



Working Paper 89

Toilets Not Taxes: Gender Inequity in Dar es Salaam's City Markets

Marius Siebert and Anna Mbise

November 2018

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Marius Siebert and Anna Mbise

Summary

In this paper we examine market taxation in Dar es Salaam from a gender perspective. We do not find any evidence of gender bias in the way market traders are taxed, but we do find a major gender issue that we did not expect – toilet fees. Female traders pay up to 18 times more for their daily use of the market toilets than they pay as market tax. High toilet fees have a differential and adverse impact on women, who require toilets more frequently than men, and have fewer alternatives. This shows that a focus on formal taxation systems does not reveal all complex linkages between gender and taxation in the informal sector of developing countries. A gender-aware perspective on market taxation requires us to look wholistically at gender-differentiated patterns of use and funding of collective goods and services.

Keywords: tax; gender; toilets; informal sector; service provision; hygiene; local authorities; Tanzania.

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Acronyms

EFD Electronic fixed device
FGD Focus group discussion
UTI Urinary tract infection

Introduction

Are taxation systems in Africa biased against women? This is a hard question to answer, and there is very little literature on the topic.¹ Most of the literature on gender and taxation relates to high-income countries, and refers to treatment of women relative to men in the collection of personal income tax. But this is almost entirely irrelevant in low-income countries in Africa, where only a very low proportion of the population pay personal income tax, and almost all of these are men (Joshi 2017).

There is a widespread feeling that, if we want more insight into the gender dimensions of taxation in Africa, we need to look much more closely at the taxation of women traders. It is in that role that women most frequently interact with tax collectors. There is a limited literature on this subject, which suggests that, in at least some cases, women may have to pay higher taxes than similarly-situated male traders, and may also suffer from sexual harassment (Carrol 2011).

We examined the relative tax burden of men and women traders in nine city markets in Dar es Salaam to throw more light on this topic.

Our findings were surprising, and certainly raise issues about the debate on gender and taxation that need to be taken seriously. On the one hand, we find no difference between the various taxes and fees that male and female market traders are required to pay. Similarly, there seems to be little evidence of significant sexual harassment of women traders. On the other hand, toilet fees constitute a considerably higher financial burden than the official market tax for the vast majority of traders, and especially for female traders. Many female traders pay 18 times more for their daily use of market toilets than they pay as market tax.² If security fees, garbage collection fees and fees for cleaning the market are taken into account, the daily toilet fees paid by a female market trader are on average five times higher than all other daily fees and taxes combined. In many cases female traders have to pay 20 per cent of their daily income on toilet fees. Adequate access to safe toilets is imperative for women's dignity, health and safety. Women need bathroom facilities far more than men. Women urinate more when they are pregnant, need to change sanitary pads when they are menstruating, and cannot easily go to the next tree or bush to relieve themselves. Disproportionately high costs to access toilets are an important gender issue, and clearly disadvantage women.

The paper proceeds as follows: Section 1 provides a short overview of existing literature on the gender dimensions of African market place taxation; Section 2 outlines the methodology and summarises the organisational arrangements of market management in Dar es Salaam; and Section 3 summarises and discusses the main research findings.

1 Literature review

Studies on market taxation and gender in other African countries have shown that the interactions between women working in the informal sector and tax collectors are often based on an unequal power relationship, and involve informal practices. Some of these informal practices are regarded positively by the female traders, because they involve taking personal circumstances into account. For example, Prichard and van den Boogaard (2015) find in Ghana that the elderly, sick, young mothers or recently widowed were granted

¹ Some of the literature includes: Stotsky (1997), Smith (2000) and Grown and Valodia (2010).

² As compared to 8 to 12 times more in case of male market traders.

exemptions from rules in accordance with social norms. In other cases, however, informal practices reinforce existing inequalities, and tax collectors are reported to use their power over female taxpayers to overtax them. Prichard and van den Boogaard report that some tax collectors in Ghana tend to extract additional revenue from foreign or illiterate women. A study by Carrol (2011) conducted on marketplaces in Ghana finds that tax collectors sometimes behave oppressively: for example, seizing the possessions of traders who were unable to pay their taxes, and asking for bribes or sexual favours. Both studies demonstrate that, even though vulnerable groups such as the sick and elderly can occasionally benefit from informal tax exemptions, it is often the more powerful traders who are able to avoid taxes, while the weakest, often women, are more vulnerable to extortion.

