government should ensure that vulnerable groups are not left behind in the move towards digitization and that traditional methods of tax compliance are still available for those who cannot access or use online services."*

The digitization of taxation through e-applications and online systems is a positive step, but there are still some obstacles to overcome. Some of us face difficulties in accessing these systems due to low internet coverage, and there is a need for sufficient support systems and simplified processes to make them more user-friendly.

Participants stated that "Digitization is a good thing because it saves time and makes tax payment easier. Most of the participants have never used e-pay or any other online taxation platform. They are concerned about the security of my personal and financial information when using online taxation systems. Some of us may not have access to the internet or digital devices, which could make it difficult to use e-pay or other online taxation platforms."

Participants acknowledged the advantages of digitization in saving time and simplifying tax payments, but expressed concerns about security when using online taxation platforms. Governments should prioritize cyber security measures to protect taxpayers' personal and financial information, and provide education and resources to increase public trust in online taxation systems.

Vulnerable participants highlight that *"We like the idea of being able to pay my taxes from the comfort of my own home instead of having to go to a tax office in person. It's more convenient for me. We think the government should do more to promote awareness about e-pay and other online taxation systems so that more people know they exist and how to use them."*

The convenience of paying taxes from home is attractive to many individuals, and the government should promote awareness about e-pay and other online taxation systems. By providing education and resources, more people can take advantage of the benefits of digitization and increase efficiency in the tax payment process.

On the other hand, some participants that *"I have heard that some people have had difficulty using e-pay because the system is slow or malfunction."*

There have been reports of some people experiencing difficulties with e-pay due to slow or malfunctioning systems.

Governments need to ensure that online taxation platforms are reliable and efficient to prevent these issues from impacting taxpayers. Regular maintenance and updates can help improve system performance and provide a more positive user experience.



Figure 97: FGD with Vulnerable Groups, Multan

4.24.5 RISK MANAGEMENT

Participants highlighted the importance of a stable political and economic environment for an effective taxation system. They also discussed the impact of accountability and transparency on the taxation system, which they felt was a major obstacle to the effective collection of taxes.

Participants stated that *"the social environment greatly affects the taxation system. If there is political instability, it leads to changes in policies and tax laws which negatively impact vulnerable groups."*

Political instability significantly affects the taxation system and leads to changes in policies and tax laws that can have negative impacts on vulnerable groups. A stable social environment is essential to ensure that tax policies are consistent and supportive of vulnerable groups, which can foster economic growth and promote social justice.

Participants stated that *"The social environment also includes the level of awareness and education among the people. It is important that the vulnerable groups are informed about their rights and the tax system so that they can make informed decisions."*

The social environment plays a crucial role in shaping the taxation system and its impact on vulnerable groups. It is important for the government and society as a whole to work towards creating a conducive environment that promotes fairness, transparency, and accountability.

Most of the participants said that *"I believe that economic and trade policies play a crucial role in determining the tax burden on vulnerable groups. If the policies are not in favor of the poor, then it becomes difficult for them to bear the taxes."*

Economic and trade policies have a significant impact on the tax burden on vulnerable groups. Policies that do not favor the poor can make it difficult for them to bear the taxes. Governments need to design policies that prioritize the needs of vulnerable groups, providing support and promoting economic growth and stability.

Participants stated that *"Political stability is important for creating a conducive environment for tax compliance and investment in vulnerable groups. Economic and trade policies should be designed to support vulnerable groups and encourage compliance, rather than hindering their ability to earn a livelihood."*

Political stability is crucial in creating an environment that fosters tax compliance and investment in vulnerable groups. Economic and trade policies should prioritize the needs of these groups and provide support, rather than creating obstacles that hinder their ability to earn a livelihood. This can help promote economic growth and stability while reducing poverty and inequality.

Participants highlighted that *"Corruption is a major issue in our society and it has a direct impact on taxation. Corruption in tax-related matters undermines the credibility of the tax system and can lead to further disenfranchisement of vulnerable groups. There should be more public awareness campaigns about the importance of tax compliance and its role in promoting social justice and economic development."*

Corruption in tax-related matters can significantly undermine the credibility of the tax system, particularly for vulnerable groups. Promoting public awareness campaigns about the importance of tax compliance and its role in promoting social justice and economic development can help reduce corruption and increase accountability. By

strengthening trust in the tax system, governments can better support vulnerable groups and encourage compliance.

Participants highlighted that *"We need to have a transparent and accountable tax system that ensures that the taxes are collected fairly and spent on the welfare of the people. It is the responsibility of the government to create a conducive environment for this."*

A transparent and accountable tax system is essential to ensure that taxes are collected fairly and spent on the welfare of the people. Governments have a responsibility to create a conducive environment for this, including developing policies that prioritize social justice and economic development, increasing transparency, and strengthening accountability mechanisms. By doing so, governments can foster trust in the tax system and better support vulnerable groups.

Participants stated that *"the government should invest more in social welfare programs that directly benefit the vulnerable groups. This will not only help them but also reduce their tax burden and increase their participation in the economy. The social environment can also impact the level of trust people have in the taxation system. If people believe that the taxes are being misused or not spent on their welfare, they will be less willing to pay their taxes."*

Investing in social welfare programs that directly benefit vulnerable groups can have a positive impact on their economic participation and reduce their tax burden. This can also foster trust in the taxation system and encourage tax compliance. Governments need to prioritize social welfare policies that benefit the most vulnerable, which can help promote social justice and economic growth.

Vulnerable participants highlighted that *"The government needs to work on building the trust of the people by making the taxation system more transparent and accountable. This will not only help in increasing revenue but also in creating a more just and equitable society."*

Vulnerable representatives expressed the need for a simplified, user-friendly, and transparent taxation system that is accessible to everyone, regardless of their socio-economic status or level of education. They also emphasized the importance of awareness campaigns, educational programs, and digitization in making the taxation system more efficient and effective.

4.25 TRANSGENDER REPRESENTATIVES' PERSPECTIVE

FGD NO. 5 - 6

The aim of this report is to present the findings of the focus group discussion conducted with transgender in Punjab, Pakistan. The discussion focused on social risk assessment and gender analysis, particularly on the taxation system affecting the transgender community. Transgender individuals in Punjab face numerous challenges and barriers to their full participation in society. Discrimination, harassment, and violence are prevalent, and access to healthcare, education, and employment is often limited. In addition, the current taxation system disproportionately affects the transgender community, many of whom are self-employed and subject to various taxes imposed by the government.

4.25.1 METHODOLOGY

Two focus group discussion was conducted with 19 transgender in two districts of Punjab (Lahore & Multan). The participants were selected through purposive sampling, with a focus on including individuals from diverse backgrounds and experiences. The discussion was guided by a structured FGDs guide designed to elicit information on social risk assessment and gender analysis, as well as the taxation system affecting the transgender community.

4.25.2 FINDINGS

The participants identified the current taxation system as a major challenge facing the transgender community. Many transgender individuals in Punjab are self-employed, working in the beauty and fashion industry, or as performers, and are subject to various taxes imposed by the government.

Participants stated that *"the lack of awareness and knowledge about the taxation system among transgender individuals was a significant barrier to compliance. As many participants highlight, "Many of us don't know the taxes we must pay. We are not educated about these things and are afraid of the consequences of not paying."*

Lack of knowledge and education about the taxes one must pay can create a sense of fear and anxiety, which can lead to non-compliance. Governments need to invest in public awareness campaigns and education programs to inform citizens about their tax

obligations, available exemptions, and the consequences of non-compliance. This help promotes transparency and trust in the taxation system.

The participants also discussed the broader social risks and challenges facing the transgender community in Punjab. Discrimination, harassment, and violence were

identified as significant issues, with many participants sharing personal experiences of such incidents. Participants also stated the limited access to healthcare, education,



Figure 98: FGD with Transgender Community: Lahore

and employment opportunities, which contribute to the marginalization and exclusion of the transgender community.

Gender analysis was also a prominent theme in the discussion. Participants highlighted the need for greater recognition and acceptance of transgender individuals in society, including access to legal recognition of gender identity.

Transgender participants highlighted, *"We need legal recognition of our gender identity. Without that, we are not able to access many basic services, like opening a bank account or getting a passport."*

Legal recognition of gender identity is a fundamental human right, and lack of it create significant barriers for individuals to access basic services and rights. Governments should ensure that their legal frameworks recognize and protect the rights of individuals of all genders, including the ability to access services such as opening a bank account or getting a passport.

4.25.3 KNOWLEDGE AND AWARENESS OF TAXATION SYSTEM

As a transgender person living in Punjab, we can say that *"knowledge and awareness about the current taxation system are crucial for our community. Many trans people in Punjab are self-employed, working in the beauty and fashion industry, or as performers, and are subject to various taxes imposed by the government."*

The government to ensure that tax laws and regulations are inclusive and do not discriminate against any particular group, including the transgender community. Providing education and resources to help individuals understand their tax obligations can also help



reduce barriers to financial inclusion and promote economic empowerment. **Figure 99:** FGD with Transgender Community: Multan

Other participants said that *"due to a lack of awareness and education about the taxation system, many trans people may not be aware of their obligations or the benefits they may be entitled to. This lack of understanding can lead to financial difficulties and potential legal consequences."*

It is important to promote tax literacy and education in the transgender community, as a lack of awareness results in a variety of financial difficulties. This includes missed benefits and obligations, as well as potential legal consequences. By raising awareness and educating the community, they can be empowered to better manage their finances and meet their obligations.

The current taxation system may not fully consider the unique challenges faced by the transgender community. Participants highlighted that *"many trans individuals may face discrimination and barriers to employment, which can impact their ability to pay taxes."*

It is therefore essential that the government takes steps to improve education and awareness about the taxation system, particularly for marginalized communities like trans people. This includes targeted outreach and education programs, as well as adjustments to the system itself to better account for the challenges faced by trans individuals. Overall, improving knowledge and awareness about the taxation system is crucial for the financial well-being of the transgender community in Punjab and can help to promote greater inclusion and equality.

4.25.4 ENFORCEMENT

The lack of understanding of the tax system and associated paperwork is particularly challenging for the self-employed transgender community. This is compounded by the social and economic barriers that they face. Governments need to recognize these challenges and provide support in the form of simplified tax forms, accessible documentation requirements, and financial education to ensure that trans individuals can participate fully in the economy and meet their tax obligations. The complex tax payment process creates difficulties for transgender people.

Participants stated that "many trans individuals are self-employed and may not have a thorough understanding of the tax payment process. Complex tax forms, documentation requirements, and payment schedules are overwhelming and create difficulties for trans people who may already face numerous barriers to financial stability."

It is essential to have an accessible and simplified tax payment process that takes into account the needs of trans individuals. This includes providing clear instructions, language assistance, and accessible channels for filing taxes, such as online portals or mobile apps. Direct taxes, such as income tax, are often levied on individual earnings and impact the transgender community.

Participants highlighted that "many transgender face discrimination and limited job opportunities. Therefore, direct taxes may have a more significant impact on trans individuals' financial stability than on other groups."

Transgender individuals often face discrimination and limited job opportunities, which can make them more vulnerable to financial instability. As a result, direct taxes, such as income tax, may have a greater impact on their finances than on other groups. This highlights the importance of creating a tax system that considers the unique needs and challenges faced by transgender individuals.

According to participants, "indirect taxes, such as value-added tax (VAT) or sales tax, are levied on goods and services and add to the burden of trans people who are already facing discrimination and social marginalization. These taxes also impact access to essential items like healthcare, medication, and sanitary products, which can further intensify existing inequalities."

It is crucial to consider the perspectives and unique challenges faced by trans individuals when it comes to tax payment processes, direct and indirect taxation. Taxation policies must be inclusive and designed to promote greater financial stability and equality for all members of society, regardless of their gender identity or expression.



Figure 100: FGD with Transgender Community: Multan

Participants highlighted that Professional tax, *“which is imposed on individuals earning income through professions, is discriminatory towards trans community who may face additional barriers to accessing formal employment.”*

Trans individuals who own property or vehicles may face additional financial burdens due to property and motor vehicle taxes.

Participants highlighted that *“many transgender not have access to traditional forms of credit or financial assistance. One of them have motor bike but fulfill all documentation through agent.”*

Transgender individuals often face financial challenges due to discrimination and limited job opportunities, which may make them ineligible for traditional forms of credit or financial assistance. This lack of access to financial resources can hinder their ability to invest in their businesses, pay taxes, or cover basic living expenses, further exacerbating their financial vulnerability.

Stamp duty and mutation tax, which are levied on property transactions and transfers, is create significant financial barriers for trans individuals looking to purchase or inherit property. These taxes are limit access to property ownership and further exacerbate existing inequalities.

4.25.6 TAX EXEMPTIONS

Participants highlighted that *“according to my information transgender individual, there are currently no specific tax exemptions that are available exclusively to trans people. However, some tax*

deductions may be relevant to us, such as medical expenses related to gender-affirming procedures and hormone therapy.”

While it is true that there are no specific tax exemptions for transgender individuals, it is important to note that expenses related to gender-affirming procedures and hormone therapy can be tax-deductible under certain conditions. However, the eligibility criteria and documentation requirements can be complex, and many trans people may not be aware of their tax benefits. Therefore, raising awareness and educating the community on tax deductions is crucial.

4.25.7 THE REALIZATION OF CIVIC DUTY

Viewing tax payment as a civic duty can help to promote greater financial inclusion and reduce social inequalities. When individuals understand that tax payment is an essential part of their civic responsibility, they may be more likely to participate in the tax payment process, which can help to improve overall tax compliance.

Participants stated that “Trans individuals face additional barriers to fulfilling their civic duty to pay taxes due to discrimination, limited job opportunities, and other social factors. It is crucial to consider these unique challenges when designing tax policies and to ensure that tax payment processes are inclusive and accessible to all members of society.”

Messaging around tax payment as a civic duty should be tailored to the needs and experiences of marginalized groups like trans individuals. This includes providing clear instructions and language assistance, as well as highlighting the importance of tax payment as a means of promoting greater social and economic equality. Civic duty messaging around tax payment should acknowledge the impact of taxes on marginalized groups like trans individuals. This includes recognizing the additional financial burdens that may be placed on these groups due to taxes and exploring ways to mitigate any adverse effects.

Education and support programs tailored to the needs of marginalized groups can help to promote an understanding of tax payment as a civic duty. These programs can provide financial education and support, as well as practical guidance on navigating the tax payment process. When individuals fulfill their civic duty to pay taxes, society as a whole can benefit. Tax revenue can be used to fund essential services like

healthcare, education, and infrastructure, which can improve the quality of life for all members of society, including marginalized groups like trans individuals.

4.25.8 TAX RELIEFS DURING COVID-19, AND MONSOON FLOODING

During times of crisis like climate changes, COVID-19, and monsoon flooding, social protection programs should be designed to be inclusive of trans individuals. This includes ensuring that relief measures are accessible and tailored to the specific needs of trans individuals, who may face unique challenges due to discrimination and social marginalization.

Participants stated that *“Tax relief measures during times of crisis targeted to help those most affected, including trans community who may face economic hardship due to job loss, discrimination, and other factors. Such measures include tax breaks, subsidies, or other forms of financial support.”*

All participants mentioned that *“the government needs to inform of available tax relief measures during times of crisis. This help to ensure that they are aware of any support available to them and access it as needed.”*

During times of climate change, tax relief measures were designed to address environmental concerns and promote sustainability. This includes incentives for green energy or sustainable practices, as well as funding for climate mitigation and adaptation.

4.25.9 COMPLAINT MECHANISMS

Participants stated that *“Transgender community, like any other citizen, are required to pay taxes on their income and comply with tax laws. However, trans people face unique challenges when it comes to taxes, such as discrimination, lack of access to financial resources, and issues related to gender identity and expression.”*

From a transgender perspective, awareness of existing mechanisms for tax-related complaints is critical. Many trans individuals face discrimination and harassment in their workplace, which can lead to underreporting of income, difficulty in accessing tax benefits, and other financial disadvantages.

Participants mentioned that *“gender identity and expression is complicated tax filings, as many government forms only allow for binary gender identification. Transgender face confusion or frustration when trying to accurately represent themselves on these forms, and require additional support and resources to do so.*

One participant said that “there are non-profit organizations and legal aid services that specialize in providing assistance to trans individuals facing financial discrimination or other tax-related challenges.”

The transgender community has unique needs and challenges when it comes to taxes and finances, and it's essential to promote awareness of existing mechanisms for tax-related complaints to ensure that trans individuals are able to access their rights and receive fair treatment under the law. Some of the common issues include incorrect or delayed tax assessments, disputes over tax liability or refunds, and difficulty in accessing government services related to taxation.

4.25.10 DIGITIZATION OF TAXATION SYSTEM

Transgender participants stated that *“We believe that awareness about the current digitization of the taxation system is essential. The move towards online taxation systems, such as e-filing, e-stamping, and payment of utility bills through apps like e-pay Punjab, has the potential to make tax compliance more accessible and convenient for individuals.”*

These e-applications and e-facilitation tools are incredibly useful for the transgender community, who may face additional barriers to accessing in-person services due to discrimination or a lack of accessible physical spaces. It is important to recognize that there may be obstacles or hurdles associated with these applications, such as a lack of familiarity with technology or a lack of sufficient support systems to assist individuals in using them effectively.

Participants stated that *“it is important to ensure that these applications are accessible to individuals with low internet coverage or who may not have access to digital devices. This is achieved through the provision of public access points or other strategies to increase accessibility.”*

The use of electronic invoice monitoring systems installed at sales points can be an effective way to improve revenue generation and reduce tax evasion. This is a positive development for all taxpayers, including trans individuals who may face unique financial challenges and require the support of a robust tax system.

4.25.11 ACCEPTABILITY AS A VULNERABILITY

Transgender participants mentioned that “acceptability is a crucial factor in determining our level of vulnerability in society. When society is comfortable and convenient with our presence, we are less likely to face discrimination, harassment, or violence. This has a significant impact on our ability to travel alone, both within and outside the city. When we feel accepted and respected, we are more likely to feel safe and confident when navigating public spaces.”

Acceptability is also important in our interactions with public and tax officials. When we are welcomed with respect and honor, it helps to reduce the anxiety and stress associated with accessing government services, such as visiting tax-related offices. In addition to reducing our vulnerability to discrimination and violence, acceptability can also have practical benefits in terms of our ability to access information and services. When we feel accepted and respected, we may be more likely to seek out information about our tax obligations and to engage with tax-related services and programs.

Participants highlighted that “it is important to recognize that many transgender continues to face significant barriers to acceptability in society, including discrimination, harassment, and violence. These barriers have a profound impact on our ability to access government services and to participate fully in society.”

In order to address these barriers, it is important to promote greater awareness and understanding of the experiences and needs of transgender and to create policies and practices that prioritize inclusivity and respect. This includes ensuring that tax-related offices and services are designed to be accessible and welcoming for all individuals, regardless of their gender identity or expression.

4.25.12 STIGMATIZATION

Transgender participants mentioned that “Stigmatization is take many forms, including the labels and stereotypes that are often attached to the transgender community. These labels contribute to a culture of

discrimination and marginalization that can leave us feeling isolated and vulnerable. People's comments or bullying at public offices create an environment that is unwelcoming and unsafe for transgender."

The experience of stigmatization has a profound impact on their mental health and well-being, contributing to feelings of anxiety, depression, and self-doubt. It also has practical consequences in terms of our ability to access government services and participate fully in society.

Transgender participants stated that "To address the vulnerability of stigmatization, it is important to promote greater awareness and understanding of the experiences and needs of trans individuals. This includes creating policies and practices that prioritize inclusivity and respect, and that challenge the stereotypes and labels that are often attached to trans individuals."

It is also important to provide support and resources for individuals who have experienced stigmatization or discrimination, such as counseling or peer support groups. These resources can help to mitigate the impact of stigmatization and promote resilience and well-being. Ultimately, addressing the vulnerability of stigmatization requires a concerted effort to create a more inclusive and accepting society, where all individuals are valued and respected for who they are. This includes working to challenge harmful stereotypes and promoting greater understanding and empathy for the experiences of trans individuals.

4.25.13 EXCLUSION FROM SOCIETY

Transgender participants highlight that "exclusion from society is a significant vulnerability that have a profound impact on our ability to participate fully in our communities. This feeling of exclusion manifest in many ways, including exclusion from social gatherings and rituals that are important to our communities."

When society maintains a distance from us, it contributes to a sense of isolation and marginalization that leave us feeling vulnerable and disconnected. This makes it difficult to access the resources and support that we need to thrive. Exclusion is present in policy formulation, where the needs and experiences of transgender are often overlooked or ignored. This results in policies that do not adequately address the needs of our communities, leaving us vulnerable to discrimination and marginalization.

Similarly, exclusion can also be present in consultations regarding tax matters, where the voices of trans individuals are often not heard or taken into account. This can leave us vulnerable to policies and practices that do not adequately address our needs or protect our rights.

4.25.14 TAXATION AS A MASCULINE JOB

The notion that taxation is a masculine job is a harmful stereotype that reinforces gender norms and contributes to the marginalization of transgender.

