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TAX EVASIVE BEHAVIOR AND GENDER IN A TRANSITION COUNTRY

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ABSTRACT

In this paper, we provide a structural explanation of gender difference with respect to tax evasion. A unique data set, collected from a field survey of households in Albania, allows us to test and explore the established fact, in a transition country. The results show that women tend to evade taxes less than men, even after controlling for socio-economic and demographic characteristics (e.g., age, family status, education, income). Starting from neo-institutional theory, the paper analyzes the explanatory power of this theory where it concerns the differences in men's and women's tax behavior. Acknowledging the fact that gender differences in economic behavior are generally explained either as biological or by social/psychological role theory, this paper also discusses possible explanations as suggested in feminist economic research. Using the data available, some main hypothesis are articulated, tested and evaluated.

INHOUDSOPGAVE

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I. INTRODUCTION

More and more researchers are aware of and address the issue of gender differences in various functional aspects, like wages (UNIFEM, 2002; World Bank, 2001; Oostendorp, 2004), job recruitments and promotions (Ginther and Kahn, 2004), and behavioral aspects like corruption (e.g., Kaufman, 1998; World Bank 2001; Swamy et al., 2002) and tax evasion. Both field and experimental studies on tax evasion consistently find that women evade taxes less than men. This result holds for both, advanced western societies (see Giese and Hoffman, 1999; Torgler, 2002; Flathmann and Sheffrin, 2003) and Central and Eastern European societies in transition (see Gërxhani, 2002; Hanousek and Palda, 2002; Gërxhani and Schram, 2004). According to Molero and Pujol (2004, 9), “this differential behavior is attributed normally to structural differences in tax morale, even if it is difficult to find sociological or psychological intuitions justifying such gender differences”. Nevertheless, these attempts have not been more than just speculations, to the best of our knowledge.

In this paper, we provide a structural explanation of gender difference with respect to tax evasion. A unique data set collected from a field survey of households in Albania allow us to test and explore this established fact, in a transition country. Starting from neo-institutional theory, the paper studies the explanatory power of this theory where it concerns the differences in men’s and women’s tax behavior. Although the fact that women evade taxes less than men is part of common knowledge in a country like Albania (see Katro and Selimi, 2001), in order to come to a more scientific understanding of the relations between gender, economic behavior and institutions, a more complex analysis is required.

The paper continues with a discussion on the findings on gender differences in general and tax evasion in particular, in the following section. The third section describes the dataset used. The fourth section presents the empirical analysis. The fifth section discusses the findings within the neo-institutional framework and other possible explanations. The sixth section concludes.

2. GENDER DIFFERENCES

Traditionally, social and economic differences between women and men were predominantly explained by their biology (Perkins Gilman, 1899; see also Pujol, 1992). In the second half of the twentieth century, with the rise of women's studies and the development of the gender concept, gender differences were explained mainly by social and cultural differences, such as the level of education, work experience, discrimination, and the organization of the Welfare state (see Blau, Ferber and Winkler, 2001; Kuiper and Sap et al., 1995). Realizing the distinct role of biological differences however, and criticizing the one-sided focus on social and economic differences, gender differences are now perceived as resulting of both biological and cultural differences, the meaning of which vary over time, space and topic (Ferber and Nelson, 2003).

Biological explanations explain behavior from the biological differences between women and men in the reproductive process (i.e., 'men are stronger', and 'women are interested in specific jobs because these are similar to caring for children') (see e.g., Becker, 1981). The cultural, social and psychological explanations argue that women and men have socially different tasks, which makes that their basic experience in life and the way they deal with social relations is inherently different (i.e., women are more interested in care giving and relations, men are more goal directed and competitive). These are both essentialist approaches as they explain the behavior of women and men in the first instance by their sex/gender (Blau 1987, Hewitsen, 1999).