Market tax collection in Tanzania is performed by different public and private actors. In the 2000s many Tanzanian local government authorities started to outsource local revenue collection. The reforms were intended to improve service quality, and reduce the costs and risks faced by local government (Walker et al. 2006). A study conducted by Research on Poverty Alleviation (Fjeldstad et al. 2005) found that outsourced revenue collection might lead to a higher gross revenue collection but also to a considerably lower net collection, because the private tax agents incur and deduct high administrative costs. A case study at Ubungu bus terminal in Dar es Salaam reveals that the private agent retained 60 per cent of the collected revenue from entry fees for vehicles and passengers in 2006 (Fjeldstad et al. 2005). The same study found that municipal councils in Dar es Salaam, Mwanza, Kilosa and Kisarawe relied heavily on private agents to collect property taxes, markets fees, forestry fees and bus stand fees. The main objective of the outsourcing was to reduce costs for the municipal council and increase the predictability of revenue collection, because the targeted amount is specified in a contract between the municipal authority and the private agent.

A study conducted by Kessy (2013) shows that the purpose of the outsourcing exercise, namely to boost revenue collection, has not always been met. Several local government authorities reported decreased revenue collection due to collection agents not complying with the terms of their contract. A notable challenge was the reluctance of taxpayers to pay taxes, fees and other charges to private agents, especially where they were unsatisfied with the services they received in return.

2 Market organisation and research procedures

2.1 Research procedure

Data was collected in two separate phases: the preliminary phase and the in-depth phase.

The objectives of the preliminary phase were to categorise the markets in Dar es Salaam according to the tax collection system in place, and to establish an initial understanding of possible causal connections between the different collection mechanisms and women's experiences with the tax systems. The researchers visited the 31 biggest markets in Dar es Salaam, and conducted short interviews with up to 3 randomly selected female traders at each. The findings of the first phase provided the foundation for the in-depth study.

Nine market places were then selected for in-depth study. These were selected to represent the different collection systems in existence, and three different districts of Dar es Salaam. Focus group discussions (FGDs) with a varying number of participants were conducted. At every market, one FGD was conducted with female traders, while at some markets the FGDs with female traders were supplemented with additional male-only FGDs as control groups.

The participants of the FGDs were randomly selected from the list of market traders that every market committee maintains. In all cases a total of 15 participants were randomly selected from the list, but the actual number of participants varied from case to case due to the unavailability of some market traders. In addition to the FGDs, the researchers conducted in-depth interviews with market committee members,³ representatives of the municipal council and municipal or private tax collectors. The FGDs and interviews were supplemented with a short questionnaire that was distributed to a total of 100 market traders, and completed through interviews at their place of work. The questionnaire focused on the net and gross income of the market traders, as well as costs and use of market services.⁴

2.2 Market governance

Markets in Tanzania generally fall under the jurisdiction of the respective local government authorities,⁵ and are governed through by-laws.⁶ All three municipalities covered in the study require all market traders to be registered with the municipal council. The municipal council is responsible for the management of the market places. The by-laws (Ilala Municipal Council IMC 2011a, 2011b; Kinondoni Municipal Council KMC 2004, 2002, 2000; Temeke Municipal Council TMC 2010a, 2010b) stipulate opening times, waste collection, hygiene, cleanliness of the market place and food products, as well as processes for renting out trading places. The markets can be categorised according to the goods sold. Most markets are offering mixed goods, including food, clothes and different household utensils. Every market consists of two different trading spaces: *kizimba* and *kibanda*. *Kizimba* are tables or other small open spaces assigned to the traders, sometimes comprising simply designated areas on the ground. *Kibanda* are permanent rooms or small covered structures.

Municipal councils employ market managers, who are responsible for the overall management of one or more markets. At bigger markets the market managers often have a permanent office. Traders elect a market committee from among themselves.⁷ The committees usually consist of one chairperson and approximately five members. The functions and responsibilities vary from one market to the other. The most basic function of all committees is to voice the traders' problems and requests to the municipal council, and settle internal disputes and conflicts. In addition to that, many committees organise security and cleaning services. At some markets the market committee is responsible for the collection of municipal tax on behalf of the municipal council. Certain committees operate saving accounts on behalf of the traders.

Market traders also organise themselves into associations, based on the type of goods in which they trade. The associations provide a forum for traders to exchange ideas about the supply and demand of goods, support each other in case of sickness or death of family members, and implement small projects to support their businesses. The activities are financed through annual or monthly membership fees.