Transgender participants stated that *“this stereotype creates a barrier to entry for transgender who are interested in pursuing careers or roles related to taxation, and also contribute to a sense of exclusion and disempowerment when it comes to tax-related matters.”*

As members of the transgender community, we recognize that we have a responsibility to take care of our tax-related matters and to ensure that we are contributing to society in a meaningful way. This includes staying informed about tax laws and regulations, as well as seeking out the resources and support that we need to navigate this complex and often confusing terrain.

Other participants said that *“It is important to challenge the stereotype that taxation is a masculine job and to create more inclusive spaces that welcome and value the contributions of trans individuals in this field. This can include advocating for greater representation of trans individuals in tax-related roles, as well as promoting greater awareness and understanding of the diverse experiences and needs of our communities.”*

Addressing the vulnerability of taxation as a masculine job requires a concerted effort to challenge gender stereotypes and to create more inclusive and equitable spaces for all individuals, regardless of their gender identity or expression. By working together, we can create a world where everyone has the opportunity to participate fully in society and to contribute to the common good.

4.25.15 CONCLUSION

The focus group discussion with transgender communities in Punjab highlighted the significant challenges and barriers facing this community, particularly with regard to the taxation system. The findings underscore the need for greater awareness and knowledge about the taxation system among transgender individuals, as well as

broader efforts to address discrimination, harassment, and violence, and promote greater inclusion and acceptance of transgender individuals in society. The findings of this discussion can inform policy and programmatic interventions to promote the rights and well-being of transgender individuals in Punjab.

4.26 CHAMBER OF COMMERCE AND INDUSTRY PERSPECTIVE FGD NO 7 - 8

The Chamber of Commerce is a platform that aims to empower women entrepreneurs and promote gender equality in business. As part of the social risk assessment and gender analysis of development projects in Punjab, the Chamber of Commerce's perspective on the current taxation system is important to consider. This report presents the perspective of the men and women Chamber of Commerce on the importance of understanding the taxation system in Punjab, Pakistan, through a focus group discussion (FGD). The report highlights the unique challenges faced by women in accessing information and participating in decision-making processes related to taxes. Women entrepreneurs may face unique challenges in accessing information and participating in decision-making processes related to taxation. This report presents the findings of focus group discussions (FGDs) conducted with the men and women Chamber of Commerce on their perspective of the taxation system in Punjab. Access to information and knowledge about the taxation system is critical for individuals and businesses to comply with tax laws and contribute to the development of Punjab. Women entrepreneurs face unique challenges in accessing this information due to limited mobility, social norms, and language barriers.

4.26.1 IMPORTANCE AND UNDERSTANDING THE TAXATION SYSTEM

Despite the challenges faced by women entrepreneurs in accessing tax information, the Chamber of Commerce emphasized the importance of knowledge and awareness of the taxation system. As noted by one participant, "Understanding the current taxation system is crucial for individuals and businesses to comply with tax laws and contribute to the development of Punjab."



Figure 101: FGD at LCCI

Another participant emphasized the importance of transparency in the tax system, stating, "We need to know where our taxes are going and how they are being used for the betterment of society." In the focus group discussion, the participants emphasized the importance of understanding the taxation system in Punjab. They highlighted that the lack of awareness and knowledge of tax laws can result in businesses facing penalties and fines. Additionally, they noted that understanding the tax system can help women entrepreneurs access financial services and expand their businesses.

4.26.2 ENFORCEMENT

Participants stated that *"We need more active involvement of Chambers of Commerce in ensuring transparency and accountability in the taxation system in Pakistan. The Punjab Revenue Authority needs to simplify its tax procedures and reduce the paperwork required for filing taxes, especially for small and medium-sized businesses. Excise and Taxation department should provide a user-friendly online system for taxpayers to file their returns and check their tax status."*

Representatives believe on the current mechanism of the Punjab Revenue Authority needs to be more streamlined to make it easier for businesses to comply with tax regulations. The Excise and Taxation department needs to be more transparent and accountable in its processes to prevent corruption and bribery. The Board of Revenue should provide more support to businesses to help them navigate the complex tax system.

Participants highlighted that "The Chambers of Commerce should play a role in educating and training businesses on tax compliance and provide guidance on how to minimize tax liabilities. Chambers of Commerce should also advocate for reforms in the tax system to make it more progressive and fair, especially for small businesses and low-income earners."

The Punjab Revenue Authority should introduce more incentives and tax exemptions for businesses that are compliant with tax regulations and contribute to the economy. We need better coordination between the Chambers of Commerce, the Punjab Revenue Authority, and the Excise and Taxation department to ensure that businesses are not subjected to double taxation or unnecessary penalties.

Women participants highlighted that *“The current mechanism of the Punjab Revenue Authority needs to be more gender-sensitive to support women-owned businesses. The Excise and Taxation department should provide more support to small and medium-sized businesses, particularly those run by women. The government should provide tax exemptions or deductions for businesses that promote gender equality and women's empowerment.”*



Figure 102: FGD at WCCI, Lahore

The current system of tax collection is too cumbersome and time-consuming, which affects the productivity of businesses. The government should provide incentives to businesses that comply with tax regulations to encourage voluntary compliance.

4.26.3 DIGITIZATION OF TAXATION SYSTEM

Participants stated that "We think the digitization of the taxation system has made it easier for businesses to comply with tax regulations, as everything can now be done online without having to physically go to the tax office. I appreciate the convenience of e-pay Punjab, as it allows us to pay our taxes from the comfort of our own office or home, without having to stand in long queues at the tax office.

Other participants said that "The online tax system has also helped to reduce the corruption and bribery that was prevalent in the past, as now everything is transparent and there is an electronic trail of all transactions. I do think that there is still a lack of awareness about these digital tools among small businesses, especially those in rural areas. The government should work to provide more training and education to ensure that everyone can take advantage of these systems."

Women participants highlighted that "I've personally found the e-filing system to be very user-friendly, but I know that some of my colleagues have had issues with it, especially if they are not very tech-savvy. It's important that there is sufficient support available for those who need it."

All participants appreciated, "The installation of Electronic Invoice Monitoring System (EIMS) at sales points is a positive step towards ensuring proper collection of taxes. It helps businesses keep track of their sales and ensures that they are paying the correct amount of taxes."



Figure 103: FGD at WCCI, Lahore

Participants said that *"the digitization of taxation system is a positive step towards modernizing the tax system in Pakistan. It's important that the government continues to invest in these systems and provides the necessary support to ensure that all businesses can take advantage of them."*

The benefit of digitization is that it helps to reduce the time and cost associated with tax compliance. This is particularly beneficial for small businesses that do not have the resources to dedicate to tax compliance.

4.26.4 COMPLICATIONS IN THE TAX SYSTEM

Some participants perceived the tax system in Punjab as complex and complicated. Many participants stated, "There are different taxes that we have to pay, and the rules keep changing. It's hard to keep up with everything." The technicalities of the tax system were also cited as a challenge, with one participant stated, "There are many terms and concepts that are difficult to understand, such as tax brackets and exemptions. We need more simplified explanations."

Some participants mentioned that *"there are still some obstacles that need to be addressed, such as ensuring that these digital tools are accessible to everyone, even those with low internet coverage. This is especially important for businesses in remote areas that may not have reliable internet access."*

4.26.5 RISK MANAGEMENT

According to participants, "The stability of the political situation in Pakistan is crucial for creating a favorable environment for businesses to operate in. Without a stable government, it is difficult to attract investment and generate revenue through taxation."

Participants stated that "The economic and trade policies in Pakistan need to be more business-friendly and incentivize compliance with taxation laws. If businesses see the benefits of paying taxes, they will be more likely to do so willingly."

Participants said that, "The tax governance in Pakistan needs to be improved to ensure transparency and accountability. There should be clear rules and regulations around the tax system and a fair and efficient process for resolving disputes and complaints."

Chamber representative highlighted that "Corruption is a major challenge that undermines the taxation system in Pakistan. There needs to be a concerted effort to eliminate corruption in all aspects of the tax system, from tax collection to auditing and enforcement."

4.26.6 CHALLENGES FACED BY WOMEN ENTREPRENEURS

The participants noted that women entrepreneurs face unique challenges in accessing information related to taxes. They highlighted that limited mobility due to social norms and inadequate infrastructure can prevent women from attending tax-related workshops and meetings. They also noted that the language barrier and technicalities of the tax system can make it difficult for women to understand tax laws. Women entrepreneurs in Punjab face several challenges in accessing information related to taxation. Five participants in the FGDs noted that "women have limited mobility due to social norms or inadequate infrastructure, which can limit their access to education and health care." This lack of mobility can also hinder their ability to attend workshops and training sessions related to taxation. Language barriers were also cited as a challenge by some participants. Ten participants stated, "Most of the tax

documents are in English, which is not our first language. It's difficult to understand the technical language and concepts."

4.26.7 ROLE OF WOMEN'S ORGANIZATIONS

The Women's Chamber of Commerce emphasized the importance of engaging women's organizations and networks in increasing awareness and knowledge of the taxation system. They noted that women's organizations have a deep understanding of the challenges faced by women entrepreneurs and can provide valuable insights into designing effective tax-related interventions.

4.26.8 CONCLUSION

The Chamber of Commerce's perspective highlights the importance of understanding the taxation system in Punjab and the unique challenges faced by women entrepreneurs in accessing information related to taxes. The findings of the FGDs with the both Chamber of Commerce highlighted the challenges faced by women entrepreneurs in accessing tax information and navigating the complex tax system in Punjab. The report emphasizes the importance of knowledge and awareness of the taxation system for individuals and businesses to comply with tax laws and contribute to the development of Punjab. The participants' perspective is crucial in ensuring that development projects are designed and implemented in a way that addresses gender-based inequalities and promotes gender equality in business. By prioritizing the understanding of the taxation system and engaging women's organizations, development projects can promote gender equality and support the economic empowerment of women in Punjab.

4.27 WOMEN HOME BASED WORKERS REPRESENTATIVE FGD NO 9 - 10

This part presents the perspectives of a representative from home-based workers in Punjab, Pakistan, on social risk assessment and gender analysis in projects. Home-based workers in Punjab, who are predominantly women, face numerous challenges and vulnerabilities in their work and daily lives. These include low wages, poor working conditions, lack of legal recognition, and limited access to social protection and other benefits. Development projects have the potential to improve the lives of home-based workers but also carry risks that must be identified and mitigated through social risk assessment and gender analysis.

4.27.1 METHODOLOGY

The representative from home-based workers was selected through purposive sampling, and two focus group discussion was conducted to stimulate their perspectives on social risk assessment and gender analysis in the tax system of Punjab.

4.27.2 FINDINGS

The representative highlighted the importance of social risk assessment and gender analysis in ensuring that development projects benefit marginalized communities, including women. Participants noted that such tools help identify potential risks and vulnerabilities associated with a project and develop strategies to mitigate them.

As participants stated, "Social risk assessment and gender analysis can help identify the potential impacts of development projects on vulnerable communities, including women, and develop strategies to mitigate them. This is important for ensuring that projects promote, rather than harm, the rights and well-being of these communities."

The representative also emphasized the importance of engaging with marginalized communities, including home-based workers, in the development process. Participants noted that such engagement help ensures that development interventions are relevant and responsive to the needs and priorities of these communities.

As participants stated, "Engaging with marginalized communities, including home-based workers, is important for ensuring that development interventions are relevant and responsive to their needs and priorities. This can help ensure that projects are effective and sustainable, and promote the rights and well-being of these communities."

Gender analysis was also a prominent theme in the discussion. The representative emphasized the need to address gender-based inequalities in development projects and ensure that women are able to fully participate and benefit from such interventions. As



Figure 104: FGD with Home Based Workers - Lahore

participants highlight, "Gender analysis is important for ensuring that development projects address gender-based inequalities and promote gender equality. This can help ensure that women are able to fully participate and benefit from projects, and promote their rights and well-being."

4.27.3 KNOWLEDGE AND AWARENESS OF THE TAXATION SYSTEM

Understanding the current taxation system is crucial for individuals and businesses to comply with tax laws and contribute to the development of Punjab. Women, who often face unique challenges in accessing information and participating in decision-making processes, may have different perspectives on knowledge and awareness of the taxation system in Punjab.

Women home-based workers stated that "I feel like there is a lack of information and resources available to help women understand the tax system in Punjab. We need more accessible and tailored tax education initiatives."

In recent years, there have been efforts to increase awareness and understanding of the taxation system in Punjab through various initiatives such as tax education seminars and online resources. However, women's participation and perspectives on these initiatives have not been extensively studied.

According to participants of FGDs that "I wasn't aware of my rights and responsibilities as a taxpayer, and I'm afraid that I might face penalties for non-compliance. We need more education and awareness campaigns targeted at women."

A study conducted in Punjab to understand women's perspectives on knowledge and awareness of the taxation system found that women have limited knowledge of the tax system and face barriers to accessing information. Many women reported that they rely on their



Figure 105: FGD with Home Based Workers - Lahore

husbands or male family members to handle tax-related matters, as they lack confidence in their ability to navigate the system.

Women home-based workers highlighted that "I rely on my husband to handle tax-related matters because I don't feel confident in my ability to navigate the system. It would be helpful to have more opportunities for women to learn about taxes. Language barriers are a significant obstacle to my understanding of the tax system. I wish there were more resources available in my native language."

Women reported that language barriers, lack of access to information, and limited opportunities to participate in tax education seminars and workshops are significant obstacles to their understanding of the tax system. Many women also reported that they were not aware of their rights and responsibilities as taxpayers, leading to a lack of compliance and potential penalties.

"As a business owner, I want to contribute to the development of Punjab, but I don't understand the tax system well enough. I would benefit from more accessible and interactive tax education resources."

The study also found that women are interested in learning about the taxation system and want to participate in tax education initiatives. Women reported that they would benefit from more accessible and tailored tax education resources, such as online tutorials and interactive workshops.

Women participants stated that "It's essential for women to understand the tax system and have a say in how tax revenue is used to support our communities. We need more opportunities for women to participate in decision-making processes."

Women's perspectives on knowledge and awareness of the taxation system in Punjab highlight the need for more targeted and accessible tax education initiatives. Addressing language barriers, providing more accessible information, and creating opportunities for women to participate in tax education workshops can help increase women's understanding of the tax system and promote compliance. Ensuring that women are aware of their rights and responsibilities as taxpayers can also empower them to participate in decision-making processes and contribute to the development of Punjab.



Figure 106: FGD with Home Based Workers - Multan

4.27.4 ENFORCEMENT

Women participants stated that "We are not familiar with the tax department in Punjab. We think more information should be available to help people understand how it works and what their responsibilities are."

One participant highlighted that "I've had a bad experience with the tax department in the past. They were unhelpful and difficult to deal with. I wish there was more transparency and accountability in the system. I think the tax department should be more accessible to women. It would be helpful to have more women-friendly initiatives like online resources and workshops."

4.27.5 DAILY UTILITY

Participants stated that *"We pay taxes on almost everything we purchase, from consumer goods to utility bills. It is challenging to keep track of all the different taxes and how they affect my daily expenses. We think it's important to understand the different types of taxes we pay and how they impact our daily lives. More education and awareness campaigns are needed to help us understand this."*

4.27.6 TAX PAYMENT PROCESS

Participants stated that *"The tax payment process is complex and confusing, especially for those who are not familiar with it. We need more simplified and user-friendly processes. One of them said that "I*

think the tax payment process should be more transparent, and we need more support to help us understand it better."

One participant said that "I found the tax payment process to be straightforward to navigate. However, I know that this may not be the case for everyone, and more resources should be available to help those who struggle with it."

4.27.7 DIRECT AND INDIRECT TAXATION

Participants highlighted that "We didn't know the difference between direct and indirect taxation until recently. It's important to understand the distinction to know which taxes we're paying and why. It would be helpful to have more information on how these taxes are calculated and how they benefit society."

Participants stated that "We think it's important to understand the different taxes we're paying and how they contribute to the development of Punjab. More education and awareness campaigns are needed to help us understand this."

Only one participant said that "I'm familiar with some of the taxes, like property and motor vehicle tax, but not others like Mutation tax or Cotton fee on Agri-income tax. I think many people don't realize that paying taxes is our civic duty and contributes to the development of our communities. We need more education and awareness campaigns to raise awareness about this."

4.27.8 TAX RELIEFS DURING CLIMATE CHANGES, COVID-19, AND MONSOON FLOODING

Participants stated that "We were not aware that there were tax reliefs available during climate changes, COVID-19, and monsoon flooding. It would be helpful to have more information on social protection programs that support us during these difficult times."

Participants highlighted that "We think there should be more transparency and accountability in the distribution of social protection programs. We need to ensure that they are reaching the people who need them the most."

Participants said that "We think it's essential to provide tax relief for vulnerable groups during times of crisis. This can help alleviate some of the financial burdens that they may face. We are not sure what tax relief is available for vulnerable groups during climate change, COVID-19, and flooding. It would be helpful to have more information on this."

4.27.9 GRIEVANCES REDRESSAL MECHANISMS

One participant stated that "I have faced issues related to the calculation of taxes on my property. I think the system can be confusing, and it's challenging to understand how they come up with the amount that we need to pay. I'm not sure how seriously the department takes complaints related to taxation. It would be helpful to have more information on their process for handling complaints and what we can expect."

Participants mentioned that "We think it's essential that the department takes complaints seriously and works to resolve them quickly. If we're paying our taxes, we should be able to expect a certain level of service and support from the government. It can be frustrating to feel like our concerns are not being heard or addressed."

Participants stated that "We have had issues with the documentation required to file a complaint. Sometimes it's challenging to gather all the necessary information, especially if we're not familiar with the process."

One participant highlighted that "I have faced issues with the responsiveness of the department. It was frustrating to wait a long time for a response or resolution to our complaint. I have had issues with the transparency of the process. Sometimes it's not clear what's happening with our complaint or what steps are being taken to resolve it."

4.27.10 TAX EXEMPTIONS

One participant stated that "I'm aware that there are tax exemptions available for certain vulnerable groups, like senior citizens or people with disabilities. We must continue to support these groups and ensure that they have access to the resources they need."

Other participants said that "the government should do more to promote tax exemptions for vulnerable groups. This helps to ensure that everyone has access to the resources they need to thrive."

Lady participant mentioned that "I haven't personally benefited from any tax exemptions, but I know that they can be helpful for vulnerable groups who may be struggling financially. I think it's important to ensure that tax exemptions are reaching the people who need them the most. We need to ensure that the system is working for everyone, not just a select few."

4.27.11 WOMEN MOBILITY

Women participants highlighted that "we often feel vulnerable while traveling alone, especially if we have to go to public offices to deal with tax-related matters."

Sometimes, it becomes difficult for us to visit public offices, especially during rush hours, due to our mobility constraints."

As a home-based worker, "We have faced several challenges while visiting tax offices, including harassment and lack of proper facilities. The government needs to take steps to ensure the safety and security of women who have to visit tax offices for their work."

One participant mentioned that "The government should also make sure that these offices are easily accessible to women, especially those living in remote areas. There should be a separate counter or room for women at tax offices where they can feel safe and comfortable while dealing with their tax-related matters."

Participants stated that "The tax officials should be trained on how to deal with women and vulnerable groups, and they should be held accountable for any misconduct or mistreatment. It is essential to create awareness among women and vulnerable groups about their rights and the resources available to them to address any issues they may face while dealing with tax-related matters."

4.27.12 PROTECTION AS A VULNERABILITY

"As women and vulnerable groups, we often feel unsafe while moving outside due to various reasons, such as harassment, violence, and discrimination. It is essential to create a safe and secure environment in public offices and tax offices where women and vulnerable groups can feel respected and protected."

"There should be strict penalties for any kind of harassment, violence, or discrimination against women and vulnerable groups in public offices and tax offices. Women and vulnerable groups should be provided with adequate security measures while visiting tax offices, such as security guards, CCTV cameras."s

"The government should also consider setting up a helpline or a complaint mechanism where women and vulnerable groups can report any incidents of harassment or violence in tax-related matters."

Protection and safety should be considered as critical factors in tax-related matters to ensure that women and vulnerable groups can participate in the tax system without fear of harassment, violence, or discrimination."

4.27.13 TAXATION AS A MASCULINE JOB

"There is a perception that taxation is a masculine job, and women and vulnerable groups are not expected to deal with tax-related matters. It is essential to break down

this stereotype and create awareness among women and vulnerable groups that taxation is not gender-specific."

"Everyone has to pay taxes, irrespective of their gender, and women and vulnerable groups should also be encouraged to participate in the tax system. It is important to provide support and resources to women and vulnerable groups who may face barriers or challenges in dealing with tax-related matters."

"The government should develop programs and initiatives that specifically target women and vulnerable groups to encourage their participation in the tax system. There should be more representation of women and vulnerable groups in tax-related departments and government bodies to ensure that their perspectives and needs are adequately considered."