Other explanations recognize that gender differences together with, class, ethnic and age differences are related to legal arrangements, power differences, historically developed tasks divisions, economic incentive patterns, and institutional arrangements around paid and unpaid work that vary over time and cultures; that the current situation is not the natural result of gender neutral policies and institutions, but have to be seen rather as to a large extent a reflection of policies and arrangements that have been developed over the centuries (Ferber and Nelson 1993, 2003).

As an example of this third approach, in this paper we apply the neo-institutional economic theoretical framework. The new institutional economics defines institutions as the indispensable framework within which human interaction takes place – as the 'rules of the game', the humanly devised constraints, that determine incentives and shape human interactions in all societies (North, 1990, 3-4). In this framework, two types of institutions are distinguished: (1) formal institutions that include laws, tax regimes, and regulations; and (2) informal institutions that comprise (cultural) norms of behavior, traditions, and established conventions. An important contribution of this theory is the recognition of the fact that the informal constraints that are culturally derived will not change immediately in reaction to changes in the formal rules. As a result, the tension between altered formal rules and the persisting informal constraints produces outcomes that have important implications for the way economies change (North, 1990, 45). One pertinent consequence of this

tension are predatory activities like corruption and tax evasion (Feige, 1997). This is especially relevant in the case of former communist countries, which have been going through structural institutional changes. Gërxhani (2004) provides empirical evidence of Feige's conjecture, that when formal and informal institutions are in conflict more tax evasion is observed, for a transition country, namely Albania. This paper will use the same data set and analyze the extent to which the gender differences can be explained within this institutional framework, in section 4. A more general discussion will be provided in section 5.

3. THE DATA

The analyses presented here are based on data collected from a field survey conducted by one of the authors in the urban area of Tirana, the capital of Albania, in 2000. The method applied was the 'self-administered questionnaire' (a.k.a., 'drop-off survey')¹. The survey sample consisted of 1,500 households living in Tirana. Their selection was random and based on a geographical framework. The response rate of 89.3% gave 1,340 valid questionnaires returned. Gërxhani (2002) provides arguments for the method used and gives a detailed description of the survey and the data's representativeness, showing that the research method used is valid and reliable.

3.1. A DESCRIPTION OF THE DATA

Because the main focus of the questionnaire was the evasion of taxes, the main income earner of the household was asked to respond to the questions². Descriptive statistics on the main socio-demographic and employment characteristics of the female and male main income earners of household are presented in tables 1 and 2 below.

Table 1. Socio-demographic gender characteristics (in valid percentages)

	Sample	Age	Family status			Education		Migration	
			single	married	children	gymnasium	higher	to Tirana	from rural
Male	74.3	46	7.5	92.5	85.3	46.4	45.3	34.0	15.7
Female	25.7	41	18.8	81.2	77.6	48.2	43.9	31.5	10.9

Table 2. Employment gender characteristics (in valid percentages)

	Work	Main occupation						Housework
		business	teacher	worker	economist	doctor	nurse	
Male	88.1	20.9	11.8	20.1	5.1	4.8	1.8	0.8
Female	84.9	14.1	6.7	11.7	9.5	9.5	10.1	4.1

¹ The complete questionnaire can be found in Gërxhani (2002) or can be provided upon request.

² This is an important detail that should be kept in mind throughout the analysis presented in this paper.

Table 2 continued

	Working sector						Multiple jobs
	state	private with contract	private without contract	own business	family business	occasional or seasonal	
Male	38.7	10.5	13.1	25.4	4.5	6.4	11.8
Female	48.2	10.2	7.0	18.1	3.2	3.2	6.7

The first noticeable thing from the tables is the relatively high number of female main income earners, about 26%.³ More Albanian women than before - especially the highly educated ones - are successfully involved in public and private institutions and are often well paid. This is confirmed when looking at education and status data. Both, men and women are equally highly educated. However, the number of single female respondents is more than twice the number of single men. These could be highly educated young women in pursuit of a good career and a more modern lifestyle, who either live alone or are the main income earner in a household in which they live with their parents or other family members. This group has been increasing during the course of transition. In addition, fewer female main income earners have children than male income earners.