2.3 Tax collection

Market tax collection falls under the authority of the local government authorities. This is stipulated in the Local Government Finance Act (URT 1982a), which states under section 6.1

³ Depending on availability of committee members, ad-hoc FGDs were occasionally organised.

⁴ Due to resource limitations, 50 questionnaires were distributed at Kawe market and another 50 at Temeke Stereo. These two markets were selected as they represent the two main tax collection systems. At Kawe market, the market tax is collected by the market committee; at Temeke Stereo it is collected directly by the local government. The market traders who participated in the questionnaire were randomly picked from the market committee list. If a market trader was unavailable, another trader was picked from the list.

⁵ The Kariakoo Market at Ilala Municipality has an unusual status. It was established under the Kariakoo Market Corporation Act no. 36 of 1974 (URT 1974). The Kariakoo Market Corporation reports directly to the President's Office. The chairman and general manager are appointed directly by the president.

⁶ Local Government (Urban Authorities) Act (URT 1982b) gives municipal councils the power to make by-laws.

⁷ Depending on the market, elections are held every two to four years.

that 'all moneys derived from fees paid in respect of rents of shops, butcheries, market stalls, user charges, service charges and entertainment charges' shall constitute revenue of an urban authority. Under section 11, the Act establishes that local government authorities may make by-laws to impose rates for the services, things, matters or acts that constitute their revenue.

The daily rate for the market tax varies, but among the different markets that we visited mostly lies between TZS100 and TZS200 (USD0.04 to USD0.09) per trader. Some markets charge differential tax rates based on the different spaces that the traders occupy. Tax rates for a *kizimba* are generally lower than for a *kibanda*.⁸ The resulting tax burden is regarded as bearable by the majority of traders, men and women alike. The average trader occupying a *kizimba* (henceforth, a *kizimba* trader) reported an average gross daily income (before fees and taxes) of TZS9,200 (USD4.05), while the average *kibanda* trader reported a gross income of TZS34,000 (USD14.98). Women and men did not report any statistically significant income differences within the two different categories. But there are significant gender differences between the two groups – 62 per cent of the randomly selected *kizimba* traders are female, whereas the majority of *kibanda* traders are male. Overall, *kizimba* traders account for 90 per cent of the total traders. This means that women traders are more numerous.⁹

Most tax collectors are now equipped with electronic fiscal devices (EFDs) that produce personalised electronic tax payment receipts for every trader. However, at some markets tax collectors are still using handwritten receipts as they have not yet received any EFDs.

Even though market tax collection falls under the authority of the municipal councils, our research highlights the existence of major variations among markets in the ways in which taxes are collected – even within the same municipality. This is because collection is partly outsourced. While municipal employees directly collect taxes at most markets, outsourcing is practiced at seven markets in the city. In five of those cases, market committees act as tax collecting agent for the municipality. In the remaining 2 cases – the Kariakoo and Ilala Boma markets, which each have more than 1,000 traders and are among the largest markets in the city – private companies collect market taxes on contract.

One explanation for the existence of these variations is that the municipal councils are still managing the revenue collection from local markets on a trial and error basis, and no 'single perfect system' has been established yet. This explanation is supported by various municipal council representatives we interviewed. One of them said:

Previously we awarded tenders to private individuals and companies ... but now we changed the system ... We changed the system because the companies who won the tenders regularly failed to meet the revenue collection targets we set. We now decided to use market committees whom we pay 15 per cent of the collected tax. So far they have been meeting the target but it is too early to comment on the success. We will evaluate the markets and see how it works. We may consider using the previous system depending on the results.

⁸ It has to be noted though that bigger markets such as the Kariakoo market charge considerably higher and more differentiated tax rates (TZS1,500 per table and TZS600 for each box carrying goods brought into the market).

⁹ Our random sample comprises 98 valid cases, of which 59 are female and 39 male; 55 female *kizimba* traders and 34 male *kizimba* traders; 4 female *kibanda* traders and 5 male *kibanda* traders.