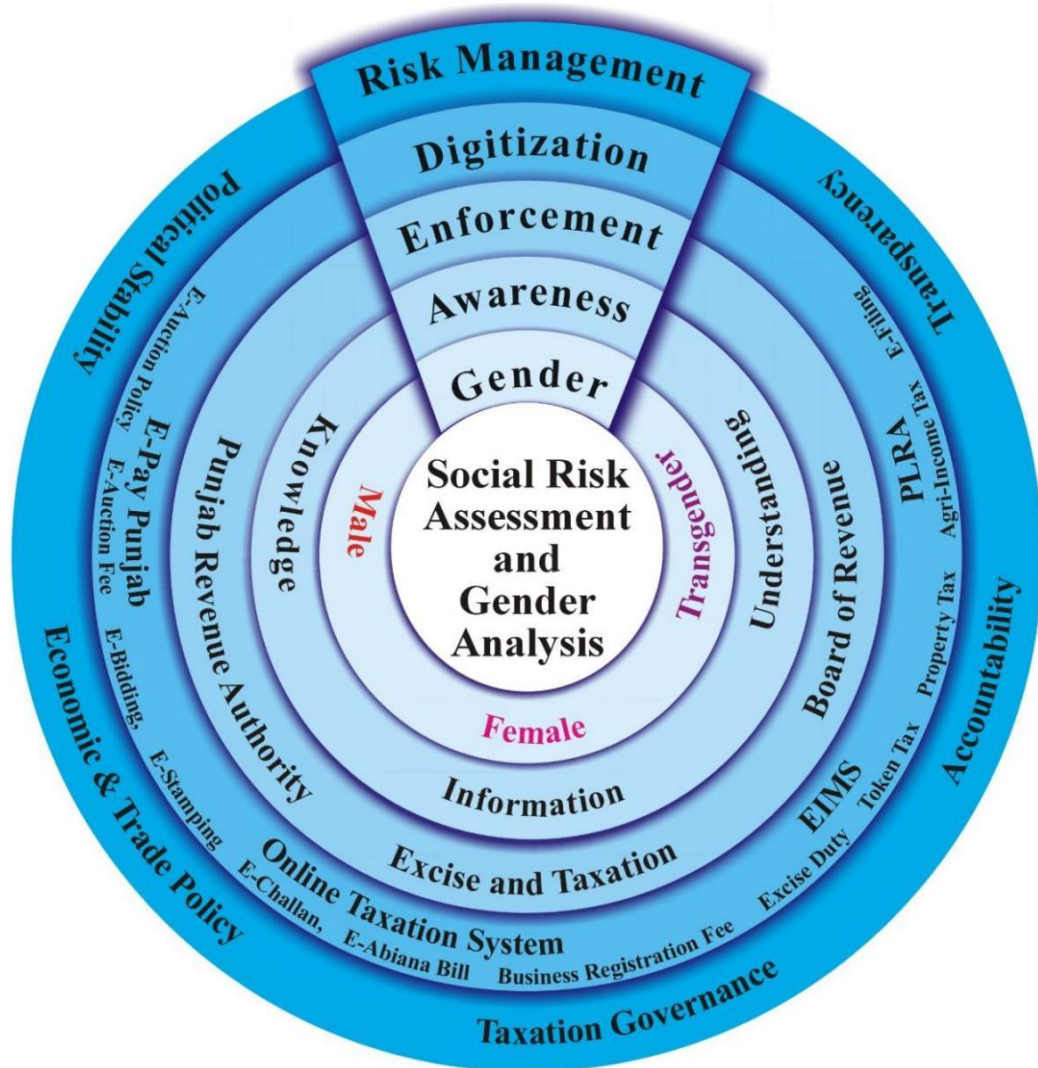
"Women and vulnerable groups should be provided with information and resources to understand their tax obligations and how to comply with them. Efforts should be made to make tax-related processes and procedures more accessible and user-friendly for women and vulnerable groups."

It is crucial to create a gender-inclusive and equitable tax system that encourages the participation of women and vulnerable groups and ensures that their rights and needs are protected.

4.27.14 CONCLUSION

The perspectives of the representative from home-based workers underscore the importance of social risk assessment and gender analysis in promoting the rights and well-being of marginalized communities, including women, in Punjab. The findings of this interview can inform policy and programmatic interventions to ensure that development projects are responsive to the needs and priorities of these communities, and promote gender equality and social inclusion.

SOCIAL MANAGEMENT FRAMEWORK



Source: Author's Imagination

4.28 SOCIAL MANAGEMENT FRAMEWORK (SMF)

SMF is based on the findings of the current study, both quantitative and qualitative, a review of the available literature, and the insights of the research team. This framework is based on five layers linked to the taxation system of the province. These layers are as follows:

- a. Gender
- b. Awareness of the Taxation System
- c. Enforcement of Tax Regime
- d. Digitization of Tax System
- e. Risk Management

4.28.1 Gender

This study aims to cater to the gender-based needs of the population to engage them and provide them with specific relief. For this very reason, this framework proposes gender as a core concept. By proposing gender as a core layer, we propose that there is a need to take explicit measures for male, female, and transgender people as well. Being a patriarchal society, most of the economic-related matters have been taken care of by the men in our society. Moreover, in our formal economy, they own the majority. As per the findings of this study, we found that male respondents were hesitant to pay taxes and did not want to become active taxpayers. Therefore, this framework recommends that there is a need to increase the acceptability of the taxation system among the male members of society. For women, this framework identifies two major issues: protection and mobility. Our businesswomen and employed women face certain challenges. They consider taxation-related matters a masculine job and don't feel safe while visiting tax-related departments. Therefore, this framework recommends introducing certain measures (suggested in mitigation strategies) in the tax-related departments for their protection and safety. Moreover, there is a need to digitize the taxation system to remove gender-based mobility, which is a significant barrier to becoming an active taxpayer. Similarly, this framework also recommends including transgender people as a separate population group. Being a separate population group, there is a need to take concrete actions for their inclusion and to reduce the stigmatization of transgender people. This framework purposes the following mitigation strategies to reduce explicit gender bias in the taxation system;

1. There is a need to conduct gender sensitization workshops with the personnel of tax-related departments to change the existing organizational culture.
2. To increase the proportion of women taxpayers, each tax department may establish a Women's Facilitation Centre for them at the district level.
3. There is a need to introduce one-time amnesty or relief for businesswomen and women professionals at the time of their registration in the tax net.
4. To increase women's participation in the tax net, there is a need to reduce the professional tax rate and the Punjab sales tax rate for women-oriented professions and businesses.

5. There is an urgent need to protect vulnerable women and transgender people from income shocks caused by indirect taxation through social protection programs on a large scale.
6. There is a need to introduce transgender-specific reliefs to include them in the tax net.

4.28.2 Awareness

This framework proposes awareness of the taxation system as the second layer. To increase the tax base and tax net, we need to educate the masses about the significance of the taxation system and the benefits that can be acquired as a taxpayer. Historically, taxation has remained taboo in our country. People show reluctance to get their businesses registered due to various malpractices attached to our taxation system. Particularly, small traders and business communities do not understand the process of taxation. This is why this framework recommends improving the understanding of the common people and business community about the significance of the taxation system to improve voluntary tax compliance. The framework identifies that taxation literacy is a crucial element to increase tax compliance.

Mitigation Strategies for Raising Awareness

Following mitigation strategies have been recommended to raise awareness of taxation among the people of Punjab;

1. To improve tax literacy, there is a need to develop literature in the Urdu language for the common people.
2. To raise tax literacy among the people, the government must make tax-related information available to the people.
3. There is a need to engage at the community level by holding capacity-building workshops, seminars, and conferences for mass sensitization about the importance of taxation.
4. There is a need to engage Chambers, Trade Unions, and Market Management Committees to increase their knowledge of the registration of their businesses in their respective tax departments.
5. There is a need to develop a liaison between Tax Departments and Women's Chambers to increase their knowledge of the registration of their businesses in their respective tax departments.
6. There is a need to engage with District Chambers and Women's Chambers for the identification of transgender business persons.

7. Tax facilitation centers (e.g., E-Khidmat Markaz or Police Khidmat Markaz) for small and medium-level traders and shopkeepers are needed in cities' main markets or business hubs.

4.28.3 Enforcement of Tax Regime

This framework highlights enforcement of the tax and revenue collection as the third layer. This layer is about issues and bottlenecks involved in the process of tax and revenue collection. At present, the Punjab Revenue Authority, Excise Taxation and Narcotics Control Department, and Board of Revenue are the primary tax enforcement departments. This framework identifies the need to increase the performance of these departments by taking specific actions.

Mitigation Strategies for Enhancing Enforcement of Tax Regime

The following mitigation strategies have been recommended to improve the performance of the above-mentioned department;

1. There is a need to simplify the tax codes, making it easier for individuals and businesses to understand and comply with them.
2. To improve voluntary tax compliance, there is a need to reduce the trust deficit between the government and citizens.
3. There is a need to improve inter-provincial coordination to avoid double taxation.
4. PRA needs to provide a gender-disaggregated classification of taxation categories listed in the Second Schedule of the Punjab Sales Tax on Services Act 2012.
5. PRA needs to provide gender-disaggregated data on the taxpayers of Punjab to increase the women and transgender ratio in the tax net.
6. To promote voluntary tax compliance, there is a need to establish a dedicated R&D department and policy reform unit in each authority such as PRA, BoR, and ET&NC.

4.28.4 Digitization of Taxation Departments

This framework values the digitization of the taxation department as digitization is an integral part of the modern world. For citizens in countries around the world, paying taxes is among their most challenging and time-consuming interactions with the government. Digitization makes life easier for authorities by easing the administrative burden, which gives officials more time to focus on higher-value activities. At present, ePay Punjab, the Online Taxation System, the Electronic Invoice Management System, the Punjab Land

Record Authority, and the Invoice Management System of the Excise and Taxation Department are providing taxation and revenue-related services to the citizens of Punjab.

Mitigation Strategies for Improvement of Digitization of Taxation Departments

Following mitigation strategies have been recommended to improve the performance of these apps;

1. There is a need to improve the efficacy of these applications by launching them in Urdu as well.
2. There is a need to launch public awareness campaign among the masses to increase the utilization of ePay Punjab.
3. There is a need to launch an integrated smartphone application about the Taxation system applicable at the Federal and Provincial Levels to make information available to the taxpayers and to increase the tax net.
4. There is a need to build an interactive complaint and grievance redress system based on Web 3.0 (e.g. Chatbot).
5. There is a need to start a reward scheme or point's scheme for the successful use of the ePay Punjab application.
6. There is a need to introduce EIMS in all business sectors, places, and industries.

4.28.5 Risk Management

The last layer of this framework is to manage the risks involved in taxation. This framework identifies political stability, economic and trade policy, taxation governance, and accountability as important factors. No taxation system can deliver its output without managing these risks.

Mitigation Strategies for Reducing Risks

Following mitigation strategies have been recommended to manage these risks;

1. Taxation is linked with the political environment of the country. Political stability is required to increase the tax base and tax net in the country.
2. Long-term economic and trade policy is required to increase the tax base and tax net in the country.
3. Effective Tax Complaints and Grievance System is needed to address the complaints of the business community.
4. Timely distribution of tax claims to the business community is needed.
5. There is a need to develop effective mechanisms for the implementation of laws to control bribery in tax-related departments.
6. There is a need to introduce target based reward system for tax officers.

RECOMMENDATIONS AND CONCLUSION

5.1 RECOMMENDATIONS

This section discusses the recommendations of the current study that were drawn from quantitative and qualitative data analysis. The study proposes the following recommendations to improve the tax regime in Punjab.

5.1.1 Gender Inclusive Taxation

The Government of Punjab may:

- Induct Gender Specialists in each tax enforcement authority or department to conduct training and workshop with tax officials for gender sensitization.
- Establish a Women's Facilitation Centre at the district level to provide information and address the complaints and grievances of women taxpayers.
- Introduce a one-time amnesty for unregistered businesswomen and women professionals.

5.1.2 Decrease in Indirect Taxation

To protect vulnerable groups and marginalize people from the income shocks, the taxation authorities and concerned departments may:

- Rationalize Punjab Sales Tax on various services (advertisements on T.V & radio including cable TV hotels, banking companies, caterers, clubs, courier service customs agents, insurance and re-insurance, non-banking financial institutions, stock brokers, shipping agents, ship chandlers, stevedores and telecommunication services)
- Exempt property tax to vulnerable groups whose rental value is less than PKR. 50,000/ annum
- Exempt a single house not commanding rent PKR. 70,000/ annum, if occupied by owner for his residence.
- Exempt widows, orphans, minors, disabled and transgender having tax liability of which is up to PKR. 100,000/ per annum.
- Exempt Motor Vehicle Taxes on bikes to those who are eligible for income support through BISP and PSPA.

5.1.3 Raising Awareness to Improve Tax Compliance

To increase tax compliance, the taxation authorities and concerned departments may:

- Develop Information Education Communication (IEC) in the Urdu language for the common people.
- Make tax-related information publicly available through press, electronic, and social media to the people.
- Conduct capacity-building workshops and information dissemination seminars and conferences for mass sensitization about the importance of taxation.
- Engage Chambers (including women), Trade Unions, and Market Management Committees to enhance their knowledge and encourage the registration of their businesses.
- Engage with District Chambers and Women's Chambers for the identification of transgender businesspersons.
- Establish Tax Facilitation Markaz (like E-Khidmat Markaz or Police Khidmat Markaz) for small and medium-level traders and shopkeepers in cities' main markets or business hubs.
- Need to reduce the trust deficit between the government and citizens.

5.1.4 Enforcement of Tax Regime

The taxation authorities and concerned departments may:

- Simplify the tax codes, to make it easier for individuals and businesses to understand and comply with.
- Improve inter-provincial coordination to avoid double taxation.
- Provide a gender-disaggregated classification of taxation categories listed in the Second Schedule of the Punjab Sales Tax on Services Act 2012.
- Release gender-disaggregated data on the taxpayers of Punjab to increase the women and transgender ratio in the tax net.
- Revamp the R&D wing and policy reform units such as PRA, BoR, and ET&NCD.
- Develop effective mechanisms for the implementation of the laws to control bribery in tax-related departments.
- Introduce a target-based reward system for tax officers.
- Timely distribution of Tax Claims to the business community.
- Adopt a phased approach to taxation for tax compliance. For this purpose, it should:
 - a. Prioritize tax reforms that are most likely to have a positive impact on revenue generation and tax compliance.

b. Reduce the burden on taxpayers so use this approach, especially for the provision of relief to new businesses and businesses in recession.

- Rationalize and revise professional tax rates according to the current scenario.

5.1.5 Digitization of Taxation Departments

The concerned taxation authorities may:

- Run a public awareness campaign among the masses to increase the utilization of ePay Punjab.
- Launch an integrated smartphone application about the Taxation system applicable at the Federal and Provincial Levels to make information available to the taxpayers and to increase the tax net.
- Build an interactive complaint and grievance redress system based on Web 3.0 (e.g., Chatbot).
- Introduce a significant rewards scheme or points scheme on the successful use of the ePay Punjab application.
- Install EIMS in all business sectors, places, and industries.

5.1.6 Linking Social Protection with Taxation

The Government of Punjab may:

- Allocate more budget for Punjab Social Protection Authority to already running social protection programs for women, elderly, widows, transgender and disabled persons.
 - a. Increase monthly cash assistance up to Rs. 4000 for persons with disabilities (PWDs) through Humqadam Program.
 - b. Increase monthly cash assistance up to Rs. 4000 to help low-income families through Ehsaas Rashan Riayat Program.
 - c. Increase benefit amount for eligible transgender persons up to Rs. 6000 per month through Masawaat Program.
 - d. Increase loan amount for transgender entrepreneurs up to Rs. 200,000 per month through Masawaat Program.
 - e. Expand the district coverage of a monthly stipend of Rs. 1000 being given to the girls of government schools through the Zewar-e-Taleem Program.
 - f. Increase the monthly financial assistance of Rs. 4000 to elderly people (above the age of 65 years) through Ba-Himmat Buzurg Program.

- The provincial government may introduce income saving certificate schemes (like national savings of federal government) for the women, elderly, widows, transgender, religious and ethnic minorities, and disabled community. This scheme may be exempted from any taxation.

5.2 RESEARCH-BASED STRATEGY FOR PLANNING AND DEVELOPMENT BOARD

Several recommendations have been made to expand the tax net based on the study's findings. These recommendations are related to various departments and will require a concerted effort to implement. For this purpose, the consultant suggests that the Punjab Government's Planning and Development Board form a task force comprised of government officials, business community members, social development experts, civil society representatives, academicians, and research-based organizations to ensure the effective implementation of the study's recommendations.

5.3 INTERSECTION OF GENDER AND SOCIAL RISK AND ITS EFFECTS ON THE WELL-BEING OF PEOPLE

This study finds that the current taxation system is regressive and negatively affects the well-being of people. Particularly women and other vulnerable groups (e.g., elderly people, rural communities, transgender people, etc.) are facing income shocks due to indirect taxation imposed on food items and other domestic commodities by the federal and provincial governments. The government of Punjab has initiated multiple social protection programs (see table below) to protect these vulnerable people from income shocks.

Name of Scheme	Benefit Size & Beneficiaries	Eligibility Criteria	Application Process	Verification Process	Payment Process
Microfinance for PWDs (Interest-free loans)	Up to Rs.100,000 (16,659 beneficiaries, 26,290 loans)	All PWDs of Punjab	Loan application along with business proposal Implemented through PSIC and Akhuwat	Akhuwat Committee Social collateral	Loans disbursed by Akhuwat
Nayee Zindagi for Acid Attack victims (In-kind)	Complete medical and psychological rehabilitation (26)	Registered FIR of hate crime	Walk-in application in any burn units in Punjab	Validated by an authorized medical board	Funds transferred to SH & ME Dept.
Sila e Fun for Poor Elderly Artists (UCT)	Rs.5000/month (4,081)	Age above 50 25 years of services Income less than Rs.15,000/month	Paper-based application with an affidavit	ICD Scrutiny Committee	Branch-based Being shifted to HBL Konnect
Masawaat for Transgender Persons (UCT)	Rs.3000/month (100)	Age above 40 TGP CNIC	Application process through BOP branches	Age and gender validation from NADRA	Branch based Being shifted to HBL Konnect
Ehsaas Rahan	Rs.2000/month	NADRA &	Application	GoP data	Rahan provision

Riayat Program (ERRP)	(760,000)	PMD Verified HH Wealthy Poor	through SMS, web portal, e-khidmat markaz	NADRA verification PMD verification	at subsidized rates at ERRP Kiryana stores
Zever-E-Taleem for School Going Girls (CCT)	Rs.1000/month (333,505)	Selected 16 districts Class 6-10 80% attendance	Enrollment data shared by SED	Attendance data shared by SED	Through BVS & OTP at HBL Kconnect or KYC at BOP branches
Humqadam for Poor PWDs (UCT)	Rs.2000/month (3,648)	PMT up to 30 Special CNICs	Intimation through SMS, Demand through BVS performance	PMT from PSPA repository (NSER Data) Disability from NADRA	
Ba Himmat Bazurg for Elderly Poor (UCT)	Rs.2000/month (80,022)	PMT 16.17 to 30 Age above 65	Mobilization through Social Welfare, Demand through BVS performance	PMT from PSPA repository (NSER Data) Age from NADRA	
PHCIP Aaghosh (CCT)	Rs 17000 Rs. 1000/visit (211,749)	All BISP HHs of 11 districts Pregnant and lactating females		PMT from PSPA repository Health facility visit verification by P&SH department	
PHCIP Khud-Mukhtar (Asset Transfer)	Up to Rs. 72000 (15,505)	Young Couples of BISP HH with children < 5 years (11 districts)		HH identification from NSER LMR Training	

Table 25: Intersection of Gender and Social Risk and Its Effects on the Well Being of People

These social protection programs protect various socially vulnerable groups from the income shocks triggered by indirect taxation. However, these programs lack coverage as more than fifty percent of people are now living below the poverty line. Thus, there is a need to increase the budget allocated to these social protection programs to widen their coverage.

5.4 DIRECTION AND WAY FORWARD FOR FUTURE RESEARCH

This study has provided valuable insights into understanding the role of social risks and gender as contributing factors in noncompliance with taxes. This study finds that the level of tax literacy is quite low among the population. Many factors can be considered contributing factors to this situation. Besides our recommendations and strategies to improve tax literacy among the people, there is a dire need to conduct a further study to investigate how to improve the level of tax literacy among the people and the possible applicability of the suggested recommendations and strategies in this regard.

This study has highlighted the importance of digitization in improving the tax net and tax base. Multiple initiatives have been taken by the government of Punjab to digitize the tax regime in the province. The digital application of ePay Punjab is one of the most significant examples of this digitization. Through ePay Punjab, citizens have access to pay different fees and taxes for services they consume. According to the findings of this study, people had little knowledge about ePay Punjab. The utilization of this digital platform is quite limited compared to the population of Punjab province. Therefore, there is a need to conduct a further study to map the level of utilization of ePay Punjab and other digital platforms and their impact on the taxation regime in Punjab.