Although not displayed in the tables, an analysis of the data shows that the highly educated respondents earn more than the lower educated ones. As a consequence, due to the main income earner being the respondent, there is an automatic selection of those who are more educated and employed. The main occupation of the main income earners displays gender differences as well. Women seem to occupy more highly professional jobs like economists and doctors than men, who on the other hand are more occupied either in their own business or as workers. Also data on sectoral employment indicate gender differences. Women work mainly in the state sector and the private sector with a labor contract (official job). More men, on the other hand, than women work in the private sector without a labor contract (unofficial job) and have their own business (self-reported income).

Having more than one job ('moonlighting') is another phenomenon characterizing countries with a large underground economy, including Albania. Our data show that this is more common among men (twice as much) than women. Although the involvement of Albanian women in the informal economy through moonlighting could be a lot larger (see Katro and Selimi, 2001), our data reflect the situation of the main income earners only.

³ Since the questions are addressed to the main income earner of household, the data's representativeness with respect to gender division of the main income earner is hard to prove. Most surveys conducted in Albania address the head of household, which in the majority of cases is a man.

Although based on few observations, data show interesting results related to involvement in housework. A lot more women than men report to do housework, 4.1% and 0.8% respectively. It is possible that individuals who report to be involved in housework, might have considered it as ordinary daily work at home instead of as a main working activity. Although we do not have additional data on the division of unpaid work in the household, this gender difference may indicate something in that direction.

After the break up of communism, migration of individuals -both internal and external- occurred in massive scales. Regarding the internal migration, there were a lot of movements from north and south of Albania to the center area, mainly Tirana, and from rural to the urban area. The data show that more women than men come from the central urban area and thus more men than women migrated to Tirana.

Table 3. Income related gender characteristics (mean values)

	Income				Financial satisfaction* ("1 to 10 = Not at all to Very")
	gross personal*	net personal*	gross family	net family	
Male	29.280	25.351	43.392	37.607	3.4
Female	23.873	20.426	39.962	33.919	3.1

(*) indicates statistical significance at the 5% level

Table 3 shows that women have less personal and household monthly gross and net income than men. Independent sample t-tests reveal that these differences are significant in the case of personal gross and net income only. While a lower net income for women could be explained by a lower level of tax evasion, other explanations must hold for a lower gross income. The fact that men earn more than women could explain the significant difference in their financial satisfaction. Men seem to be more satisfied with their family finance than women.

3.2. TAX EVASION DATA

Tax evasion occurs when individuals do not comply, for example, with their obligations with respect to payment of personal income tax, business income tax, business profit, or social and health insurance tax. The Albanian tax laws are similar to those in most western countries: individuals employed in the public or private sector are subject to tax on personal income; self-employed individuals with a small business are subject to tax on small business income; and all working individuals (including the self-employed), are subject to social and health insurance tax. Based on this tax liability, Gërxhani (2004) distinguishes three (overlapping) groups of respondents in the data set:

(1) individuals employed in the public or private sector; (2) self-employed individuals with a small business; and (3) all working individuals (including the self-employed). Using the tax-related information collected from the field survey, for each of these groups (tax types), three main variables on tax evasion were created: ‘the extent of personal income tax evasion’ (PITE), ‘the extent of small business income tax evasion’ (BITE), and ‘the extent of social and health insurance tax evasion’ (ITE).⁴ These variables are used to describe a respondent’s evasion with respect to these three tax types. Table 4 summarizes the gender information obtained with respect to evasion variables.

Table 4. Gender information on tax evasion (in percentages)

	At least once evasion			Fraction of		
	PITE	BITE	ITE	PITE*	BITE	ITE*
Male	40.8	58.9	32.7	22.1	32.4	18.4
Female	32.2	46.7	24.6	16.7	25.4	13.8

(*) indicates statistical significance at the 5% level.