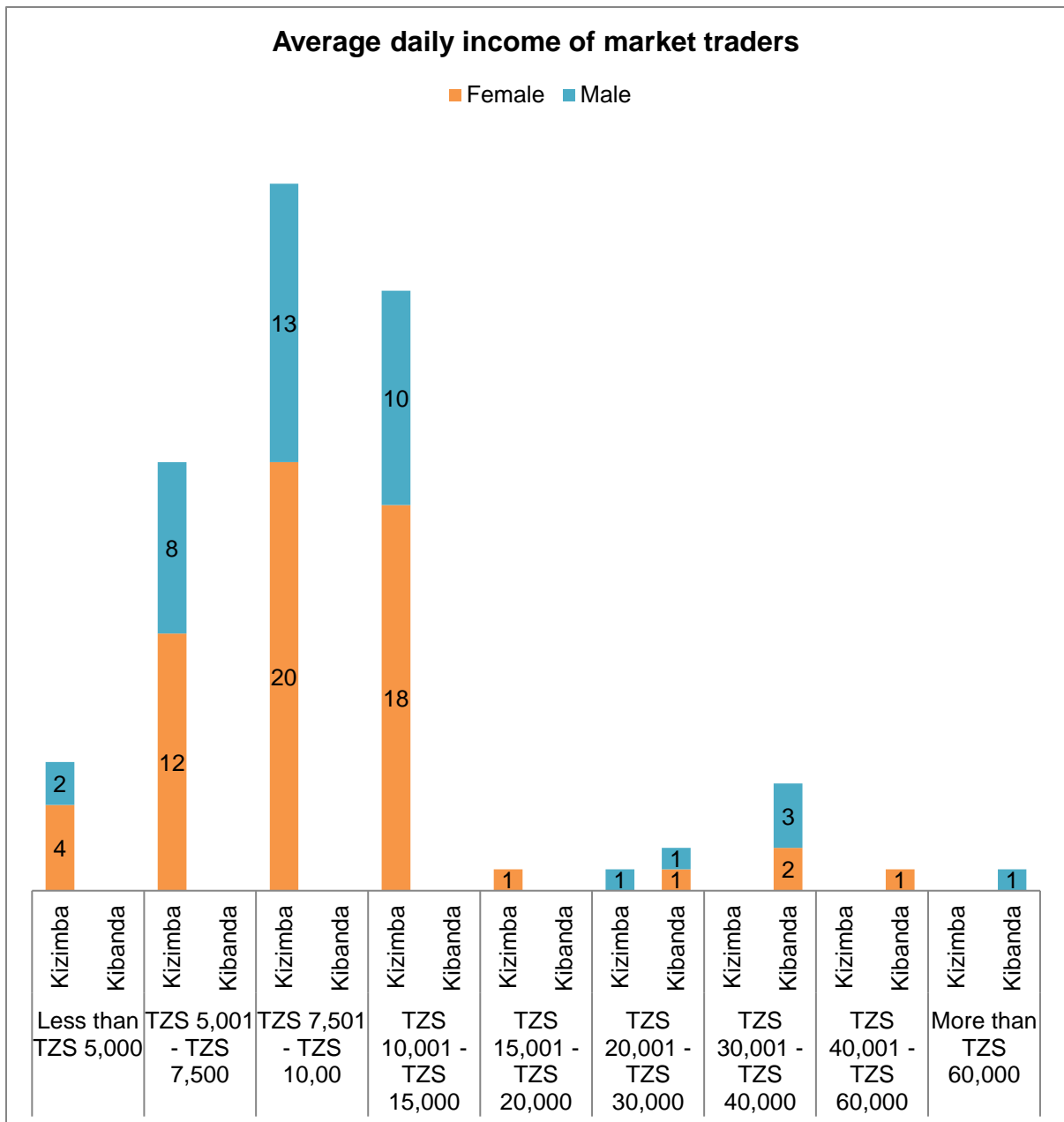


Figure 1 Average daily gross income of market traders

2.4 Collection systems

At the markets where market committees are responsible for tax collection, the municipal council assesses the revenue potential and sets a collection target for the committee based on that assessment. The market committees submit the money collected to the municipal council on a weekly or monthly basis, depending on the local arrangements. Market committees receive 15 per cent of the revenue collected. They use this money for various purposes, including small renovation and construction activities, and salaries for security and cleaning personnel.

In the case of market tax collection by private companies, the contract is awarded through open public tendering. Prior to the tender process, the municipal council conducts a revenue potential assessment and sets a revenue collection target.