The study has found that gender-responsive budgeting is being done to protect vulnerable women through various social protection programs run by the Punjab Social Protection Authority. However, no such data is readily available to see the contribution of these programs in protecting vulnerable women and other communities. Thus, a study is needed to analyze the effectiveness of social protection programs to protect vulnerable women and other groups from income shocks.

5.5 LIMITATIONS OF THE STUDY

Every study has some limitations, and the researcher needs to highlight those to have a better understanding of the study's findings. The consultant has observed the following limitations of the study:

- ✚ The current study was based on non-probability sampling using the purposive sampling technique. This decision was taken due to the non-availability of secondary data. The consultant requested secondary data from the concerned departments multiple times. However, the concerned departments did not provide the data without giving any reason. It was then mutually decided in a meeting with the client to get primary data from the field through purposive sampling.
- ✚ During this study, Government of Punjab made frequent changes in bureaucracy and many pertinent officers and focal persons designated for the study were transferred and posted multiple times. The consultant had to postpone many meetings and schedule fresh ones with the newly appointed officers.
- ✚ This report could not assess the utilization of ePay Punjab application. Although the consultant explored the knowledge and awareness of this application among the respondents. Thus, the consultant proposed a new study to assess the utilization of the application of ePay Punjab users.
- ✚ The consultant has addressed all the queries and concerns highlighted by the stakeholders during the consultative session except for two concerns. One was to assess the impact of digitization of the taxation system on revenue collection. Within this study, the consultant has only reviewed the knowledge and awareness of the digitization system among respondents as per the scope of the study. The scope of the study was not to evaluate the impact of digitization of the taxation system on revenue collection. Therefore, there is a need to conduct a new study to assess the impact of digitization of the taxation system on revenue collection. The second concern highlighted by the stakeholders during the consultative session was to assess the impact of Social Protection Programs and Khidmat cards on vulnerable groups. This was again beyond the scope of the study and hence considered as one of the limitations

of this study. Therefore, the consultant suggests a new study to assess the impact of Social Protection Programs and Khidmat cards on the lives of vulnerable people and groups.

- ✚ During field survey, as the team asked respondents about tax related issues, vulnerable groups in general and transgender community in specific were initially reluctant to provide their responses due to feel threatened about speaking anything on tax matters. The team had to spend extra time and enormous efforts to mobilize respondents to establish rapport building and to get the reliable and valid data.

5.6 CONCLUSION

This study concluded that there is a dire need for the transformation of the tax regime in Punjab. In this regard, Digitization of the tax regime can bring radical change in revenue collection. It also enhances fairness, accountability, and transparency. A phased approach to taxation is an effective approach for vulnerable groups, women entrepreneurs, chambers, and for new business startups. It is significant to understand that a phased approach to taxation can reduce the burden on taxpayers if it is implemented effectively and designed by keeping in mind the needs of the taxpayers and the market. Both direct and indirect taxes suppress vulnerable groups, business startups, and women business entrepreneurs. It is suggested in this regard to reduce indirect taxes because it badly affects the livelihood of vulnerable groups and increases direct taxes.

Firstly, it is evident that the public has very little awareness of direct taxation in Punjab. Nevertheless, they do have more information on indirect taxes levied on fuel items, consumer goods, and utility bills. This is because they are more prone to the risk of decreased quality of life due to indirect taxes. Secondly, there is a general perception that the grievances of people regarding taxation are not addressed properly within due time. They experienced that no immediate actions were taken on their complaints. This raises concerns about the performance of tax departments. Thirdly, the factors that contribute to the evasion of taxes are complications in tax laws, perception of unfairness on the part of tax institutions, high compliance costs and limited enforcement, and malpractices within taxation departments. Fourthly, the investigation finds that PRA has implemented several measures related to technology and advanced digitization processes which had a significant impact on tax compliance as well as on handling complaints. These include online tax registration, electronic filing and payment, automated compliance checks, and online complaint handling.

Drawing from these findings, the study puts forward a range of recommendations and policy implications. The study proposes the simplification of the tax system by streamlining tax codes, fostering trust among taxpayers by demonstrating their well-being as a priority, providing a sense of ownership to taxpayers, and introducing measures to enforce penalties in cases of non-compliance.

Furthermore, it is essential for taxation policies to not only explicitly provide relief for women but also address the underlying gender bias. This is particularly important as women often bear the burden of unpaid domestic work, which limits their chances of pursuing professional opportunities to augment their income. Therefore, tax policies should consider this aspect and its impact on women's financial circumstances. Likewise, these policies also need to serve women entrepreneurs.

The study concludes that tax policies and social policies are interdependent and require a multifaceted approach to improve tax compliance, manage social risks, provide revenue for social programs, and promote entrepreneurship among socially disadvantaged groups. The Government of Punjab has taken various initiatives such as simplifying tax laws, digitizing the tax system, promoting gender-responsive budgeting, providing financial assistance to vulnerable women, and introducing tax-related policies aimed at promoting women entrepreneurship and reducing economic marginalization among socially disadvantaged groups. These policies have had a positive impact on compliance, transparency, accountability, and social inclusion. However, there is still room for improvement, and further devolution of administrative powers to the local government level is needed to address the specific needs of vulnerable groups.

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Annexure -A

Field Survey Questionnaire -A

Potential Respondents:

1. Female and vulnerable groups (low income, slum dwellers, landless, ethnic and religious minorities, elderly, disabled, illiterate women) (50)
2. Transgender Groups (10)

Informed Consent

Assalam-o-Alaikum

My name is _____. We are conducting a study on “**Social Risk Assessment & Gender Analysis**” in Punjab. The purpose of the study is to assess the impact of current taxes on women and vulnerable groups to provide recommendations to improve taxation system especially for women and vulnerable group in Punjab. On behalf of PRIDE and P&DB we will ask some questions about taxation system in Punjab, your awareness about it, difficulties and facilities for tax payers, etc. It will take about 30-45 minutes of your time. Your **name and information** will remain **confidential** through this project.

If the respondent agrees, start the interview. In case of not responding, identify the reason.

1. District: _____
2. Group category Illiterate women Transgender Ethnic & religious minority Elderly Disable Low income Landless Slum dwellers
3. Name _____ Mobile _____ CNIC _____
NTN (Opt) _____
4. Gender: Female Male Transgender
5. Age: Below 30 31-45yrs 46-60yrs 61 & above
6. Education: illiterate Primary Middle Matriculate
 Intermediate Graduate M.A/MSc
 MPhil & above
7. Occupation: Govt. Employee Private Employee Personal Business
 Land owner House Wife Daily wager Others
8. Residence: Rural Urban Rented
 Owned
9. Language Proficiency: Urdu Read Write
English Read Write
If other language(specify) _____ Read Write
10. What is your personal monthly Income: _____ (Probe and Specify)
11. Means of Transportation: bicycle Motorcycle rickshaw
 Loader Rickshaw Wagon car Others
12. ICT Profile:
 - a. Type of Mobile phone : Simple phone Digital Smart Phone
 - b. No of mobile phones: _____
 - c. Internet connectivity: yes no
 - d. Availability of internet at mobile phone : yes no
 - e. Availability of internet at home: yes no
 - f. Monthly Expenditure on mobile phone: _____
 - g. Monthly Expenditure on WiFi connection: _____

13. Which digital equipment do you use for

Statements	Simple Phone	Smart Phone	Tablet	Laptop	Computer	Don't practice
Communication						
Online shopping						
Banking						
Paying utility bills						
Paying Taxes						

14. How long you have been working / doing business (Service in years): _____

15. Taxation History

i. Filer / Non Filer: _____ if **filer** then ask 15 (ii, iii, iv) if **non filer** then ask 15 (v)

ii. Since how long you are a **filer**: _____

iii. How did you become a filer: _____ (what compel you to become a filer)

iv. What are the **challenges** you faced in becoming a filer: _____

v. What are the reasons behind not becoming a filer: _____

16. How do you **pay your taxes**

a). self

b). family members

c). tax consultant

d). colleagues

e). friend

f). others (Specify)

17. How you get **tax related information?**

a). social media

b). tax consultant

c). tax department

d). Government Ads

e). SMS

f). newspaper

g). family members

h). Television

i)others

To Great Extent: TGE

To Some Extent: TSE

Not at All:

NAA

Women Mobility, Acceptability, Stigmatization, Protection and Exclusion as a Vulnerability

	To what extent, do you think that women, vulnerable groups and transgenders can	TGE	TSE	NAA
18	visit public offices easily especially in tax related offices.			
19	treated with respect and honor in public offices especially tax related offices			
20	feel secure and comfortable in public offices especially tax related offices			
21	face stigmatization and exclusion in public offices especially tax related offices			

Taxation During Climate Changes, COVID-19 and monsoon Flooding

	To what extent, do you think that sufficient initiatives	TGE	TSE	NAA
22	were introduced for women, and vulnerable groups after 18 th amendment			
23	were introduced for chambers / associations / business owners after 18 th amendment			
24	were implemented by government for tax relief during climatic changes, and monsoon flooding			
25	were implemented by government for tax relief during COVID-19			
26	of social protection programs were introduced by government during monsoon flooding			
27	of social protection programs were introduced by government during COVID-19			

Knowledge and Awareness about Taxation System

	To what extent, do you think that women, vulnerable groups and transgenders have an appropriate knowledge of	TGE	TSE	NAA
28	taxation system of Punjab			
29	approved department for tax collection in Punjab			
30	amount of tax to pay			
31	calculating their own taxes			
32	taxes slabs			
33	schedule of paying taxes			
34	procedure of paying taxes			
35	revisions and modifications in taxation laws			
36	type of taxes applicable to their business / occupations			
37	that they pay fee of birth certificate / marriage certificate / death certificate			
38	that they pay taxes on utility bills(electricity, gas , water)			
39	that they pay taxes on fuels (petrol, diesel, Kerosene)			
40	that they pay taxes on consumers goods (clothes, shoes, electronics, food items)			
41	that they pay taxes on banking transactions			

42	that they pay taxes on ATM card transactions			
43	that they pay taxes on toll plazas			
44	that they pay taxes on mobile cards			
45	that they pay taxes on entertainment			
	Excise Taxation & Narcotics Control Taxes			
46	Transfer fee of property			
47	rebate in property tax			
48	surcharge on property tax			
49	property rights			
50	Fee for allotment of attractive registration marks			
51	Luxury tax on imported vehicles			
52	Motor vehicle token Tax			
53	Transfer fee of vehicle			
54	Capital Value Tax (CVT) on new registration & transfer of ownership of vehicle			
55	With Holding Tax on new registration and transfer of ownership of vehicle			
56	Excise Duty on goods			
57	Professional taxes on persons or class of persons engaged in a profession, trade			
58	Cotton fee			
59	Farm House Tax			
	Board of Revenue taxes			
60	Stamp duty on property tax			
61	Mutation tax			
62	Agri income tax			
63	Punjab Land Record Authority registration fee (Fard)			
	Punjab Revenue Authority Taxes			
64	Sales tax on services (Value Added Tax) VAT			
65	Punjab Workers welfare Fund			
66	Punjab Infrastructure Development Cess			

Knowledge and awareness about filing complaints, grievances and resolution

	To what extent, do you think that women and vulnerable groups have appropriate knowledge	TGE	TSE	NAA
67	of existing mechanisms to file tax related complaints at provincial level			
68	That procedure for filing tax complaints is simple			
69	that their complaints are discussed in relevant offices immediately after lodging them			
70	that their grievances are resolved in appropriate time			

Awareness of Digitization of Taxation System (Online Taxation System)

	To what extent, do you think that women and vulnerable groups have appropriate knowledge of	TGE	TSE	NAA
71	current digitization system (Online system) related to tax matters			
72	IT based monitoring system			
73	e-bidding application			
74	e-auction policy for allotment of attractive registration marks by ET&NC, Punjab			
75	e-stamping (automation of stamp) duty by BOR			
76	e-Filing and Office Automation System (e-FOAS) to document archiving by BOR			

Easiness with Digitization of Taxation System

	To what extent, do you think that these digitize applications	TGE	TSE	NAA
77	are convenient to use			
78	are convenient to use as compared to manual filing			
79	are accessible and understandable			
80	have sufficient support system			
81	are easy accessible with low internet coverage			
82	provide easy access to be in contact with government officials			
83	Facilitated in tax matters			
84	create obstacles/hurdles			
85	help in revenue generation through Electronic Invoice Monitoring system (EIMC) at sales point			

Awareness and usage of e-pay Punjab app.

	To what extent, do you think that women and vulnerable groups have appropriate knowledge of application of e-pay for payment of	TGE	TSE	NAA
86	excise dues by ET&NC, Punjab			
87	token tax on vehicle			
88	e-auction policy for allotment of attractive registration marks by ET&NC, Punjab			
89	e-auction fee for purchase of vehicle number plate by ET&NC, Punjab			
90	annual property tax by property owners in urban areas by ET&NC, Punjab			
91	annual professional tax by professionals by ET&NC, Punjab			
92	e-challan (traffic challan fine) on violating traffic rules by ET&NC, Punjab			
93	mutation fee by buyer at the time of transfer of property as new owner			
94	cotton fee on raw cotton Brought to ginning factory			
95	business registration fee to register business			
96	fee to test vehicle condition			
97	e-stamping duties on judicial, non judicial, CVT, registration and comparison fee.			
98	e-abiana bill is the fee paid by farmers to Punjab irrigation department for water revenue.			

Tax Exemptions

	To what extent, do you think that women and vulnerable groups are aware of tax exemptions initiated	TGE	TSE	NAA
99	by government from time to time			
100	by government during COVID-19 period			
101	by government during climatic changes and monsoon flooding			
102	by ET&NC, Punjab on property tax for widows, minor orphan, disabled person			
103	by ET&NC, Punjab on property tax on a single house whose annual rent not exceeding PKR. 6480			
104	by ET&NC, Punjab on property tax on a land area less than 5 Marla other than locality of category "A"			
105	By PRA to different sectors during COVID-19 (relief to educational institutes, doctors)			

Role of Chambers and Associations in Promoting Women Enterprises, Association, Women and Vulnerable Groups

	To what extent, do you think that chamber / association play a significant role for vulnerable groups by	TGE	TSE	NAA
106	development and encouragement of women entrepreneurs			
107	discussing their matters of relevance and concern			
108	assisting them in getting loans from the banks			
109	assisting in social networking with Govt dept.			
110	organizing workshops of quality enhancement			
111	organizing exhibitions for their local products			
112	budget development and tax formulation			
113	proposing tax relief			

Suggestions by respondents

114. What do you suggest to **enhance mobility, acceptability, and protection** of women and vulnerable groups?

115. What do you suggest to **minimize stigmatization, exclusion** of women and vulnerable groups?

116. What do you suggest to **improve current taxation system** in Punjab?

117. What do you suggest to provide **tax relief and support** for most vulnerable groups?

118. During **climatic changes, COVID-19, monsoon flooding** what kind of policies were implemented by government to give tax relief for women and vulnerable groups?

119. During **climate changes, pandemics, monsoon flooding** what kind of incentives you think that government has to provide for women and vulnerable groups?

120. What do you suggest to **enhance usage of IT based monitoring system / online taxation system?**

Field Survey Questionnaire - B

Chambers, Women's Chambers (15), Women's Business Associations and business owners (15),
Civil Society/NGOs /Home Based Workers' organization (10)

Informed Consent

Assalam-o-Alaikum

My name is _____. We are conducting a study on “**Social Risk Assessment & Gender Analysis**” in Punjab. The purpose of the study is to assess the impact of current taxes on women and vulnerable groups to provide recommendations to improve taxation system especially for women and vulnerable group in Punjab.

On behalf of PRIDE and P&DB we will ask some questions about taxation system in Punjab, your awareness about it, difficulties and facilities for tax payers, etc. It will take about 45-60 minutes of your time. Your **name and information** will remain **confidential** through this project.

If the respondent agrees, start the interview. In case of not responding, identify the reason.

1. District: _____
2. Group cat: ___ Chambers ___ W.chambers ___ Home based organization ___ Business Owners ___ CSO
3. Name _____ Mobile _____ CNIC _____ NTN _____
(Opt) _____
4. Gender: ___ Female ___ Male ___ Transgender
5. Age: ___ Below 30 ___ 31-45yrs ___ 46-60yrs ___ 61 & above
6. Education: ___ Illiterate ___ Primary ___ Middle ___ Matriculate
___ Intermediate ___ Graduate ___ M.A/MSc ___ MPhil & Phd
7. Occupation: ___ Govt. Employee ___ Private Employee ___ Personal Business (Type of business) _____
___ Land owner ___ House Wife
___ Others
8. Residence: ___ Rural ___ Urban House: ___ rented
___ owned
9. Language Proficiency: Urdu ___ Read ___ Write
English ___ Read ___ Write
If other language(specify) _____ ___ Read ___ Write
10. What is your personal monthly Income: _____ (Probe and Specify)
11. Means of Transportation: ___ Motorcycle ___ car below 1300 CC
Vehicle above 1300 CC ___ Carriage vehicle ___ Others (specify) _____
12. ICT Profile:
 - h. Type of Mobile phones: ___ Simple phone ___ Digital Smart Phone
 - i. No of mobile phones: _____
 - j. Internet connectivity: yes no
 - k. Availability of internet at mobile phones: yes no
 - l. Availability of internet at home: yes no
 - m. Monthly Expenditure on mobile phone: _____
 - n. Monthly Expenditure on WiFi connection: _____

13. Which digital equipment do you use for

Statements	Simple Phone	Smart Phone	Tablet	Laptop	Computer	Don't practice
Communication						
Online shopping						
Banking						
Paying utility bills						
Paying Taxes						

47	rebate in property tax			
48	surcharge on property tax			
49	property rights			
50	Fee for allotment of attractive registration marks			
51	Luxury tax on imported vehicles			
52	Motor vehicle token Tax			
53	Transfer fee of vehicle			
54	Capital Value Tax (CVT) on new registration & transfer of ownership of vehicle			
55	With Holding Tax on new registration and transfer of ownership of vehicle			
56	Excise Duty on goods			
57	Professional taxes on persons or class of persons engaged in a profession, trade			
58	Cotton fee			
59	Farm House Tax			
	Board of Revenue taxes			
60	Stamp duty on property tax			
61	Mutation tax			
62	Agri income tax			
63	Punjab Land Record Authority registration fee (Fard)			
	Punjab Revenue Authority Taxes			
64	Sales tax on services (Value Added Tax) VAT			
65	Punjab Workers welfare Fund			
66	Punjab Infrastructure Development Cess			

Knowledge and awareness about filing complaints, grievances and resolution

		TGE	TSE	NAA
	To what extent, do you think that chamber /women chamber / associations / business owners / Civil Society Organizations have appropriate knowledge			
67	of existing mechanisms to file tax related complaints at provincial level			
68	that procedure for filing tax complaints is simple			
69	that their complaints are discussed in relevant offices immediately after lodging them			
70	that their grievances are resolved in appropriate time			

Awareness of Digitization of Taxation System (Online Taxation System)

		TGE	TSE	NAA
	To what extent, do you think that chamber /women chamber / associations / business owners / Civil Society Organizations have appropriate knowledge of			
71	current digitization system (Online system) related to tax matters			
72	IT based monitoring system			
73	e-bidding application			
74	e-auction policy for allotment of attractive registration marks by ET&NC, Punjab			
75	e-stamping (automation of stamp) duty by BOR			
76	e-Filing and Office Automation System (e-FOAS) to document archiving by BOR			

Easiness with Digitization of Taxation System

		TGE	TSE	NAA
	To what extent, do you think that these digitize applications			
77	are convenient to use			
78	are convenient to use as compared to manual filing			
79	are accessible and understandable			
80	have sufficient support system			
81	are easy accessible with low internet coverage			
82	provide easy access to be in contact with government officials			
83	Facilitated in tax matters			
84	create obstacles/hurdles			
85	help in revenue generation through Electronic Invoice Monitoring system (EIMC) at sales point			

Awareness and usage of ePay Punjab app.

		TGE	TSE	NAA
	To what extent, do you think that chamber/women chamber /associations / business owners/Civil Society Organizations have appropriate knowledge of application of e-pay for payment of			

86	excise dues by ET&NC, Punjab			
87	token tax on vehicle			
88	e-auction policy for allotment of attractive registration marks by ET&NC, Punjab			
89	e-auction fee for purchase of vehicle number plate by ET&NC, Punjab			
90	annual property tax by property owners in urban areas by ET&NC, Punjab			
91	annual professional tax by professionals by ET&NC, Punjab			
92	e-challan (traffic challan fine) on violating traffic rules by ET&NC, Punjab			
93	mutation fee by buyer at the time of transfer of property as new owner			
94	cotton fee on raw cotton Brought to ginning factory			
95	business registration fee to register business			
96	fee to test vehicle condition			
97	e-stamping duties on judicial, non judicial, CVT, registration and comparison fee.			
98	e-abiana bill is the fee paid by farmers to Punjab irrigation department for water revenue.			