It is clear that women evade all three types of taxes less than men. Independent sample t-tests show that gender differences are significant in the case of personal income tax evasion and insurance tax evasion.

3.3. ATTITUDINAL INFORMATION ON TAX EVASION

The survey questionnaire contains several statements aimed at estimating the respondents’ attitudes towards taxes. These statements cover various issues, which are expected to be correlated with tax evasion. Respondents provide information on whether they (dis)agree (on a 5-point scale) with each statement, where a high score reflects disagreement and a low score agreement. Table 5 presents the mean responses to each statement for men and women separately.

⁴ For a detailed description of the construction of these tax evasion variables from the questionnaire, see Gërxhani (2004).

Table 5. Gender attitudes towards taxes

	MEAN		# CASES	
	Male	Female	Male	Female
1. The tax system in Albania is quite applicable to the economic situation in the country	3.3	3.5*	957	327
2. I pay the taxes I am supposed to	1.9	1.7**	943	326
3. Taxes are low in Albania	3.5	3.8*	946	319
4. The Albanian government deserves to be supported	2.7	2.7	942	322
5. The moral attitude of Albanians towards taxes is low	2.4	2.3	931	318
6. Corruption in Albania is high	1.7	1.5*	948	326
7. I (We) haven't paid taxes in the past, so I do not find any reason for paying now	3.4	3.6*	911	318
8. I would pay taxes if my income were higher	1.9	2.0	936	317
9. Our country is characterized by political stability	3.3	3.6*	942	323
10. Anyone is allowed to evade taxes in order to maximize his/her profit	3.1	3.1	930	322
11. I do not feel like paying taxes as long as the government cannot be trusted	2.9	2.9	930	320
12. I would pay taxes if other people would pay taxes too	2.5	2.6	931	319
13. Audit rules on tax compliance are efficiently and equally enforced by the relevant state institutions	3.2	3.1	937	319
14. People should pay taxes because if they do, they will benefit from them (e.g. better roads, more parks, more schools, etc.)	1.6	1.5	953	325
15. Not paying social and health insurance today, would cause serious financial problems for me in the future (e.g. no pension benefits)	1.3	1.4**	953	327
16. The majority of people in Albania do not pay taxes	2.1	2.0*	948	327
17. The average income of the majority of Albanians is low	1.5	1.4*	951	333
18. I think everyone is morally obliged to pay taxes	1.5	1.4	952	326
19. The Albanian public is continuously informed about tax legislation and any problems are quickly clarified	3.0	3.0	952	322

Note: The mean values are based on a 5-point scale, from 1 'strongly agree' to 5 'strongly disagree'. Statements 1, 3, 4, 6, 8, 9, 13, 17, 19 gather information on respondents' perception of formal institutions in Albania. Statements 2, 5, 7, 10, 11, 12, 14, 15, 16, 18 gather information on respondents' perception of their norms and rules of behavior (i.e., their informal institutions). See Gërxhani (2004) for more details.

(*) indicates statistical significance at the 5% level; (**) indicates statistical significance at the 10% level.

A comparison of means clearly shows differences in attitudinal responses of men and women. According to independent sample t-tests, some of these differences are significant. For example, women disagree more than men that Albania has an appropriate tax system; that taxes are low in Albania; that because they didn't pay taxes in the past they didn't have to pay in the present; that Albania is characterized by political stability; and that non-payment of social and health insurance today would cause personal financial problems in the future. On the other hand, women agree more than men that they pay the taxes they are supposed to; that corruption in Albania is high; that the majority of people in Albania do not pay taxes; and that the average income of the majority of Albanians is low.

To conclude, women seem to be more pessimistic than men about formal institutions, but are characterized by slightly more positive scores than men with respect to informal institutions. This will be shown statistically in section 4.2.2. (table 8).

4. RESULTS

Given the data we have available, we will first try to explain gender differences in tax evasion based on some socio-economic, demographic and labor characteristics of male and female respondents. A neo-institutional approach will follow, based on the attitudinal information on tax evasion.