All traders interviewed prefer tax to be collected by the market committee rather than the municipal council or private companies. Many traders describe members of the market

committee as 'more understanding' than other tax collectors as they are 'one of them'. The interaction with them is perceived as positive, and no cases of harassment were reported. Depending on the market, the committee members do accept delayed tax payments and on rare occasions even write off tax arrears for traders who cannot pay. As members of the market committee are doing their own personal business at the market every day, they are in a good position to know the business situation of their fellow traders. As one committee member described:

Sometimes you pass at the same table two consecutive days and you see the same goods. You know that the person did not do any business. Of course it will be difficult to pay the tax. In such a case we can sometimes cancel the debts. But we will not tell them that we cancelled the debts otherwise they will get used to it. We will just stop asking for the money.

Furthermore traders feel they can express their problems and concerns to the market committee members. The common perception is that the committee members are friendly, take their time to talk to traders, and offer advice or an explanation when collecting tax. This point is stressed by different traders, and highlights that the relationship between taxpayer and tax collector can be a positive one as long as the taxpayer feels respected and taken seriously. In addition, at markets where taxes are collected by a market committee, traders tend to have a slightly better understanding of the use of tax revenue and therefore see a more direct link between taxes paid and services received at the market.¹⁰ It is, however, important to bear in mind that this collection method has a much greater potential for corruption because of its very personalised nature.

In contrast to tax collection by market committees, tax collection by private companies is perceived rather negatively by most taxpayers. Private tax collectors are often described as impolite and harsh. According to the traders, they are 'outsiders who do not have any knowledge of the market realities'. Private collectors are described as not being open to any kind of discussion, and unwilling to accept excuses or delayed payments.

The experiences with direct collection by the municipal authority are mostly neutral, and the system is ranked somewhere inbetween the other two systems in terms of traders' preferences. The interactions with the municipal tax collector during the collection exercise are generally described as free of harassment.

Irrespective of the collection system in place, all traders interviewed stated that paying taxes is important, and considered it a civic duty.

2.5 General market conditions and services

Dar es Salaam's marketplaces are generally in a bad condition. One major challenge is the condition – or absence – of a sewage system. During the time the research was conducted, large areas of most markets were covered in stagnant water and mud. These conditions pose manifold health hazards to traders as well as customers, ranging from fungus to malaria and cholera.

A further annoyance for the traders is the condition of the market structures. Most markets visited do have some roofed structures, at least at the market centre but these structures are mostly old and not maintained, and consequently do not provide sufficient shelter from rain and sun. All markets provide toilets, but there are often too few toilets, and they are generally

¹⁰ In all FGDs conducted at markets where the market committee is responsible for tax collection, the traders listed different public services, such as garbage collection and water supply, they believed to be financed with their market tax. At 3 of the 4 markets where the municipality directly collects the market tax, the general response of FGD participants was that they were unaware of what their market taxes were used for.

poorly maintained. Furthermore, market traders have to pay a fee each time they want to use the toilet. This fee ranges from TZS200 to TZS300. As traders start their day at the market between 4am and 6am, and close their business between 6pm and 7pm, they have no alternative to making regular use of the toilet facilities provided at the market. Consequently, the women we talked to stated that they use the toilet facilities on average six times per day, while men stated that they use the toilets four times. This means that many women pay up to 18 times more for their daily toilet usage than they pay as market tax.¹¹ There is often insufficient access to fresh water for traders to wash themselves or clean their goods, or only available on payment of another fee. This suggests that the markets are breeding places for disease.

Garbage collection is organised by the municipal council, and a collection truck picks up garbage at regular intervals, once or twice per week. At one market, market traders had to pay an additional fee of TZS500 for each garbage collection. This was attributed to the informal nature of the market.¹² Garbage collection is not paid for at formal markets. The actual cleaning of the markets is either organised by the municipal council or by the market traders themselves. However, at most of the markets visited, the researchers noticed large amounts of garbage lying on the floor. This lack of cleanliness was also one of the main concerns voiced by the traders.

Some kind of security service is provided at the majority of markets. In most cases, the market committee collects a daily fee of between TZS100 and TZS200 from each trader to pay for private security guards to take care of their goods at night. At big markets, like Kariakoo and Ilala Boma, private security guards paid by the municipal council also patrol during the day. Several traders voiced their dissatisfaction with the security guards. Thefts do occur, and the traders rarely get reimbursed for the losses they incur. The fee labelled as security fee is also partly used to pay for market cleaners and their equipment at some markets.