Tax Exemptions

	To what extent, do you think that chamber /women chamber / associations / business owners / Civil Society Organizations are aware of tax exemptions initiated	TGE	TSE	NAA
99	by government from time to time			
100	by government during COVID-19 period			
101	by government during climatic changes and monsoon flooding			
102	by ET&NC, Punjab on property tax for widows, minor orphan, disabled person			
103	by ET&NC, Punjab on property tax on a single house whose annual rent not exceeding PKR. 6480			
104	by ET&NC, Punjab on property tax on a land area less than 5 Marla other than locality of category "A"			
105	by PRA to different sectors during COVID-19 (relief to educational institutes, health sector			

Role Of Chambers And Associations In Promoting Women Enterprises, Association, Women And Vulnerable Groups

	To what extent, do you think that chamber /women chamber / associations / business owners / Civil Society Organizations play a significant role for vulnerable groups by	TGE	TSE	NAA
106	development and encouragement of women entrepreneurs			
107	discussing their matters of relevance and concern			
108	assisting them in getting loans from the banks			
109	assisting in social networking with Govt dept.			
110	organizing workshops of quality enhancement			
111	organizing exhibitions for their local products			
112	budget development and tax formulation			
113	proposing tax relief			

Suggestions by respondents

114. What do you suggest to enhance **mobility, acceptability, and protection** of women and vulnerable groups?

115. What do you suggest to **minimize stigmatization, exclusion** of women, vulnerable groups and transgender?

116. What do you suggest to **minimize the complexities** in taxation system of Punjab?

117. In your opinion, do **taxes in Punjab are more frequent** than other provinces?

118. Have you observed any difference in the tax rates between provinces / capital Authority (Inter-provincial comparison)?

119. What measures do you suggest to **convince an individual to become a tax payer**?

120. What measures do you suggest to **enhance tax compliance**?

121. What modification do you suggest in **tax administration** to enhance compliance?

122. What kind of **modification you suggest in existing taxes** (direct and indirect) **without negatively affecting** women and vulnerable groups to enhance compliance?

123. What steps do you suggest to **enhance the tax base**?

124. What type of **tax exemptions** are available for women, vulnerable groups, business owners, chambers? (what type of it should be? Are they sufficient?)

125. What do you suggest to provide **tax relief and support** for women, vulnerable groups and transgender?

126. During **climatic changes, COVID-19, monsoon flooding** what kind of policies were implemented by government to provide tax relief for women, vulnerable groups and transgender?

127. During **climate changes, pandemics, monsoon flooding** what kind of incentives you think that government has to provide for women, vulnerable groups and transgender?

128. What do you suggest to **enhance usage of IT based monitoring system / online taxation system**?

129. What kind of **property rights** you suggest for women and vulnerable groups?

130. What strategies should be adopted for provision of property rights to women and vulnerable groups?

131. What is your opinion on **revenue generated Electronic Invoice Monitoring system (EIMC)** at sales point? (recommendations to make them effective and sustainable, hurdles /obstacles in its effective implementation)

132. Whats are your viewpoint on **phased approach of taxation**? (how to make it effective and sustainable? Hurdle in its implementation, how it can support women and vulnerable groups, chambers, associations?)

133. What is the impact of **direct and indirect taxes** on women and vulnerable groups (how to minimize these impacts?)

134. Which **enforcement mechanism** is intact for tax collection in different tax collection departments?

135. Do you think **double taxation** has been levied on an individual and corporation. (is it lead to tax evasion?)

Annexure –B

In-Depth Interviews (IDIs) Guide

Punjab Board of Revenue (BoR) IDI Guide -1

Potential Questions

- What is your opinion about revisions and modifications in Provincial Tax Laws **after 18th Amendment**?
 - How these **amendments** have **affected** the overall **taxation system**? (allocation of fiscal powers, usefulness), performance of BoR
 - What **complexities** you have observed in these laws after **18th Amendment**?
 - Does provincial tax collection has been increase after 18th Amendment? If yes, to what extent
- What kind of hurdles/issues Revenue department has been facing in **conducting survey of land, preparation and maintenance of land records** (mutation fee, Agri tax, stamp duty)?
 - Gender comparison, strategies and suggestions to handle these issues.
- What kind of hurdles Revenue department has been facing in **recovery of government dues**?
 - Gender comparison, strategies and suggestion to handle issues, incentives, wavier for females, vulnerable groups while recovering government dues, step to disseminate information.
- Enlist hurdles Revenue department has been facing in **implementation of laws** assigned to Revenue Department such as:
 - Under Pakistan Rehabilitation Act 1956, Displaced Person Land Settlement Act 1958, The Punjab National Calamities (Prevention and Relief Act), 1958, The Punjab Relief of Indebtedness Act, 1934, The Punjab Katchi Abadis Act, 1992, The Stamp Act, 1899, The Court Fee Act, 1890, The Land Acquisition Act 1894, The Punjab Agricultural Income Tax Act 1997, The Transfer of Property Act, 1882.
 - Gender comparison, strategies and suggestions to handle, incentives, wavier for females, vulnerable groups while implementing laws, step to disseminate information.
- What kind of **facilitation** has been provided to females and vulnerable groups during
 - Flood Relief Management system
 - Land record Management system by PLRA
 - e-Stamping, Automation of Stamps
 - e-filing and Automation system
 - Revenue Court case management system (Computerization of Revenue cases pending adjudication)
- What your comments on **current Taxation system of Punjab**?
 - How you see progressive and regressive taxation, direct and indirect taxes?
 - How indirect and regressive taxation approach affect women and vulnerable groups?
 - What you suggest for progressive taxation system (strategies to be adopted)?
 - What sectors/individuals/ corporations to be taxed to enhance tax net?
 - What you suggest to **minimize complexities** in Punjab taxation system?
 - What steps should be taken to **enhance tax compliance** among all segments of society?
 - What kind of **difficulties** tax payers have to face?
 - How to minimize those difficulties, improve waiver system, acceptance of wavier & its outreach?
 - What relief and tax exemptions you suggest for women and vulnerable groups?
- Do you think that women, vulnerable groups and other segments of society have **awareness about taxation system of Punjab** (amount of tax to pay, tax applicable to them, calculating their

own taxes, taxes slabs, schedule of paying taxes, procedure of paying taxes, consequences if taxes were not paid timely, revisions and modifications in taxes (source of information), realization that tax payment is your civic duty)

- What's your opinion on tax payment process (is it simple or complex)?
- What you suggest to minimize complexities in tax payment process?
- How individuals can be **convinced** to **register** with **Tax Authority** (what incentives to introduced specially for vulnerable and middle income groups)?
- In your opinion, why individuals are **reluctant** to be the part of **tax net** (Possible hurdles can be 'Language barrier', 'awareness about taxation system', 'Acquaintance with online procedures', 'Fear of being caught in tax net', 'Reluctance Gender perspective')
- What kind of **hurdles** has been faced by females and vulnerable groups due to **e-records of land, e-stamping and e-filing**?
 - Are they aware of available e-technologies, using e-technologies?
 - How do you rate the **current online apps /digital tax** payment system?
 - How e-applications and e-facilitation (e-pay Punjab, e-filing, e-stamping, payment of utility bills, registration app, token fees apps) facilitated tax payers and vulnerable groups
 - How much **affordable, accessible, understandable** these IT based system?
 - How much IT base systems are successfully communicated to tax payers and community?
 - How much this system is beneficial to illiterate, vulnerable groups, women, transgender?
 - How you resolve those hurdles and obstacles?
 - How **communicative gaps** between **tax departments** and **tax payers** can be minimized?
- During **crisis management** and **relief activity** in calamity affected areas, how's Punjab Disaster Management Authority provide relief to females and vulnerable groups?
 - Are these vulnerable groups aware of those reliefs/incentives?
 - How you approach them?
 - Have they really benefited from those reliefs?
- During **COVID-19 and flood relief activities**, how much relief is provided to females and vulnerable groups?
 - In cash disbursement, In Benazir or Ehsass Programs, In form of tenets, foods and clothes
- What kind of measures, strategies you suggest to provide relief to women and vulnerable groups?
 - How to further **simplify land record management rules** and procedures for females and vulnerable groups
 - How to simplify **e-filing procedures** for females and vulnerable groups
- What is the **strategy** of Revenue department policy of **co-operative compliance** in term of **maintenance of land records**?
 - % of women and vulnerable groups possess land or maintain land records
- What is the **strategy** of Revenue department **co-operative compliance** in term of **recovery of government dues**?
 - % of women and vulnerable groups in recovery of government dues
- In your opinion, why individuals / corporations are **reluctant** to pay their government dues and in maintaining land records (Language barriers, Awareness about dues)
- How individuals / corporations can be **convinced** by your department to pay their government dues and in maintaining land records
 - What kind of incentives introduced?
 - Is there any specific incentives for vulnerable groups (Low income, slum dwellers, landless, ethnic and religious minorities, elderly, disabled, illiterate women and transgender, etc.)?
- What **complexities** you observe and face in **implementation of Revenue laws**
 - Complexities specially associated with vulnerable groups

- Strategies to minimize **complexities** related to maintenance of land records to enhance more compliance
- What measures you suggest to streamline **record keeping** by Punjab Board of Revenue?
 - What is the flexibility, facility or support available for vulnerable groups in record keeping (illiterate women, non-IT literate, etc.)
- What are the **Risk strategies** to deal with **non-compliance**?
- Which **non-compliance** is **tolerable** and to what extent
- Due to **interpretational differences of law**, sometimes it seems that **obligation is fulfilled** but **compliance** is still in question.
 - How your department deals with such issues.
 - What measures you suggest? (Normative , Legislative)
- Do you think women, vulnerable groups and other segments of society have knowledge of how to file provincial **tax related complaints**?
 - What kind of grievances generally tax payers/ chambers / associations have related to provincial taxation?
 - What is the level of seriousness of tax dept to resolve complaints? (how much time taken)
 - What kind of issues tax payers/ chambers /have to faced during this process (dealing with the officials of finance division/ PRA / BoR /ET&NC) ?
 - What kind of problems faced by your department in dealing with **tax payers**?
- What your viewpoint on **Electronic Invoice Monitoring System(EIMS)** at sales point to help in revenue generation?
 - In your view, does EIMS produce more revenues than previous method of tax collection?
 - What you suggest for making EIMS more effective and sustainable?
 - What hurdles and obstacles are there its effective implementation?
- Whats your comments, recommendations on **phased approach of taxation**? In which countries it is implemented, whats your recommendations to make it effective and sustainable? What are the hurdles in its effective implementation? How it can support female and vulnerable groups?
- Have you ever conducted **gender based tax assessment** or evaluation? (# of male/female tax payers, their issues, etc.)? Was there any modification in taxation or collection system, based on these findings? What, When?
- Do you have any **gender policy** in your department? (get a copy, if available)
- How this policy is linked with vulnerable tax payers groups (Low income, slum dwellers, landless, ethnic and religious minorities, elderly, disabled, illiterate women and transgender, etc.)
- In your view, do taxes in Punjab are more frequent then other provinces?
- Difference in the tax rates in provinces and capital Authority (Inter-provincial tax rate comparison)
- Please tell us the detail that which enforcement mechanism is intact for tax collection
- Do you think **double taxation** has been levied on an individual and corporation.
 - Can double taxation leads to tax evasion?
- How **Federal and Provincial Finance Department / institutes coordinate** with each other?
- In your opinion, how much Finance department consider your proposals for funds allocation?
 - What % of funds you receive out of total demand?
 - What reservations finance division has on those proposals?

Potential Questions

- What is your opinion about revisions and modifications in Provincial Tax Laws **after 18th Amendment**?
 - How these **amendments** have **affected** the overall **taxation system**? (allocation of fiscal powers, usefulness), performance of PRA
 - What **complexities** you have observed in these laws after **18th Amendment**?
 - Does provincial tax collection has been increase 18th Amendment? If yes, to what extent
- What kind of hurdles Punjab Revenue Authority has been facing in **implementation of laws** related to **Sales tax** on services, Punjab **Workers Welfare Fund**, **Punjab Infrastructure Development Cess**
 - What kind of **issues** has to face while dealing with females and vulnerable groups
 - What kind of **incentives**, wavier are in these laws for females, vulnerable groups while implementing these laws?
 - How you **approach, inform and disseminate** such clauses in laws to those vulnerable groups?
- What is more important in terms of revenue collection Tax rate, Tax base
- Do you think corporate taxes should be revised in order to ensure compliance by the women and vulnerable groups.
- How you see tax exemptions and concessions available to any segments of society?
 - Do you think our **tax to Gross Domestic Product (GDP) ratio** has been **eroded** due **exemptions and concessions**?
 - Can Tax evasions be minimized by giving tax exemptions and concessions.
- Do you have the information on taxes paid by vulnerable group?
- Have you evaluated whether the tax regime allow to **raise funds /resources** for social protection programs? (What issues have to faced for enhancing amount for **social protection programs**?)
- What your comments on **current Taxation system of Punjab**?
 - How you see progressive and regressive taxation , direct and indirect taxes?
 - How indirect and regressive taxation approach affect women and vulnerable groups?
 - What you suggest for progressive taxation system (strategies to be adopted)?
 - What sectors/individuals/ corporations to be taxed to enhance tax net, tax base?
 - What you suggest to **minimize complexities** in Punjab taxation system?
 - What steps should be taken to **enhance tax compliance** among all segments of society?
 - In your opinion, what kind of **difficulties** tax payers have to face (Gender differences)?
 - What kind of difficulties tax payers have to face (perceptions of the taxpayers, Gender differences)?
 - How to minimize those difficulties, improve waiver system, acceptance of wavier & its outreach?
 - What relief and tax exemptions you suggest for women and vulnerable groups?
- Do you think that women, vulnerable groups and other segments of society have **awareness about taxation system of Punjab** (amount of tax to pay, tax applicable to them, calculating their own taxes, taxes slabs, schedule of paying taxes, procedure of paying taxes, consequences if taxes were not paid timely, revisions and modifications in taxes (source of information), realization that tax payment is your civic duty)
 - Whats you opinion on tax payment process (is it simple or complex)?
 - What you suggest to minimize complexities in tax payment process?
 - How individuals can be **convinced** to **register** with **Tax Authority** (what incentives to introduced specially for vulnerable and middle income groups)?

- In your opinion, why individuals are **reluctant** to be the part of **tax net** (Possible hurdles can be 'Language barrier', 'awareness about taxation system', 'Acquaintance with online procedures', 'Fear of being caught in tax net', 'Reluctance Gender perspective')
- In your view, do taxes in Punjab are more frequent than other provinces?
- Difference in the tax rates in provinces and Capital Authority (Inter-provincial tax rate comparison)
- Please tell us the detail that which enforcement mechanism is intact for tax collection
- Do you think **double taxation** has been levied on an individual and corporation.
 - Can double taxation lead to tax evasion?
- Do you think women, vulnerable groups and other segments of society have knowledge of how to file provincial **tax related complaints**?
 - What kind of grievances generally tax payers/ chambers / associations have related to provincial taxation?
 - What is the level of seriousness of tax dept to resolve complaints? (how much time taken)
 - What kind of issues tax payers/ chambers /have to face during this process?
 - What kind of problems faced by your department in dealing with **tax payers**?
- What is the procedure of **record keeping of taxes** in Punjab (Strategies to make it easier)?
- How do you see **current digitization of taxation system** (online taxation system)?
 - How e-applications and e-facilitation (e-pay Punjab, e-filing, e-stamping, payment of utility bills, registration app, token fees apps) facilitated tax payers and vulnerable groups?
 - How e-applications and e-facilitation create obstacles for tax payers & vulnerable group?
 - How e-applications and e-facilitation can be made more productive, effective and sustainable?
 - How these e-apps are affordable, accessible, understandable, convenient to use, have sufficient support system, accessible with low internet coverage?
 - How much this e-application system communicated to tax payers and community?
- What is your viewpoint on **Electronic Invoice Monitoring System(EIMS)** at sales point to help in revenue generation?
 - In your view, does EIMS produce more revenues than previous method of tax collection?
 - What do you suggest for making EIMS more effective and sustainable?
 - What hurdles and obstacles are there in its effective implementation?
- What hurdles and obstacles are there in its effective implementation? Which **form of taxation** is more effective for **resource mobilization** at provincial level?
 - Type of taxes (sales, income, excise, withholding tax, VAT, property tax, professional tax, service tax, WWF tax, Mutation fee, Stamp duty) Punjab
- What are your comments, recommendations on **phased approach of taxation**? (Countries where it is implemented, what are your recommendations to make it effective and sustainable in Punjab /Pakistan? What are the hurdles in its effective implementation? How it can support female and vulnerable groups?)
- Have you ever conducted **gender based tax assessment** or evaluation? (# of male/female tax payers, their issues, etc.)? Was there any modification in taxation or collection system, based on these findings? What, When?
- Do you have any **gender policy** in your department? (get a copy, if available)?
- How this policy is linked with vulnerable tax payers groups?
- What type of **risk** you would encounter for **compliance** of taxes by women and vulnerable groups.
- Do you have mechanism to ensure that tax measures comply with human rights principle of transparency (if you want to include vulnerable groups in tax net then transparency is important)
 - Policies, strategies and suggestions to handle these issues
- How **Federal and Provincial Financial Department / institutes coordinate** with each other?
- In your opinion, how much Finance department consider your proposals for funds allocation?

Excise Taxation & Narcotics Control Department (ET&NCD) IDI Guide -3

Potential Questions

- Any changes in the **regulatory / Legal framework** of the excise and taxation departments after **18th amendment**?
 - What is your opinion about **revisions and modifications** in Provincial Excise and Tax Laws after **18th Amendments**?
 - How these amendment have affected the overall performance of excise and taxation department (Allocation of fiscal powers)?
 - What complexities you have observed in these laws after 18th Amendment?
 - How these excise and taxation laws can be simplified for vulnerable groups?
- After **18th amendment**, what kind of gender based **Professional, Property , Motor Vehicle taxes** were introduced / revised / modified?
 - How they were different from previously imposed?
 - What women related initiatives were introduced by your department to enhance tax net
 - What fiscal or financial relief initiatives have been introduced by your department for women and vulnerable groups?
- During and after **COVID-19**, what kind of gender based **Professional, Property, Motor Vehicle taxes** were introduced / revised and modified?
 - How they were different from Pre-COVID-19 Policies for professional, property, motor vehicle taxes?
 - What women related initiatives were introduced by your department to sustain tax net during COVID-19?
 - What fiscal or financial relief initiatives have been introduced by your department for women and vulnerable groups during COVID-19?
- During **catastrophic situations /disasters /floods**, what kind of gender based **Professional, Property, Motor Vehicle taxes** were introduced / revised / modified?
 - How they were different from Pre-flood policies?
 - What women related initiatives were introduced by your department to sustain tax net during and after flood conditions?
 - What fiscal or financial relief initiatives have been introduced by your department for women and vulnerable groups after flood?
- What is the strategy of excise and taxation department for **co-operative compliance**?
 - % of women tax payers among the total tax payers
- Is there any **unit / one window** specially dealing with women's concerns
- How you can **approach** to the **marginalized communities** (Low income, slum dwellers, landless, ethnic and religious minorities, elderly, disabled, illiterate women and transgender, etc.)
 - Strategies to approach them, Any relevant policy
- In your opinion, why individuals / corporations are **reluctant** to pay their **professional, property and motor vehicle taxes** (Language barriers, Awareness about taxation system, Acquaintance with online procedures, Reluctance differences among male and female)
- How individuals / corporations can be **convinced** by your department to pay their **professional, property and motor vehicle taxes**
 - What kind of tax incentives introduced?
 - Is there any specific incentives for specific groups (Low income, slum dwellers, landless, ethnic and religious minorities, elderly, disabled, illiterate women and transgender, etc.)?
- What your comments on **current Taxation system of Punjab**?
 - How you see progressive and regressive taxation , direct and indirect taxes?