4.1. EXPLAINING THE DIFFERENCE BY BACKGROUND INFORMATION AND SECTORAL EMPLOYMENT

The background information gathered from the survey questionnaire includes personal attributes, some household characteristics, and some employment and financial characteristics. In order to test whether this background information can explain gender differences in tax evasion, we ran some logistic regressions. The variables to be explained are the three main tax evasion variables: personal income tax evasion (PITE), small business income tax evasion (BITE), and insurance tax evasion (ITE). These are transformed into binary variables, taking the value 0 if there is no indication of tax evasion at all, and the value 1 if there is at least one indication of tax evasion (*cf.* table 4). Table 6 gives the results of the logit regressions. For each type of tax, two regressions were run: one including socio-economic and demographic characteristics as independent variables and one with these and respondents' sectoral employment. Both regressions include a dummy variable 'missing (family emigrants)' because of a high number of missing values on the number of family emigrants. This variable is included in order to control for potential group characteristics in these missing values.

Table 6. Tax evasion and background and sectoral information

	PITE		BITE		ITE	
Female	-.37 (.05)*	-.27 (.22)	-.72 (.04)*	-.68(.06)**	-.35 (.05)*	-.14 (.51)
Ln(Age)	.31 (.45)	.17 (.72)	.92 (.22)	1.07 (.15)	.62 (.11)	.68 (.13)
Individual is married	-.49 (.19)	-.62 (.13)	.54 (.45)	.43 (.55)	-.05 (.88)	-.12 (.78)
Individual has children	.04 (.91)	.18 (.63)	-.13 (.84)	-.10 (.87)	-.10 (.74)	-.03 (.93)
Individual has higher education	-1.47 (.00)*	-1.0 (.00)*	-.61 (.04)*	-.70 (.02)*	-1.5 (.00)*	-.94 (.00)*
Migration to Tirana	.70 (.00)*	.85 (.00)*	.09 (.79)	.10 (.77)	.27 (.13)	.16 (.44)
Living in urban area	.11 (.66)	.26 (.37)	-1.33(.01)*	-1.4(.01)*	-.10 (.66)	-.11 (.68)
Ln(Family size)	-.06 (.83)	.03 (.91)	-.72 (.17)	-.76 (.15)	-.17 (.50)	-.19 (.53)
No. of family members working	-.10 (.34)	-.17 (.15)	-.26(.08)**	-.30 (.05)*	.02 (.86)	.03 (.74)
No. of family emigrants	-.21 (.12)	-.17 (.27)	.33 (.17)	.33 (.17)	-.12 (.31)	-.12 (.36)
Missing (family emigrants)	-.42 (.16)	-.31 (.35)	-.33 (.57)	-.29 (.61)	-.16 (.57)	.15 (.63)
Ln(personal gross income)	-.22 (.08)**	-.55 (.00)*	-.97 (.00)*	-.94(.00)*	-.08 (.40)	-.55 (.00)*
Financial satisfaction	-.01 (.83)	.01 (.90)	.02 (.83)	.01 (.92)	-.05 (.19)	-.05 (.22)

	PITE		BITE		ITE	
Female	-0.37 (.05)*	-0.27 (.22)	-0.72 (.04)*	-0.68(.06)**	-0.35 (.05)*	-0.14 (.51)
Working in state sector		-1.9 (.00)*				-2.6(.00)*
Working in private sector with labor contract		-1.2 (.00)*				-1.4 (.00)*
Working in private sector without labor contract		1.6 (.00)*				1.2 (.02)*
Working in family business		-.82 (.11)				-1 (.08)**
Working in occasional jobs		-.23 (.58)				.32 (.55)
Working in own business						-.14 (.76)
Having more than one job		-.40 (.22)		.64 (.07)**		.04 (.94)
Number of observations	886		304		1128	

Note: Numbers represent the regression coefficient; p-values in parentheses.