3 Summary and discussion of findings

To some extent, our findings differ from those of other researchers who have studied market taxation in Africa from a gender perspective (Section 1). We find no evidence of gender bias in the way that market traders are taxed. Women and men traders seem to pay the same market taxes, in much the same way. There was no suggestion of sexual harassment of female traders by tax collectors – most of whom are male.

Further, women and men traders have very similar opinions on the major issues of market organisation that we discussed with them. The vast majority of them prefer that market taxes are collected by market committees. The main distinguishing factor between this system and collection by employees of either municipal councils or private companies is the fact that the market committee tax collectors are not strangers to the market traders, but are actually market traders themselves. This leads to a relationship of mutual respect and trust between tax collectors and taxpayers, whereby taxpayers feel that the collectors understand their personal circumstances, and take into account factors such as lack of business or sickness in making decisions about the rigour of collection enforcement. The actual tax collection

¹¹ (Max. Toilet Fee * Average Female # Toilet Usage) / Min. Market Tax).

¹² The Mwananyamala soko la nyuma was informally constructed by traders without permission of the Kinodoni Municipal Authority. It has not yet been officially recognised as a formal market, but is tolerated by the authority. The size and structure of the market does not differ greatly from formal markets. Market traders at the Mwananyamala soko la nyuma do not pay market taxes, but a variety of fees (garbage, security, market association fee, etc.) which make it one of the most expensive markets for traders to do their business. The market is located close to the older and formal Mwananyamala Kisiwani market, which causes tension between the traders of the two markets.

performance of market committees does not lag behind the performance of other systems.¹³ During the time the research was conducted, Kinondoni municipal council had just introduced tax collection by market committees supervised by municipal market managers at several markets, which replaced a direct market tax collection system by the municipal authorities. The rationale behind this reform was the expectation that tax collection by market committees would increase tax revenue. According to representatives of the Kinondoni municipal council, preliminary results of the reform were promising.

In contrast to market committees, traders very much dislike private tax collectors. They are generally described as harsh and unsympathetic towards the traders and their situation. But we could find no evidence of any kind of gender-based discrimination or harassment of market women by the tax collectors, be it collectors from the municipal council, private companies or market committees.

More generally, our research highlights a number of challenges that market traders are facing at their place of work. These challenges range from insufficient sewage and rubbish collection systems, to poor quality, expensive toilets and trouble with the private security companies guarding traders' goods at night. These are all issues about the provision of public or collective goods to market traders and their customers. These are mostly matters of general or collective interest to the population of Dar es Salaam, with one specific exception with very important gender implications – the quality and cost of toilets in markets.

Traders end up paying a much higher share of their income on fees for the use of toilets than on market taxes. And women are doubly disadvantaged. First, men can more easily avoid toilet fees by going around the next corner or to the next bush. This is a rampant and more or less tolerated practice for men in Tanzania. For women, the issue is very different. Several studies have highlighted that using such open toilets not only increases women's vulnerability to shame, but also raises the risk of sexual assaults (Lennon 2012; Srinivasan 2015). Second, women need to use toilets more frequently than men, especially during menstruation and pregnancy.

To avoid the high cost of using toilets, the women we interviewed reported drinking and eating less, or delaying urination and defecation. These coping mechanisms are not only uncomfortable, but also increase health hazards, ranging from dehydration to bacterial infection and chronic constipation. The example of a urinary tract infection (UTI) highlights the significance of these health hazards, especially for women. Women are in general at greater risk of developing a UTI than men. The risk factors for contracting a UTI include holding back urine and not drinking enough water. One of the symptoms of an acute UTI is the frequent urge to urinate. This means that inadequate access to toilets increases the women's risk of contracting a UTI, and if they are suffering from the infection they are forced to use the toilets even more often. UNICEF and WHO (UNICEF and WHO 2005) warn that restricted toilet facilities cause psychological stress to women, and the United Nations Secretary General Ban Ki-Moon called ensuring women's access to safe toilets a 'moral imperative' (UN News 2014).

The average daily income of petty market traders is TZS9,200. This means that female petty traders spend between 13 per cent¹⁴ and 20 per cent¹⁵ of their income on toilet fees, whereas men only spend between 9 per cent¹⁶ and 13 per cent¹⁷. This is a significant difference,

¹³ According to the market manager of Kinondoni Municipality, the tax collection performance of market committees is at times even better than the performance of municipal employees and private tax collectors.