- How indirect and regressive taxation approach affect women and vulnerable groups?
- What you suggest for progressive taxation system (strategies to be adopted)?
- What sectors/individuals/ corporations to be taxed to enhance tax net, tax base?
- What you suggest to **minimize complexities** in Punjab taxation system?
- What steps should be taken to **enhance tax compliance** among all segments of society?
- In your opinion, what kind of **difficulties** tax payers have to face (Gender differences)?
- What kind of difficulties tax payers have to face (perceptions of the taxpayers, Gender differences)?
- How to minimize those difficulties, improve waiver system, acceptance of wavier & its outreach?
- What relief and tax exemptions you suggest for women and vulnerable groups?
- Do you think that women, vulnerable groups and other segments of society have **awareness about taxation system of Punjab** (amount of tax to pay, tax applicable to them, calculating their own taxes, taxes slabs, schedule of paying taxes, procedure of paying taxes, consequences if taxes were not paid timely, revisions and modifications in taxes (source of information), realization that tax payment is your civic duty)
 - Whats you opinion on tax payment process (is it simple or complex)?
 - What you suggest to minimize complexities in tax payment process?
 - How individuals can be **convinced** to **register** with **Tax Authority** (what incentives to introduced specially for vulnerable and middle income groups)?
 - In your opinion, why individuals are **reluctant** to be the part of **tax net** (Possible hurdles can be 'Language barrier', 'awareness about taxation system', 'Acquaintance with online procedures', 'Fear of being caught in tax net', 'Reluctance Gender perspective')
- Strategies to minimize **complexities** related to professional, property and motor vehicle taxes to enhance **more compliance**
- What measures you suggest to streamline **record keeping** by excise and taxation department?
 - What is the flexibility, facility or support available for vulnerable groups in record keeping (illiterate women, non-IT literate, etc.)
- What are the **Risk strategies** to deal with **non-compliance**?
- Which **non-compliance** is **tolerable** and to what extent
- Due to **interpretational differences of law**, sometimes it seems that **tax obligation is fulfilled but compliance is still in question.**
 - How your department deals with such issues.
 - What measures you suggest? (Normative , Legislative)
- In your view, do taxes in Punjab are more frequent then other provinces?
- Difference in the tax rates in provinces and capital Authority (Inter-provincial tax rate comparison)
- Please tell us the detail that which enforcement mechanism is intact for tax collection
- Do you think **double taxation** has been levied on an individual and corporation.
 - Can double taxation leads to tax evasion?
- Tax departments have introduced **online and mobile application** (current digitization of taxation system) for tax payers.
 - How do you rate the **current online/digital tax** payment system?
 - How these e-apps are affordable, accessible, understandable, convenient to use, have sufficient support system, accessible with low internet coverage?
 - How e-applications and e-facilitation (e-pay Punjab, e-filing, e-stamping, payment of utility bills, registration app, token fees apps) facilitated tax payers and vulnerable groups?
 - How e-applications and e-facilitation create obstacles for tax payers & vulnerable group?
 - How e-applications and e-facilitation can be made more productive, effective and sustainable?
 - How much this e-application system communicated to tax payers and community?

- Do you think women, vulnerable groups and other segments of society have knowledge of how to file provincial **tax related complaints**?
 - What kind of grievances generally tax payers/ chambers / associations have related to provincial taxation?
 - What is the level of seriousness of tax dept to resolve complaints? (how much time taken)
 - What kind of issues tax payers/ chambers /have to faced during this process ?
- What your viewpoint on **Electronic Invoice Monitoring System(EIMS)** at sales point to help in revenue generation?
 - In your view, does EIMS produce more revenues than previous method of tax collection?
 - What you suggest for making EIMS more effective and sustainable?
 - What hurdles and obstacles are there its effective implementation?
- Which **form of taxation** is more effective for **resource mobilization** at provincial level?
 - Type of taxes (sales, income, excise, withholding tax, VAT, property tax, professional tax, service tax, WWF tax, Mutation fee, Stamp duty) Punjab.
- What are your comments, recommendations on **phased approach of taxation**? (Countries where it is implemented, whats your recommendations to make it effective and sustainable in Punjab /Pakistan? What are the hurdles in its effective implementation? How it can support female and vulnerable groups?
- Have you ever conducted **gender based tax assessment** or evaluation? (# of male/female tax payers, their issues, etc.)? Was there any modification in taxation or collection system, based on these findings? What, When?
- Do you have any **gender policy** in your department? (get a copy, if available)
- How this policy is linked with vulnerable tax payers groups (Low income, slum dwellers, landless, ethnic and religious minorities, elderly, disabled, illiterate women and transgender, etc.)
- How Federal and provincial Finance Department/ institutes **coordinate** with each other?
- In your opinion, how much Finance Department consider your proposals for funds allocation?
 - What % of funds you receive out of total demand?
 - What reservations finance division has on those proposals?

Potential Questions

- What is your opinion about revisions and modifications in Provincial Tax Laws **after 18th Amendment**?
 - How these **amendments** have **affected** the overall **taxation system**? (allocation of fiscal powers, Performance of Punjab Finance Department / Commission)
 - What **complexities** you have observed in these laws after **18th Amendment**?
 - How these **Laws** can be **simplified for vulnerable groups**?
- What kind of difficulties Punjab Finance division has to face if resources are not allocated (Federal Government under Federal Divisible Pool's share provide almost 80 % share of the Provincial **resources allocation**)?
- What kind of proposals Finance Department receive from LG, BoR, PRA, ET&NC?
 - What % of funds allocated out of total demand?
 - What reservations finance division has on those proposals?
- Finance Department invites **tax and non-tax proposals** from the Administrative departments. Through these proposals, how finance department **mobilize resources** of the province.
- What is the contribution of finance department in **generating more revenues**?
- What is the contribution of finance department in **improving tax collection efficiency**
 - What **complexities** you observe in our **taxation system** (Complexities for male and female tax payers), How to **minimize complexities** in taxation system to **enhance more compliance**?
- What is the contribution of finance department in **incentivizing tax compliance**?
- What is the contribution of finance department in **discouraging tax evasion**?
- Do you **collect data** of vulnerable groups in order to **allocate resources**?
- Do you have **gender equality impact assessment** mechanism in place during **budget planning**?
- Has there been any **budget cuts** on development budgets to mobilize resources for social protection programs /social services (if disaster intensity increased)?
- Has there been any **budget cuts** on **social services** (if disaster intensity reduced)?
- Has there been any mechanism of **distribution of public expenditure** with regards to vulnerable groups.? (yes / NO)
- **Revenue collection** by PFD is based on receipts from tax collecting departments (BOR, PRA, ET&NC, Energy, Transport) and receipts from non-tax departments (Agriculture, Police, Mines and Minerals, Irrigation, Health, Forest, Wildlife & Fisheries Department, Education etc) . What kind of difficulties PFD faced while collecting receipts from those departments.
 - What kind of **hindrances** you face in dealing with **taxation department**?
 - How you can deal with the officials of BOR, PRA etc.
- What your comments on **current Taxation system of Punjab**?
 - How you see progressive and regressive taxation , direct and indirect taxes?
 - How indirect and regressive taxation approach affect women and vulnerable groups?
 - What you suggest for progressive taxation system (strategies to be adopted)?
 - What sectors/individuals/ corporations to be taxed to enhance tax net, tax base?
 - What you suggest to **minimize complexities** in Punjab taxation system?
 - What steps should be taken to **enhance tax compliance** among all segments of society?
 - In your opinion, what kind of **difficulties** tax payers have to face (Gender differences)?
 - What kind of difficulties tax payers have to face (perceptions of the taxpayers, Gender differences)?
 - How to minimize those difficulties, improve waiver system, acceptance of waiver & its outreach?
 - What relief and tax exemptions you suggest for women and vulnerable groups?

- Do you think that women, vulnerable groups and other segments of society have **awareness about taxation system of Punjab** (amount of tax to pay, tax applicable to them, calculating their own taxes, taxes slabs, schedule of paying taxes, procedure of paying taxes, consequences if taxes were not paid timely, revisions and modifications in taxes (source of information), realization that tax payment is your civic duty)
 - What's your opinion on tax payment process (Is it simple or complex)?
 - What do you suggest to minimize complexities in tax payment process?
 - How individuals can be **convinced to register** with **Tax Authority** (what incentives to introduced specially for vulnerable and middle income groups)?
 - In your opinion, why individuals are **reluctant** to be the part of **tax net** (Possible hurdles can be 'Language barrier', 'awareness about taxation system', 'Acquaintance with online procedures', 'Fear of being caught in tax net', 'Reluctance Gender perspective')
- Strategies to minimize **complexities** in taxation system to enhance **more compliance**
- What measures do you suggest to streamline **record keeping** by your department?
 - What is the flexibility, facility or support available for vulnerable groups in record keeping (illiterate women, non-IT literate, etc.)
- In your view, do taxes in Punjab are more frequent than other provinces?
- Difference in the tax rates in provinces and capital Authority (Inter-provincial tax rate comparison)
- Please tell us the detail that which enforcement mechanism is intact for tax collection
- Do you think **double taxation** has been levied on an individual and corporation.
 - Can double taxation leads to tax evasion?
- Tax departments have introduced **online and mobile application** (current digitization of taxation system) for tax payers.
 - How do you rate the **current online/digital tax** payment system?
 - How these e-apps are affordable, accessible, understandable, convenient to use, have sufficient support system, accessible with low internet coverage?
 - How e-applications and e-facilitation (e-pay Punjab, e-filing, e-stamping, payment of utility bills, registration app, token fees apps) facilitated tax payers and vulnerable groups?
 - How e-applications and e-facilitation create obstacles for tax payers & vulnerable group?
 - How e-applications and e-facilitation can be made more productive, effective and sustainable?
 - How much this e-application system communicated to tax payers and community?
- Do you think women, vulnerable groups and other segments of society have knowledge of how to file provincial **tax related complaints**?
 - What kind of grievances generally tax payers/ chambers / associations have related to provincial taxation?
 - What is the level of seriousness of tax dept to resolve complaints? (how much time taken)
 - What kind of issues tax payers/ chambers /have to faced during this process ?
- What your viewpoint on **Electronic Invoice Monitoring System(EIMS)** at sales point to help in revenue generation?
 - In your view, does EIMS produce more revenues than previous method of tax collection?
 - What do you suggest for making EIMS more effective and sustainable?
 - What hurdles and obstacles are there its effective implementation?
- Which **form of taxation** is more effective for **resource mobilization** at provincial level?
 - Type of taxes (sales, income, excise, withholding tax, VAT, property tax, professional tax, service tax, WWF tax, Mutation fee, Stamp duty) Punjab.
- What's your comments, recommendations on **phased approach of taxation**? In which countries it is implemented, If any such policy is adopted, what's your recommendations to make it effective and sustainable? What are the hurdles in its effective implementation? How it can support female and vulnerable groups?

- Have you ever conducted **gender based tax assessment** or evaluation? (# of male/female tax payers, their issues, etc.)? Was there any modification in taxation or collection system, based on these findings? What, When?
 - Do you have any **gender policy** in your department? (get a copy, if available)
 - How this policy is linked with vulnerable tax payers groups (Low income, slum dwellers, landless, ethnic and religious minorities, elderly, disabled, illiterate women and transgender, etc.)
 - Do you have allocated funds for Disaster management?
 - What kind of financing, Finance department is allocating for strengthening capacity of tax related departments or disaster response?
 - How you manage funds for strengthening capacity for disaster response
 - From which pool, these funds have been allocated.
 - How **Federal and provincial fiscal departments / institutes coordinate** with each other?
-

Potential Questions

- Punjab Local Government Act (PLGA) 2013 deals with Punjab Finance Commission and Fiscal Transfers (is power transfers to PFC)
- How you see the performance of PFC after **18th Amendment?**
- What is your opinion about revisions and modifications in Provincial Tax Laws **after 18th Amendment?**
 - How these **amendments** have **affected** the overall **taxation system?** (allocation of fiscal powers, Performance of Punjab Finance Commission)
 - What **complexities** you have observed in these laws after **18th Amendment?**
 - How these **Laws** can be **simplified for vulnerable groups?**
- What kind of difficulties Punjab Finance Commission has to face if resources are not allocated
- What kind of proposals Finance Commission receive from Local governments?
 - What % of funds allocated out of total demand?
 - What reservations finance Commission has on those proposals?
- How much Provincial Consolidated Fund (PCF)(the pool of all provincial resources that need to be distributed between province and local governments) you have , how it is collected
- The Provincial Retained Amount (PRA) is the percentage share of the provincial government out of the Provincial Consolidated Fund. The Provincial Allocable Amount (PAA) is the collective percentage share of all the local governments in the province.
- The Article 140-A2 of the constitution of Islamic Republic of Pakistan entrusts the provinces with the responsibility of establishing the local governments that would have power to manage their financial matters along with other functions.
- PFC Award 2006 comprised a number of grants including General Purpose Grants, Equalization Grants, Development Grants and Tied Grants. How you distribute these grants. What special for women and vulnerable groups
- All these Grants were apportioned among various tiers of local governments including District Governments, Tehsil /Town Municipal Administrations and Union Councils. In the absence functional LGs, how you distributed grants at UCs levels.
- Which sectors are generally beneficial of PFC grants
- How the performance of local government halted because of
 - Delay in transfer of powers
 - Failure to announce PFC Award
 - Absence of Permanent Commission
 - District not treated as one administrative unit in PFC
 - Lack of financial authority and responsibility at local level
- What you suggest on
 - Delay in transfer of powers
 - Failure to announce PFC Award
 - Time frame for transfer of power to new LG
 - Constitution of permanent Finance Commission
 - Strengthening of the PFC
 - District to be made centre of the distribution formula
 - Increase in share of the local government
- How absence of Octroi and Zila tax affect the revenues of local governments and PFC
- HOW PFC **mobilize resources generating more revenues** of the province?
- What is the contribution of PFC in **improving tax collection efficiency**

- What **complexities** you observe in our **taxation system** (Complexities for male and female tax payers), How to **minimize complexities** in taxation system to **enhance more compliance**?
- What is the contribution of finance department in **incentivizing tax compliance**?
- What is the contribution of finance department in **discouraging tax evasion**?
- Do you **collect data** of vulnerable groups in order to **allocate resources**?
- Do you have **gender equality impact assessment** mechanism in place during **budget planning**?
- Has there been any **budget cuts** on development budgets to mobilize resources for social protection programs /social services (if disaster intensity increased)?
- Has there been any **budget cuts** on **social services** (if disaster intensity reduced)?
- Has there been any mechanism of **distribution of public expenditure** with regards to vulnerable groups.? (yes / NO)
 - What kind of **hindrances** you face in dealing with **taxation department**?
 - How you can deal with the tax officials of different departments ?
- What your comments on **current Taxation system of Punjab**?
 - How you see progressive and regressive taxation , direct and indirect taxes?
 - How indirect and regressive taxation approach affect women and vulnerable groups?
 - What you suggest for progressive taxation system (strategies to be adopted)?
 - What sectors/individuals/ corporations to be taxed to enhance tax net, tax base?
 - What you suggest to **minimize complexities** in Punjab taxation system?
 - What steps should be taken to **enhance tax compliance** among all segments of society?
 - In your opinion, what kind of **difficulties** tax payers have to face (Gender differences)?
 - What kind of difficulties tax payers have to face (perceptions of the taxpayers, Gender differences)?
 - How to minimize those difficulties, improve waiver system, acceptance of wavier & its outreach?
 - What relief and tax exemptions you suggest for women and vulnerable groups?
- Do you think that women, vulnerable groups and other segments of society have **awareness about taxation system of Punjab** (amount of tax to pay, tax applicable to them, calculating their own taxes, taxes slabs, schedule of paying taxes, procedure of paying taxes, consequences if taxes were not paid timely, revisions and modifications in taxes (source of information), realization that tax payment is your civic duty)
 - Whats you opinion on tax payment process (Is it simple or complex)?
 - What you suggest to minimize complexities in tax payment process?
 - How individuals can be **convinced** to **register** with **Tax Authority** (what incentives to introduced specially for vulnerable and middle income groups)?
 - In your opinion, why individuals are **reluctant** to be the part of **tax net** (Possible hurdles can be 'Language barrier', 'awareness about taxation system', 'Acquaintance with online procedures', 'Fear of being caught in tax net', 'Reluctance Gender perspective')
- Strategies to minimize **complexities** in taxation system to enhance **more compliance**
- What measures you suggest to streamline **record keeping** by your department?
 - What is the flexibility, facility or support available for vulnerable groups in record keeping (illiterate women, non-IT literate, etc.)
- In your view, do taxes in Punjab are more frequent then other provinces?
- Difference in the tax rates in provinces and capital Authority (Inter-provincial tax rate comparison)
- Please tell us the detail that which enforcement mechanism is intact for tax collection
- Do you think **double taxation** has been levied on an individual and corporation.
 - Can double taxation leads to tax evasion?
- Tax departments have introduced **online and mobile application** (current digitization of taxation system) for tax payers.

- How do you rate the **current online/digital tax** payment system?
- How these e-apps are affordable, accessible, understandable, convenient to use, have sufficient support system, accessible with low internet coverage?
- How e-applications and e-facilitation (e-pay Punjab, e-filing, e-stamping, payment of utility bills, registration app, token fees apps) facilitated tax payers and vulnerable groups?
- How e-applications and e-facilitation create obstacles for tax payers & vulnerable group?
- How e-applications and e-facilitation can be made more productive, effective and sustainable?
- How much this e-application system communicated to tax payers and community?
- Do you think women, vulnerable groups and other segments of society have knowledge of how to file provincial **tax related complaints**?
 - What kind of grievances generally tax payers/ chambers / associations have related to provincial taxation?
 - What is the level of seriousness of tax dept to resolve complaints? (how much time taken)
 - What kind of issues tax payers/ chambers /have to faced during this process ?
- What your viewpoint on **Electronic Invoice Monitoring System(EIMS)** at sales point to help in revenue generation?
 - In your view, does EIMS produce more revenues than previous method of tax collection?
 - What you suggest for making EIMS more effective and sustainable?
 - What hurdles and obstacles are there its effective implementation?
- Which **form of taxation** is more effective for **resource mobilization** at provincial level?
 - Type of taxes (sales, income, excise, withholding tax, VAT, property tax, professional tax, service tax, WWF tax, Mutation fee, Stamp duty) Punjab.
- Whats your comments, recommendations on **phased approach of taxation**? In which countries it is implemented, If any such policy is adopted, whats your recommendations to make it effective and sustainable? What are the hurdles in its effective implementation? How it can support female and vulnerable groups?
- Have you ever conducted **gender based tax assessment** or evaluation? (# of male/female tax payers, their issues, etc.)? Was there any modification in taxation or collection system, based on these findings? What, When?
- Do you have any **gender policy** in your department? (get a copy, if available)
- How this policy is linked with vulnerable tax payers groups (Low income, slum dwellers, landless, ethnic and religious minorities, elderly, disabled, illiterate women and transgender, etc.)
- Do you have allocated funds for Disaster management?
- What kind of financing, Finance department is allocating for strengthening capacity of tax related departments or disaster response?
 - How you manage funds for strengthening capacity for disaster response
 - From which pool, these funds have been allocated.
- How **Federal and provincial fiscal departments / institutes coordinate** with each other?

Local Government & Community Development Department (LG&CDD)

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Potential Questions

- Change/s in the **regulatory / Legal framework** of the Local Government & Community Development Department **after 18th amendment**?
- What is your opinion about **revisions** and modifications in Local Government & Community Development Department legislation after **18th amendment** (If any)
 - After **18th amendment**, what kind of additional powers has been allocated to the Local Government & Community Development Department?
 - Changes in local fees, surcharges etc
 - What new taxes imposed and previous abolished (Copy of list of those taxes)?
 - In your opinion, what kind of hurdles Local Government & Community Development Department has initially faced after **18th amendment**?
 - How these amendment have **affected** or **boosted** the overall performance of Local Government & Community Development Department ?
 - What complexities you have observed in these laws after 18th Amendment?
 - How these Local Government & Community Development Department policies and legislation can be **simplified** for vulnerable groups?
- In your opinion, how much Finance Department consider your proposals for funds allocation?
 - What % of funds you receive out of total demand?
 - What reservations finance division has on those proposals?
- In your opinion, how much you cater the needs of female and vulnerable group during **formulation of public policy and its promulgation**?
 - How you approach, inform and disseminate such information to those vulnerable groups?
- In your opinion, how much you cater the needs of female and vulnerable group during **updating laws** related to community development?
- How you approach, inform and disseminate changes in clauses to those vulnerable groups?
- In your opinion, how much you cater the needs of female and vulnerable group during **coordination** with provincial government departments pertaining to the new local government system?
- In your opinion, how much you cater the needs of female and vulnerable group during **recruitment process**
 - Employee ratio (gender wise)
 - Vulnerable groups at managerial positions
 - How many shortlisted and employed
- In your opinion, how much your organizations focuses on **enforcement of municipal laws and regulations**?
 - What kind of reliefs or incentives for females and vulnerable groups?
- In your opinion, how much your organizations focuses on **Levy local taxes/fees to generate revenue/income**?
 - How provide reliefs or incentives for females and vulnerable groups?
- In your opinion, how much your organizations focuses on females and vulnerable groups while **framing bye-laws to regulate municipal services**?
- What kind of measures, strategies you suggest to provide relief women and vulnerable groups
- What complexities you observe and face in implementation of local government laws
 - Complexities specially associated with vulnerable groups
- What your comments on **current Taxation system of Punjab**?

- How you see progressive and regressive taxation , direct and indirect taxes?
- How indirect and regressive taxation approach affect women and vulnerable groups?
- What you suggest for progressive taxation system (strategies to be adopted)?
- What sectors/individuals/ corporations to be taxed to enhance tax net, tax base?
- What you suggest to **minimize complexities** in Punjab taxation system?
- What steps should be taken to **enhance tax compliance** among all segments of society?
- In your opinion, what kind of **difficulties** tax payers have to face (Gender differences)?
- What kind of difficulties tax payers have to face (perceptions of the taxpayers, Gender differences)?
- How to minimize those difficulties, improve waiver system, acceptance of wavier & its outreach?
- What relief and tax exemptions you suggest for women and vulnerable groups?
- Do you think that women, vulnerable groups and other segments of society have **awareness about taxation system of Punjab** (amount of tax to pay, tax applicable to them, calculating their own taxes, taxes slabs, schedule of paying taxes, procedure of paying taxes, consequences if taxes were not paid timely, revisions and modifications in taxes (source of information), realization that tax payment is your civic duty)
 - Whats you opinion on tax payment process (Is it simple or complex)?
 - What you suggest to minimize complexities in tax payment process?
 - How individuals can be **convinced to register** with **Tax Authority** (what incentives to introduced specially for vulnerable and middle income groups)?
 - In your opinion, why individuals are **reluctant** to be the part of **tax net** (Possible hurdles can be 'Language barrier', 'awareness about taxation system', 'Acquaintance with online procedures', 'Fear of being caught in tax net', 'Reluctance Gender perspective')
- Strategies to minimize **complexities** in taxation system to enhance **more compliance**
- What measures you suggest to streamline **record keeping** by Local government department?
 - What is the flexibility, facility or support available for vulnerable groups in record keeping (illiterate women, non-IT literate, etc.)
- In your view, do taxes in Punjab are more frequent then other provinces?
- Difference in the tax rates in provinces and capital Authority (Inter-provincial tax rate comparison)
- Please tell us the detail that which enforcement mechanism is intact for tax collection
- Do you think **double taxation** has been levied on an individual and corporation.
 - Can double taxation leads to tax evasion?
- Your department has initiated **IT based monitoring system** to improve service delivery through digitization of existing manual systems and performance management,
 - How much efficiently these systems are working?
 - How do you rate the **current online/digital** system?
 - How these e-apps are affordable, accessible, understandable, convenient to use, have sufficient support system, accessible with low internet coverage?
 - How e-applications and e-facilitation (e-bidding, e-auctioning, e-Billing system for taxation and fees collection) facilitated tax payers and vulnerable groups?
 - How e-applications and e-facilitation (e-bidding, e-auctioning, e-Billing system for taxation and fees collection) create obstacles for tax payers & vulnerable group?
 - How e-applications and e-facilitation can be made more productive, effective and sustainable?
 - How much this e-application system communicated to tax payers and community?
- Do you think women, vulnerable groups and other segments of society have knowledge of how to file provincial **tax related complaints**?
 - What kind of grievances generally tax payers, associations have related to provincial taxation?
 - What is the level of seriousness of tax dept to resolve complaints? (how much time taken)
 - What kind of issues tax payers have to faced during this process?

- What your viewpoint on Electronic Invoice Monitoring System(EIMS) at sales point to help in revenue generation?
 - In your view, does EIMS produce more revenues than previous method of tax collection?
 - What you suggest for making EIMS more effective and sustainable?
 - What hurdles and obstacles are there its effective implementation?
- Which **form of taxation** is more effective for **resource mobilization** at provincial level?
 - Type of taxes (sales, income, excise, withholding tax, VAT, property tax, professional tax, service tax, WWF tax, Mutation fee, Stamp duty) Punjab.
- Whats your comments, recommendations on **phased approach of taxation?** In which countries it is implemented, If any such policy is adopted, whats your recommendations to make it effective and sustainable? What are the hurdles in its effective implementation? How it can support female and vulnerable groups?
- Do you have allocated funds for Disaster management?
 - How you manage funds for strengthening capacity of LGs for disaster response
 - From which pool, these funds have been allocated.
- In your opinion, how much Finance Department consider your proposals for funds allocation?
 - What % of funds you receive out of total demand?
 - What reservations finance division has on those proposals?

Potential Questions

- Changes in the **regulatory / Legal framework** of the **PDMA** after **18th amendment**?
- After **18th amendment**, what kind of **gender based taxation policies** were Proposed by **PDMA**?
 - How they were different from previous policies?
 - How these **amendments** have **affected** allocation of fiscal powers, Performance of PDMA
 - What **fiscal or financial relief initiatives** have been proposed by **PDMA** for women and vulnerable groups?
 - How **Revisions and modifications** in Provincial Tax Laws affect your performance towards vulnerable groups?
 - What **complexities** you have observed in these laws after **18th Amendment**?
 - How these **Laws** can be **simplified** for vulnerable groups?
- During and after **COVID-19**, what kind of gender based taxation policies were introduced/ modified / revised / proposed by PDMA
 - How they were **different** from **Pre-COVID-19 Policies**?
 - What **fiscal or financial relief initiatives** have been proposed by PDMA for women and vulnerable groups during and after COVID-19?
- During **disasters & monsoon flooding**, what kind of gender based taxation policies were introduced/ revised?
 - How they were **different** from **Pre-flood policies**?
 - What **fiscal or financial relief initiatives** have been introduced by PDMA for women and vulnerable groups after flood?
- What your comments on **current Taxation system of Punjab**?
 - How you see progressive and regressive taxation , direct and indirect taxes?
 - How indirect and regressive taxation approach affect women and vulnerable groups?
 - What you suggest for progressive taxation system (strategies to be adopted)?
 - What sectors/individuals/ corporations to be taxed to enhance tax net, tax base?
 - What you suggest to **minimize complexities** in Punjab taxation system?
 - What steps should be taken to **enhance tax compliance** among all segments of society?
 - In your opinion, what kind of **difficulties** tax payers have to face (Gender differences)?
 - What kind of difficulties tax payers have to face (perceptions of the taxpayers, Gender differences)?
 - How to minimize those difficulties, improve waiver system, acceptance of wavier & its outreach?
 - What relief and tax exemptions you suggest for women and vulnerable groups?
- Do you think that women, vulnerable groups and other segments of society have **awareness to provide relief to marginalized communities** (kinds of reliefs, initiatives by society, PDMA)
- Do you think that women, vulnerable groups and other segments of society have **awareness taxation system of Punjab** (amount of tax to pay, tax applicable to them, calculating their own taxes, taxes slabs, schedule of paying taxes, procedure of paying taxes, consequences if taxes were not paid timely, revisions and modifications in taxes (source of information), realization that tax payment is your civic duty)
 - Whats you opinion on tax payment process (is it simple or complex)?
 - What you suggest to minimize complexities in tax payment process?
 - How individuals can be **convinced** to **register** with **Tax Authority** (what incentives to introduced specially for vulnerable and middle income groups)?
 - In your opinion, why individuals are **reluctant** to be the part of **tax net** (Possible hurdles can be 'Language barrier', 'awareness about taxation system', 'Acquaintance with online procedures', 'Fear of being caught in tax net', 'Reluctance Gender perspective')

- Strategies to minimize **complexities** in taxation system to enhance **more compliance**
 - What measures you suggest to streamline **record keeping** by your department?
 - What is the flexibility, facility or support available for vulnerable groups in record keeping (illiterate women, non-IT literate, etc.)
 - Tax departments have introduced **online and mobile application** (digitization of taxation system) for tax payers.
 - How do you rate the **current online/digital tax** payment system?
 - How e-applications and e-facilitation (e-pay Punjab, e-filing, e-stamping, payment of utility bills, registration app, token fees apps) facilitated tax payers and vulnerable groups?
 - How e-applications and e-facilitation create obstacles for tax payers & vulnerable group?
 - How e-applications and e-facilitation can be made more productive, effective and sustainable?
 - How these e-apps are affordable, accessible, understandable, convenient to use, have sufficient support system, accessible with low internet coverage?
 - How much this e-application system communicated to tax payers and community?
 - What your viewpoint on **Electronic Invoice Monitoring System(EIMS)** at sales point to help in revenue generation?
 - In your view, does EIMS produce more revenues than previous method of tax collection?
 - What you suggest for making EIMS more effective and sustainable?
 - What hurdles and obstacles are there its effective implementation?
 - Do you think women, vulnerable groups and other segments of society have knowledge of how to file provincial **tax related complaints**?
 - What kind of grievances generally tax payers, associations have related to provincial taxation?
 - What is the level of seriousness of tax dept to resolve complaints (how much time taken)?
 - What kind of issues tax payers have to faced during this process?
 - Have you ever conducted **gender based tax assessment** or evaluation? (# of male/female tax payers, their issues, etc.)?
 - Hope you have a **gender policy**, How this policy is linked with vulnerable financial stability of women or vulnerable groups.
 - Is there any specific **financial support** available for women and vulnerable groups?
 - Do you think there is a need to **improve** this **support** and **relief system**? What that could be, who is the most vulnerable in terms of tax relief?
 - What are the last few initiatives for these groups would you suggest for their reintegration and rehabilitation?
 - Do you have allocated funds for Disaster management?
 - What kind of financing, Finance Department is allocating for strengthening capacity of PDMA for disaster response?
 - How these funds have been managed
-

Potential Questions

- After **18th amendment**, what kind of **gender based taxation policies** were introduced in Punjab /WWD?
 - How they were different from previous policies?
 - What **women related initiatives** were introduced by your department to for tax relief and enhance tax net?
 - What **fiscal or financial relief initiatives** have been introduced by your department for women and vulnerable groups?
 - **Revisions and modifications** in Provincial Tax Laws **after 18th Amendment**?
 - How these modifications have **affected** the overall **taxation system**? (allocation of powers)
 - What **complexities** you have observed in these laws after **18th Amendment**?
 - How these **Laws** can be **simplified** for vulnerable groups?
- During and after **COVID-19**, what kind of gender based taxation policies were introduced/ modified / revised?
 - How they were **different** from **Pre-COVID-19 Policies**?
 - What **women related initiatives** were introduced by your department to enhance tax net?
 - What **fiscal or financial relief initiatives** have been introduced by your department for women and vulnerable groups during and after COVID-19?
- During **disasters & floods**, what kind of gender based taxation policies were introduced/ revised?
 - How they were **different** from **Pre-flood policies**?
 - What women related **initiatives** were introduced by your department to enhance tax net?
 - What **fiscal or financial relief initiatives** have been introduced by your department for women and vulnerable groups after flood?
- What your comments on **current Taxation system of Punjab**?
 - How you see progressive and regressive taxation , direct and indirect taxes?
 - How indirect and regressive taxation approach affect women and vulnerable groups?
 - What you suggest for progressive taxation system (strategies to be adopted)?
 - What sectors/individuals/ corporations to be taxed to enhance tax net, tax base?
 - What you suggest to **minimize complexities** in Punjab taxation system?
 - What steps should be taken to **enhance tax compliance** among all segments of society?
 - In your opinion, what kind of **difficulties** tax payers have to face (Gender differences)?
 - What kind of difficulties tax payers have to face (perceptions of the taxpayers, Gender differences)?
 - How to minimize those difficulties, improve waiver system, acceptance of wavier & its outreach?
 - What relief and tax exemptions you suggest for women and vulnerable groups?
- Do you think that women, vulnerable groups and other segments of society have **awareness about taxation system of Punjab** (amount of tax to pay, tax applicable to them, calculating their own taxes, taxes slabs, schedule of paying taxes, procedure of paying taxes, consequences if taxes were not paid timely, revisions and modifications in taxes (source of information), realization that tax payment is your civic duty)
 - Whats you opinion on tax payment process (Is it simple or complex)?
 - What you suggest to minimize complexities in tax payment process?
 - How individuals can be **convinced** to **register** with **Tax Authority** (what incentives to introduced specially for vulnerable and middle income groups)?

- In your opinion, why individuals are **reluctant** to be the part of **tax net** (Possible hurdles can be 'Language barrier', 'awareness about taxation system', 'Acquaintance with online procedures', 'Fear of being caught in tax net', 'Reluctance Gender perspective')
- What measures you suggest to streamline **record keeping** by your department?
 - What is the flexibility, facility or support available for vulnerable groups in record keeping (illiterate women, non-IT literate, etc.)
- In your view, do taxes in Punjab are more frequent than other provinces?
- Difference in the tax rates in provinces and capital Authority (Inter-provincial tax rate comparison)
- Please tell us the detail that which enforcement mechanism is intact for tax collection
- Do you think **double taxation** has been levied on an individual and corporation.
 - Can double taxation leads to tax evasion?
- Tax departments have introduced **online and mobile application** (current digitization of taxation system) for tax payers.
 - How do you rate the **current online/digital tax** payment system?
 - How these e-apps are affordable, accessible, understandable, convenient to use, have sufficient support system, accessible with low internet coverage?
 - How e-applications and e-facilitation (e-pay Punjab, e-filing, e-stamping, payment of utility bills, registration app, token fees apps) facilitated tax payers and vulnerable groups?
 - How e-applications and e-facilitation create obstacles for tax payers & vulnerable group?
 - How e-applications and e-facilitation can be made more productive, effective and sustainable?
 - How much this e-application system communicated to tax payers and community?
- Do you think women, vulnerable groups and other segments of society have knowledge of how to file provincial **tax related complaints**?
 - What kind of grievances generally tax payers, associations have related to provincial taxation?
 - What is the level of seriousness of tax dept to resolve complaints? (how much time taken)
 - What kind of issues tax payers have to faced during this process?
- What your viewpoint on **Electronic Invoice Monitoring System(EIMS)** installed at sales point to help in revenue generation?
 - In your view, does EIMS produce more revenues than previous method of tax collection?
 - What you suggest for making EIMS more effective and sustainable?
 - What hurdles and obstacles are there in these installations?
- Do you think women, vulnerable groups and other segments of society have knowledge of how to file provincial **tax related complaints**?
 - What kind of grievances generally tax payers, associations have related to provincial taxation?
 - What is the level of seriousness of tax dept to resolve complaints (how much time taken)?
 - What kind of issues tax payers have to faced during this process?
- Which **form of taxation** is more effective for **resource mobilization** at provincial level?
 - Type of taxes (sales, income, excise, withholding tax, VAT, property tax, professional tax, service tax, WWF tax, Mutation fee, Stamp duty) Punjab.
- Have you ever conducted **gender based tax assessment** or evaluation? (# of male/female tax payers, their issues, etc.)?
- Hope you have a **gender policy**, How this policy is linked with vulnerable financial stability of women or vulnerable groups.
- Is there any specific **financial support** available for women and vulnerable groups?
- Do you think there is a need to **improve this support and relief system**? What that could be, who is the most vulnerable in terms of tax relief?
- What are the last few initiatives for these groups would you suggest under the tax category?

Lahore Chamber of Commerce & Industry
Women Chamber of Commerce & Industry
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Potential Questions

- **Changes in the regulatory / Legal framework** regarding fiscal powers of Chambers after **18th amendment**.
 - **Revisions and modifications** in Provincial Tax Laws **after 18th Amendment**?
 - How these **revisions and modifications** have **affected** the overall **performance** of chambers and business community?
 - What **complexities/issues** you have observed in these laws after **18th Amendment**?
 - How these **Laws** can be **simplified** for chambers and vulnerable groups?
 - How do you rate current knowledge of members of chambers / vulnerable groups about tax related information, process and facilitation (each can be answered separately)?
 - How do you see the tax system in Punjab, how it affect the chambers, associations, women and vulnerable groups?
- After **18th amendment**, what kind of **gender based taxation policies** were introduced?
 - How they were different from previous policies?, What **initiatives** were proposed by chambers to enhance tax net?,
 - What **relief initiatives** have been proposed by chambers for women and vulnerable groups?
- During and after **COVID-19**, what kind of gender based taxation policies were proposed by chambers/executive bodies?
 - How they were **different** from **Pre-COVID-19 Policies**?
 - **Women** related **initiatives** were proposed by chambers/executive bodies to enhance tax net?
 - What **fiscal or financial relief initiatives** were proposed by chambers/executive bodies for women and vulnerable groups during and after COVID-19?
- During **disasters & floods**, what kind of gender based taxation policies were proposed by chambers /executive bodies ?
 - How they were **different** from **Pre-flood policies**?
 - **Women** related **initiatives** were proposed by chambers/executive bodies to enhance tax net?
- What **fiscal or financial relief initiatives** were proposed by chambers/executive bodies for women and vulnerable groups?
- How much **awareness** women associations / professional bodies have with the **taxation system** in Punjab?
 - How you see progressive and regressive taxation , direct and indirect taxes?
 - How indirect and regressive taxation approach affect women and vulnerable groups?
 - What you suggest for progressive taxation system (strategies to be adopted)?
 - What sectors/individuals/ corporations to be taxed to enhance tax net, tax base?
 - What you suggest to **minimize complexities** in Punjab taxation system?
 - What steps should be taken to **enhance tax compliance** among all segments of society?
 - In your opinion, what kind of **difficulties** tax payers have to face (Gender differences)?
 - What kind of difficulties tax payers have to face (perceptions of the taxpayers, Gender differences)?
 - How to minimize those difficulties, improve waiver system, acceptance of wavier & its outreach?
 - What relief and tax exemptions you suggest for women and vulnerable groups?

- Do you think that women, vulnerable groups and other segments of society have **awareness about taxation system of Punjab** (amount of tax to pay, tax applicable to them, calculating their own taxes, taxes slabs, schedule of paying taxes, procedure of paying taxes, consequences if taxes were not paid timely, revisions and modifications in taxes (source of information), realization that tax payment is your civic duty)
 - What's your opinion on tax payment process (Is it simple or complex)?
 - What do you suggest to minimize complexities in tax payment process?
 - How individuals can be **convinced to register** with **Tax Authority** (what incentives to introduced specially for vulnerable and middle income groups)?
 - In your opinion, why individuals are **reluctant** to be the part of **tax net** (Possible hurdles can be 'Language barrier', 'awareness about taxation system', 'Acquaintance with online procedures', 'Fear of being caught in tax net', 'Reluctance Gender perspective')
- In your view, do taxes in Punjab are more frequent than other provinces?
- Difference in the tax rates in provinces and capital Authority (Inter-provincial tax rate comparison)
- Please tell us the detail that which enforcement mechanism is intact for tax collection
- Do you think **double taxation** has been levied on an individual and corporation.
 - Can double taxation leads to tax evasion?
- Tax departments have introduced **online and mobile application** (current digitization of taxation system) for tax payers.
 - How do you rate the **current online/digital tax** payment system?
 - How these e-apps are affordable, accessible, understandable, convenient to use, have sufficient support system, accessible with low internet coverage?
 - How e-applications and e-facilitation (e-pay Punjab, e-filing, e-stamping, payment of utility bills, registration app, token fees apps) facilitated tax payers and vulnerable groups?
 - How e-applications and e-facilitation create obstacles for tax payers & vulnerable group?
 - How e-applications and e-facilitation can be made more productive, effective and sustainable?
 - How much this e-application system communicated to tax payers and community?
- Do you think women, vulnerable groups and other segments of society have knowledge of how to file provincial **tax related complaints**?
 - What kind of grievances generally tax payers, associations have related to provincial taxation?
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- What your viewpoint on **Electronic Invoice Monitoring System(EIMS)** installed at sales point to help in revenue generation?
 - In your view, does EIMS produce more revenues than previous method of tax collection?
 - What do you suggest for making EIMS more effective and sustainable?
 - What hurdles and obstacles are there in these installations?
- Which **form of taxation** is more effective for **resource mobilization** at provincial level?
 - Type of taxes (sales, income, excise, withholding tax, VAT, property tax, professional tax, service tax, WWF tax, Mutation fee, Stamp duty) Punjab.
- What kind of **obstacles** chamber has to face in dealing with **taxation department**
 - What strategies you adopt to deal with the officials of finance division/BOR/ PRA ?
 - How to minimize difficulties, improve waiver system, acceptance of waiver & its outreach (For vulnerable groups, for Chambers)?
 - Why chambers prefer under table deals?
- What is the procedure of **record keeping** and **tax payment** in Pakistan?
 - How record keeping can be made easy for taxpayers/ chambers/executives/ vulnerable groups?
 - What is the flexibility, facility or support available for vulnerable groups (illiterate women, non-IT literate, etc.)

- What's your comments, recommendations on **phased approach of taxation**? In which countries it is implemented, If any such policy is adopted, what's your recommendations to make it effective and sustainable? What are the hurdles in its effective implementation? How it can support female and vulnerable groups?
- Chambers and executives bodies have ever conducted **gender based tax assessment** or evaluation? (# of male/female tax payers, their issues, etc.)? Was there any modification in taxation or collection system, based on these findings? What, When?
- Do you have any **gender policy** in your department? (get a copy, if available)
- How this policy is linked with vulnerable tax payers groups (Low income, slum dwellers, landless, ethnic and religious minorities, elderly, disabled, illiterate women and transgender, etc.)
- Are you aware of **tax exemptions** that governments are providing to chamber /association, women and vulnerable groups time to time?
- How these tax exemptions facilitated chamber /association, women and vulnerable groups or minimize economic burden?
- How **Federal and provincial departments / institutes coordinate** with each other?
- **Recommendations** to improve current taxation system , minimizing complexities
 - available information, reachable, acceptable, understandable to chambers, women, associations and vulnerable groups)
 - How information disseminated, frequency, outreach, etc. Recommendations for tax relief and support for most vulnerable groups
 - Recommendations to enhance mobility, acceptability, and protection of women and vulnerable groups
 - Recommendations to minimize stigmatization, exclusion of women and vulnerable groups
- Reservations of Chambers on Budgets, Chambers role in broaden tax base, Business community and under table deals, Business community always try to pay minimum tax.
- **Recommendations on tax lapse, tax rates, types, merging of different taxes, restructuring of taxation system**

Role of chambers and associations in promoting women enterprises, association, women and vulnerable groups

- Role in development and encouragement of women entrepreneurs,
- assistance in getting loans from the banks,
- assistance in developing contacts with various government departments,
- educates the women entrepreneurs and association
- Workshops and lectures for enhancing quality consciousness.
- Organizes local exhibitions of the products manufactured by women entrepreneurs.
- Role in tax compliance among vulnerable groups.