¹⁴ Min. Female Toilet Fee Burden = Average daily income / (Max. Toilet Fee * Average Female # Toilet Usage).

¹⁵ Max. Female Toilet Fee Burden = Average daily income / (Max. Toilet Fee * Average Female # Toilet Usage).

¹⁶ Min. Male Toilet Fee Burden = Average daily income / (Min. Toilet Fee * Average Male # Toilet Usage).

¹⁷ Max. Male Toilet Fee Burden = Average daily income / (Max. Toilet Fee * Average Male # Toilet Usage).

which is amplified by the fact that the majority of small market traders are women.¹⁸ Paying close to one-fifth of their daily gross income on toilet fees is utterly disproportionate, and inhibits women from earning a dignified salary and expanding their businesses.

But is this a taxation issue? A reader specialised in taxation in the conventional sense of the term might respond: 'This is of course a serious problem, but it is about public service provision, not about taxation. Toilet fees are service charges, not taxes'. They might even add: 'You are distorting the discussion of taxes in Africa to serve a particular agenda relating to women'. We do not agree with them. This is why.

The conceptual distinction between the two is quite clear. A tax is a mandatory financial charge imposed upon a taxpayer by a governmental organisation in order to fund various public expenditure. The taxpayer has no claim to any specific reciprocal benefit. A user fee, however, is charged to fund a specific service: if you use a service, you pay for it. If not, you do not pay. The fee is proportional to the use of the service (Spitzer 2003). In practice, however, the distinction between a tax and a user fee is often blurred. Many transfers of money from citizens to state organisations could equally well be classified as taxes or service charges – that is, as non-tax revenue. For example, at the national level, many governments levy some kind of social security charge on income earners or their employers to pay for old-age pensions, unemployment benefits, or social transfers for people on low incomes. Are these taxes or user charges? They would clearly be user charges if all the revenue was used for the purposes listed above, if it were only used for that purpose, and if payments were in some way proportional to contributions. Conversely, if all social security payments were determined purely by general government policy decisions, and were not in practice linked at all to the financial situation of a social security fund, then we would clearly be talking about taxes. In reality, most public funding of social security is achieved through a complex mixture of these two pure principles. This means that the classification of social security contributions in government financial statistics nearly always contains a high element of ambiguity. We cannot clearly say whether we are talking of taxes or user charges. A similar ambiguity occurs much more frequently in the finances of sub-national and local governments. They frequently raise a great deal of their income from what are formally service charges: for street cleaning, garbage clearance and sewage services, the provision of water and electricity, vehicle parking, and the provision of sports services of various kinds. But a deep concern to correlate the actual level of charges made to users with the cost of providing the service is rare. Some users are subsidised. Others find that they are in effect being taxed because their local government is using service provision as a way of raising revenue.

So we should not be diverted by any claim that user charges for toilets in Dar-Es-Salaam's markets are not really taxes. But diverted from what? From our underlying motivation for conducting this research in the first place: to examine how far the modes of funding the provision of collective services in those market places are adequately serving the interests of society in general, and of women in particular. We started by focusing on taxes because the existing literature implied that this is where we might find gender biases. We did not find them in the domain of taxes, narrowly defined as the charges collected from the market traders under the label of market taxes. But we did find biases when we looked more broadly at the financing of public or collective goods in the markets. All public goods – water, cleanliness, garbage disposal, shelter, security – are underfunded. This seems to impact men and women equally. But the underfunding of toilets, and the charges that are made for use of them, has a differential and adverse impact on women, especially market traders, but also their female customers. Women require toilets more frequently than men, and have fewer alternatives.

¹⁸ Toilet fees are regressive, and small market traders spend a higher proportion of their income on toilet usage than larger traders.

A gender-aware perspective on market taxation required us to look holistically at gender-differentiated patterns of use and funding of collective goods and services. Narrow 'taxation-accounting' might mislead us. There are lessons here for the study of gender dimensions of taxation more broadly. Especially in environments like those of Dar es Salaam, where a high proportion of women earn their living from small-scale trading, we may need to appraise the tax system for gender equity. We need to look beyond formal employment markets and the incidence of income tax systems, which are anyway being reformed in most of Africa to eliminate obvious gender bias. We also need to apply a broad approach, which includes all financial charges imposed upon actors in the informal sector. Biases that exist in the informal sector may not stand out clearly. They might be embedded in public finance more broadly – in the collective impact of the way public services are both financed and consumed (Joshi 2017).

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