Women Civil Society Organizations (CSOs), Women Business Professional Associations

IDI Guide - 11, 12, 13

Potential representation from groups and association:

- Women Focused CSOs
- Disaster-response CSOs
- Women's Business and Professional Association
- Representative of Vulnerable groups
- Representative of Transgender groups

Potential Questions

- After **18th amendment**, what kind of **gender based taxation policies** were introduced?
 - How they were different from previous policies?
 - Are you aware of **revisions and modifications** in Provincial Tax Laws **after 18th Amendment**?
 - How these modifications have **affected** women associations / professional bodies, women and vulnerable groups?
 - How these **Laws** can be **simplified** for vulnerable groups?
- What **women** related **initiatives** were proposed by associations / bodies to provide relief to women and vulnerable groups ?
 - What **fiscal or financial relief initiatives** have been proposed by associations / bodies for women and vulnerable groups?
- How much **awareness** women associations / professional bodies have with the **taxation system** in Punjab?
 - How you see progressive and regressive taxation , direct and indirect taxes?
 - How indirect and regressive taxation approach affect women associations and vulnerable groups?
 - What you suggest for progressive taxation system (strategies to be adopted)?
 - What sectors/individuals/ corporations to be taxed to enhance tax net, tax base?
 - What you suggest to **minimize complexities** in Punjab taxation system?
 - What steps should be taken to **enhance tax compliance** among all segments of society?
 - How associations / professional bodies can be **convinced** to **register** with **Tax Authority**?
 - What kind of **obstacles** women associations / professional bodies, women and vulnerable groups face in dealing with **taxation department**?
 - How to minimize those difficulties / obstacles, how to improve waiver system, acceptance of wavier & its outreach?
 - What relief and tax exemptions you suggest for women and vulnerable groups?
- Do you think that associations, women, vulnerable groups and other segments of society have **awareness about taxation system of Punjab** (amount of tax to pay, tax applicable to them, calculating their own taxes, taxes slabs, schedule of paying taxes, procedure of paying taxes, consequences if taxes were not paid timely, revisions and modifications in taxes (source of information), realization that tax payment is your civic duty)
 - Whats your opinion on tax payment process (Is it simple or complex)?
 - What you suggest to minimize complexities in tax payment process?
 - How individuals can be **convinced** to **register** with **Tax Authority** (what incentives to introduced specially for vulnerable and middle income groups)?

- In your opinion, why individuals are **reluctant** to be the part of **tax net** (Possible hurdles can be 'Language barrier', 'awareness about taxation system', 'Acquaintance with online procedures', 'Fear of being caught in tax net', 'Reluctance Gender perspective')
- During and after **COVID-19**, what kind of gender based taxation policies were proposed by women associations / professional bodies for women and vulnerable groups?
 - How they were **different** from **Pre-COVID-19 Policies**?
 - What **women related initiatives** were introduced by your women associations/ bodies to enhance tax net?
 - What **fiscal or financial relief initiatives** have been introduced by women associations/ bodies for women and vulnerable groups during and after COVID-19?
- During **disasters & floods**, what kind of gender based taxation policies were proposed by women associations / professional bodies for women and vulnerable groups?
 - How they were **different** from **Pre-flood policies**?
 - What women related **initiatives** were introduced by women associations/ bodies to enhance tax net?
 - What **fiscal or financial relief initiatives** have been introduced by women associations/ bodies for women and vulnerable groups after flood?
- Tax departments have introduced **online and mobile application** (digitization of taxation system) for tax payers.
 - How do you rate the **current online/digital tax** payment system?
 - How e-applications and e-facilitation (e-pay Punjab, e-filing, e-stamping, payment of utility bills, registration app, token fees apps) facilitated tax payers and vulnerable groups?
 - How e-applications and e-facilitation create obstacles for tax payers & vulnerable group?
 - How e-applications and e-facilitation can be made more productive, effective and sustainable?
 - How these e-apps are affordable, accessible, understandable, convenient to use, have sufficient support system, accessible with low internet coverage?
 - How much IT base systems are **successfully communicated** to women associations and vulnerable groups?
 - How much this system is **beneficial** to illiterate, vulnerable groups, women, transgenders?
- What your viewpoint on **Electronic Invoice Monitoring System(EIMS)** at sales point to help in revenue generation?
 - In your view, does EIMS produce more revenues than previous method of tax collection?
 - What you suggest for making EIMS more effective and sustainable?
 - What hurdles and obstacles are there its effective implementation?
- Do you think women, vulnerable groups and other segments of society have knowledge of how to file provincial **tax related complaints**?
 - What kind of grievances generally tax payers, associations have related to provincial taxation?
 - What is the level of seriousness of tax dept to resolve complaints (how much time taken)?
 - What kind of issues tax payers have to faced during this process?
- Is there any specific **financial support** available for women and vulnerable groups?
 - Do you think there is a need to **improve** this **support** and **relief system**? What that could be, who is the most vulnerable in terms of tax relief?
 - What are the last few initiatives for these groups would you suggest under the tax category?
- What is the role of CSO/Association in national and provincial budget development and taxation process ?
- What **observations/reservations** women associations / professional bodies have on **Budgets**?
- What are the solutions and remedies you have in your mind for tax relief and relaxation for your specific groups?

- Have women associations / professional bodies ever **raised or highlighted women issues** at national and provincial forums?
 - What those issues are?
 - what outcomes /results these initiatives produced?
- Have women associations / professional bodies ever **organized workshop /training** on any **financial literacy or tax related** sessions for your partners members, vulnerable groups?

Tax Auditors (Ferguson, KPMG & EY) IDI Guide – 14,15

Potential Questions

- What changes in the **regulatory / Legal framework** regarding direct and indirect taxes in auditing process?
- How much **awareness** women associations / professional bodies, vulnerable groups have with the **taxation system** in Punjab?
 - How you see progressive and regressive taxation , direct and indirect taxes?
 - How indirect and regressive taxation approach affect women and vulnerable groups?
 - What you suggest for progressive taxation system (strategies to be adopted)?
 - What sectors/individuals/ corporations to be taxed to enhance tax net, tax base?
 - What you suggest to **minimize complexities** in Punjab taxation system?
 - What steps should be taken to **enhance tax compliance** among all segments of society?
 - In your opinion, what kind of **difficulties** tax payers have to face (Gender differences)?
 - What kind of difficulties tax payers have to face (perceptions of the taxpayers, Gender differences)?
 - How to minimize those difficulties, improve waiver system, acceptance of wavier & its outreach?
 - What relief and tax exemptions you suggest for women and vulnerable groups?
- Do you think that women, vulnerable groups and other segments of society have **awareness about taxation system of Punjab** (amount of tax to pay, tax applicable to them, calculating their own taxes, taxes slabs, schedule of paying taxes, procedure of paying taxes, consequences if taxes were not paid timely, revisions and modifications in taxes (source of information), realization that tax payment is your civic duty)
 - Whats you opinion that tax payment process is simple or complex?
 - What you suggest to minimize complexities in tax payment process?
 - How individuals can be **convinced** to **register** with **Tax Authority** (what incentives to introduced specially for vulnerable and middle income groups)?
 - In your opinion, why individuals are **reluctant** to be the part of **tax net** (Possible hurdles can be 'Language barrier', 'awareness about taxation system', 'Acquaintance with online procedures', 'Fear of being caught in tax net', 'Reluctance Gender perspective')
- Do you think women, vulnerable groups and other segments of society have knowledge of how to file provincial **tax related complaints**?
 - What kind of grievances generally tax payers/ chambers / auditors have related to provincial taxation?
 - What is the level of seriousness of tax dept to resolve complaints? (how much time taken)
 - What kind of issues tax payers/ chambers /auditors have to faced during this process (dealing with the officials of finance division/ PRA / BoR /ET&NC for taxpayers) ?
 - What kind of problems faced by your department in dealing with **tax payers**?
- What is your opinion about revisions and modifications in Provincial Tax Laws **after 18th Amendment**?
 - How these **amendments** have **affected** the overall **taxation system**? (allocation of fiscal powers, usefulness)
 - What **complexities** you have observed in these laws after **18th Amendment**?
- What is the procedure of **record keeping of tax es** in Punjab (Strategies to make it easier)?
- In your view, do taxes in Punjab are more frequent then other provinces?
- Difference in the tax rates in provinces and capital Authority (Inter-provincial tax rate comparison)
- Please tell us the detail that which enforcement mechanism is intact for tax collection

- Do you think **double taxation** has been levied on an individual and corporation.
 - Can double taxation leads to tax evasion?
- Tax departments have introduced **online and mobile application** (digitization of taxation system) for tax payers.
 - How do you rate the **current online/digital tax** payment system?
 - How e-applications and e-facilitation (e-pay Punjab, e-filing, e-stamping, payment of utility bills, registration app, token fees apps) facilitated tax payers and vulnerable groups?
 - How e-applications and e-facilitation create obstacles for tax payers & vulnerable group?
 - How e-applications and e-facilitation can be made more productive, effective and sustainable?
 - How these e-apps are affordable, accessible, understandable, convenient to use, have sufficient support system, accessible with low internet coverage?
 - How much this e-application system communicated to tax payers and community?
- What your viewpoint on **Electronic Invoice Monitoring System(EIMS)** at sales point to help in revenue generation?
 - In your view, does EIMS produce more revenues than previous method of tax collection?
 - What you suggest for making EIMS more effective and sustainable?
 - What hurdles and obstacles are there its effective implementation?
- Which **form of taxation** is more effective for **resource mobilization** at provincial level?
 - Type of taxes (sales, income, excise, withholding tax, VAT, property tax, professional tax, service tax, WWF tax, Mutation fee, Stamp duty)punjab
- What are your comments, recommendations on **phased approach of taxation?** (Countries where it is implemented, whats your recommendations to make it effective and sustainable in Punjab /Pakistan? What are the hurdles in its effective implementation? How it can support female and vulnerable groups?
- Have you ever conducted gender based tax assessment or evaluation? (# of male/female tax payers, their issues, etc.)? Was there any modification in taxation or collection system, based on these findings? What, When?
- Do you have any **gender policy** in your department? (get a copy, if available)?
- How this policy is linked with vulnerable tax payers groups?

Annexure – C -1

Focus Group Discussion (FGDs) Guide

(Women and Vulnerable Groups, Representatives from Home Based Workers)

Informed Consent

Assalam-o-Alaikum

My name is _____. We are conducting a study on “**Social Risk Assessment & Gender Analysis**” in Punjab. The purpose of the study is to assess the impact of current taxes on women and vulnerable groups to provide recommendations to improve the taxation system especially for women and vulnerable groups in Punjab. On behalf of P&DB we will ask some questions about the knowledge and awareness regarding the taxation system of Punjab, facilities and tax exemptions etc. It will take about 30-45 minutes of your time. Your name and information will remain confidential throughout this project.

If the respondent agrees, start the interview. In case of not responding, identify the reason.

<i>Process information</i>	
Date	
Venue	
Duration (in minutes)	
Recordings	Yes / No
Language	
Respondent’s Information	Please attach a list for MOVs
Other comments	

1. Knowledge and awareness about current taxation system of Punjab

- a. Tax department in Punjab
- b. Kind of taxes do you pay in your daily lives (consumer-able goods, food, fuel, utility bills)
- a. Tax payment process (simple or complex)
- c. Direct and indirect taxation
- d. Knowledge about Professional, Property and Motor vehicle tax, stamp duty, Mutation tax, Agri income tax, Cotton fee on agri income, Sales tax on services(VAT), Workers Welfare Fund, Punjab Infrastructure Development Cess
- e. realization that tax payment is your civic duty

2. Knowledge about tax reliefs during climate changes, COVID-19 and monsoon flooding

- a. Social protection programs
- b. relief for vulnerable groups in taxation

3. Awareness about existing mechanisms to file provincial tax related complaints

- a. Grievances generally you faced related to provincial taxation,
- b. seriousness of dept to resolve your complaints,
- c. issues faced during this process

4. Tax exemptions

- a. Existing tax exemptions to vulnerable groups
- b. Exemption facilitated you or not,

- c. Exemptions you are looking for

5. Awareness about current digitization of taxation system (online taxation system)

- a. awareness about e-applications and e-facilitation (e-pay Punjab,
- b. e-filing, e-stamping,
- c. payment of utility bills,
- d. registration app,
- e. token fees apps),
- f. facilitation due to these applications,
- g. Obstacles / hurdles due to these applications,
- h. Convenience to use,
- i. understandable,
- j. have sufficient support system,
- k. accessible with low internet coverage,
- l. Electronic Invoice Monitoring system installed at sales point help in revenue generation

6. Women mobility as a vulnerability

- a. Travel alone within or outside the city
- b. visit public offices easily
- c. ever visited for tax matters
- d. experience in tax offices

7. Protection as a Vulnerability

- a. Feel safe while moving outside
- b. People in the public offices respect women
- c. Feel secure in public offices and tax offices
- d. Environment in tax related departments

8. Taxation as a Masculine Job

- b. Men jobs to pay tax
- c. Women do not need to take care of tax related matters
- d. Dealing with tax related matters

Annexure – C -2
Focus Group Discussion (FGDs) Guide
(Transgender Groups)
Informed Consent

Assalam-o-Alaikum

My name is _____. We are conducting a study on “**Social Risk Assessment & Gender Analysis**” in Punjab. The purpose of the study is to assess the impact of current taxes on women and vulnerable groups to provide recommendations to improve the taxation system especially for women and vulnerable groups in Punjab. On behalf of P&DB we will ask some questions about the knowledge and awareness regarding the taxation system of Punjab, facilities and tax exemptions etc. It will take about 30-45 minutes of your time. Your name and information will remain confidential throughout this project.

If the respondent agrees, start the interview. In case of not responding, identify the reason.

<i>Process information</i>	
Date	
Venue	
Duration (in minutes)	
Recordings	Yes / No
Language	
Respondent’s Information	Please attach a list for MOVs
Other comments	

1. Knowledge and awareness about current taxation system of Punjab

- a. Tax department in Punjab
- b. Kind of taxes do you pay in your daily lives (consumer-able goods, food, fuel, utility bills)
- e. Tax payment process (simple or complex)
- c. Direct and indirect taxation
- d. Knowledge about Professional, Property and Motor vehicle tax, stamp duty, Mutation tax, Agri income tax , Cotton fee on agri income, Sales tax on services(VAT) , Workers Welfare Fund, Punjab Infrastructure Development Cess
- e. realization that tax payment is your civic duty

2. Knowledge about tax reliefs during climate changes, COVID-19 and monsoon flooding

- a. Social protection programs
- b. relief for transgenders in taxation

3. Awareness about existing mechanisms to file provincial tax related complaints

- a. Grievances generally you faced related to provincial taxation
- b. seriousness of dept to resolve your complaints
- c. issues faced during this process

4. Tax exemptions

- a. Existing tax exemptions to transgenders
- b. Exemption facilitated you or not

- c. Exemptions you are looking for

5. Awareness about current digitization of taxation system (online taxation system)

- a. awareness about e-applications and e-facilitation (e-pay Punjab,
- b. e-filing, e-stamping,
- c. payment of utility bills,
- d. registration app,
- e. token fees apps),
- f. facilitation due to these applications,
- g. Obstacles / hurdles due to these applications,
- h. Convenience to use,
- i. understandable,
- j. have sufficient support system,
- k. accessible with low internet coverage,
- l. Electronic Invoice Monitoring system installed at sales point help in revenue generation

6. Acceptability as a vulnerability

- a. Society is comfortable and convenient with your presence
- b. travel alone within or outside the city comfortably
- c. welcome with respect and honor by public and tax officials,
- d. visit tax related offices easily.

7. Stigmatization as a Vulnerability

- a. Labels attached to them
- b. Comments or bullying at public offices
- c. Face stigmas

8. Exclusion from society

- a. Feeling of exclusion in society (rituals, social gatherings)
- b. Society maintain distance or not
- c. Exclusion in policy formulation
- d. Exclusion in consultation regarding tax matters

9. Taxation as a Masculine Job

- a. Tax matters is solely men domain
- b. Transgender community do not need to take care of tax related matters.

Annexure – C -3
Focus Group Discussion (FGDs) Guide
(Members of Professional Accounting bodies e.g. Chambers, Women Chambers,
Women Business Associations, Women Small Business Owners)

Informed Consent

Assalam-o-Alaikum

My name is _____. We are conducting a study on “**Social Risk Assessment & Gender Analysis**” in Punjab. The purpose of the study is to assess the impact of current taxes on women and vulnerable groups to provide recommendations to improve the taxation system especially for women and vulnerable groups in Punjab. On behalf of P&DB we will ask some questions about the knowledge and awareness regarding the taxation system of Punjab, facilities and tax exemptions etc. It will take about 30-45 minutes of your time. Your name and information will remain confidential throughout this project.

If the respondent agrees, start the interview. In case of not responding, identify the reason.

<i>Process information</i>	
Date	
Venue	
Duration (in minutes)	
Recordings	Yes / No
Language	
Respondent’s Information	Please attach a list for MOVs
Other comments	

1. Women mobility, acceptability, stigmatization, protection and exclusion in tax related offices
2. Government formed tax policies regarding chambers, associations, women and vulnerable groups with their consent
3. After 18th amendment, what kind of taxation policies introduced? (gender based taxation policies, How these policies differ from previous policies? initiatives proposed by chamber / association to facilitate women, transgender and vulnerable groups? initiatives proposed to enhance tax net, tax compliance
4. Taxation policies proposed/ implement during COVID-19 and monsoon flooding floods (difference between COVID-19 and Pre-COVID-19 and monsoon flooding and Pre-flood policies)
5. Women chambers, associations have an appropriate knowledge of tax related matters, Kind of taxes do they pay in their daily lives (amount of tax to pay, calculating their own taxes, taxes slabs, schedule of paying taxes, procedure of paying taxes, consequences if taxes were not paid timely, revisions and modifications in taxes, how do you know about these revisions, Payment methods, realization that tax payment is your civic duty).
 - a. Knowledge about Professional, Property and Motor vehicle tax (knowledge, who will pay, rate of tax, rebate and surcharge, tax exemptions, Farm House tax, property rights, Vehicle registration, Luxury tax on imported vehicles, Token tax, transfer fee of vehicle, Capital Value Tax (CVT) on new registration & transfer of ownership of vehicle, With Holding Tax on new registration and

transfer of ownership of vehicle, rebate in token tax on vehicle, Value Added Tax, Excise Duty (excise fee) on liquor, medicinal opium powder, liquor vendors) by ET&NC.

- b. Stamp duty, Mutation tax, Agri income tax, Cotton fee on agri income by Board of Revenue (BOR)
- c. Sales tax on services, fee by organizations for Punjab Workers welfare Fund, Punjab Infrastructure Development Cess by Punjab Revenue Authority (PRA)
6. The Taxation system in Punjab progressive or regressive, relief for chamber and vulnerable groups in taxation, awareness about existing mechanisms for women to file provincial tax related complaints, grievances generally you faced related to provincial taxation, seriousness by dept to resolve your complaints, issues faced during this process
7. Awareness about current digitization of the taxation system (online taxation system), awareness about e-applications and e-facilitation (e-pay Punjab, e-filing, e-stamping, payment of utility bills, registration app, token fees apps, e-bidding), facilitation due to these applications, obstacles / hurdles due to these applications, Convenience to use, understandable, have sufficient support system, accessible with low internet coverage, Electronic Invoice Monitoring system installed at sales point help in revenue generation
8. Existing tax exemptions to women chamber /association, women and vulnerable groups, exemption facilitated you or not, Exemptions you are looking for
9. Property rights you suggest for women and vulnerable groups, strategies adopted at individual level, communal, and provincial level
10. View point on revenue generated Electronic Invoice Monitoring system (EMIC) at sales point, effectiveness and sustainability
11. Comments and recommendations on a phased approach of taxation, effectiveness, and sustainability, hurdles/obstacles in effective implementation, a phased approach of taxation support for female and vulnerable groups, chambers/associations
12. Role of chambers and associations (loan facilitation, discussion forums, social networking, training, exhibitions, workshops, quality improvement, enhancing tax compliance, broaden tax base, budget development and tax formulation, relief for vulnerable)
13. Chambers and tax compliance, Reservations of Chambers on Budgets, undertable deals, pay minimum tax, level of cooperation with tax-related departments
14. Recommendations to minimize complexities in the taxation system, enhance tax compliance, enhance the tax base, convince individuals to become taxpayers, strategy to reach taxpayers, Strategies and modifications in tax administration that may facilitate the co-operative compliance approach.
15. Knowledge of direct and indirect taxes, the impact of direct and indirect taxes on women and vulnerable groups, suggestions to minimize impact, New taxes you propose, modifications you suggest in existing taxes (direct and indirect) without negatively affecting women and vulnerable groups to enhance compliance