(*) indicates statistical significance at the 5% level; (**) indicates statistical significance at the 10% level.

Socio-economic and demographic characteristics do not seem to explain gender differences in the evasion of each type of tax: personal income tax, small business income tax, and insurance tax. In all three cases, women evade significantly less than men, even after controlling for these characteristics. In addition, highly educated individuals evade taxes less than low educated ones; migrating from the north or south of Albania to Tirana induces higher evasion of the personal income tax, while migration from rural to urban area causes a higher tax evasion of small business income tax; higher the number of family members who work, lower the probability of evading small business income tax; and individuals with a higher personal monthly gross income, evade the personal income- and small business income-tax less. These results are all significant at the 5% or 10% level.

The gender difference disappears, however, when in addition to socio-economic and demographic characteristics, we control for the sector respondents work in. Women still evade taxes less than men, but the differences are insignificant in the case of personal income tax and insurance tax. The effect of socio-economic and demographic characteristics remains the same, with the exception of personal gross income having a significant effect on the evasion of insurance tax. In addition, individuals working in state/public sector and private sector with a labor contract evade personal income and insurance tax less, whereas individuals working in private sector without a labor contract evade more. Having more than one job causes more evasion of small business tax only.

4.2. EXPLAINING THE DIFFERENCE IN A NEO-INSTITUTIONAL FRAMEWORK

As discussed earlier, new institutional economics provides an institutional explanation to predatory activities like tax evasion in transition countries. This explanation implies that when formal and informal institutions are in conflict, more tax evasion is observed (*cf.* section 2). To the best of our knowledge, this conjecture, put forward by Feige (1997) and empirically tested by Gërxhani (2004),

is more general and does not distinguish potential gender differences. In this paper, we aim to fill this gap. We do this in two stages. First, we look at gender differences in tax evasion after controlling for the clash variable (between the formal and informal institutions) and the background information. Second, we explore gender differences in tax evasion by focusing on the effect of clash and/or institutions on the behavior of women and men separately.

In order to provide a neo-institutional explanation of the difference in tax evasion between women and men, we need to know more about the way women and men perceive formal and informal institutions. As we are interested especially in tax evasion, we want to know how men and women perceive formal and informal institutions related to taxes. However, as men and women's tax evading behavior is expected to depend also on their more general attitude towards formal and informal institutions, these will also be included. To maintain some consistency with the empirical testing of Feige's conjecture in Gërxhani (2004), this paper will use the same attitudinal variables. Using factor analysis, 13 (out of 19) statements (cf. table 5) were grouped in three main factors: (1) Pessimism about formal institutions (including statements 1, 3, 4, 6, 9, 13, 19); (2) Tax immorality (including statements 14, 15, 18); and (3) Positive tax experience (including statements 7, 10, 16). Based on the underlying attitudes, factor (1) captures respondents' perception of tax laws and regulations (i.e., formal institutions), whereas factors (2) and (3) capture individuals' perception of their norms and rules of behavior related to taxes (i.e., informal institutions).⁵ Using factor (1) and factor (2) only (see Gërxhani, 2004), a variable called 'CLASH' was created, meaning that a higher value for this variable is an indication of a stronger clash between both types of institutions. A higher value of factor (1) implies a more pessimistic view of formal institutions, whereas a higher value of factor (2) means a higher tax immorality.

4.2.1. TAX EVASION AND CLASH

In order to investigate the explanatory power of the neo-institutional theory concerning the differences in men's and women's tax behavior, we start by looking at gender differences in tax evasion after controlling for the clash variable (between the formal and informal institutions) and the background information. For this purpose, we ran logistic regressions. The choice variables to be explained are the same main tax evasion (binary) variables: PITE, BITE, and ITE. For each type of tax, two regressions were run: one including only the 'clash' variable (in addition to the background information) and one with these and the formal and informal institutions as independent variables. Both regressions include a dummy variable 'missing' that indicates missing data on at least one group

⁵ Given the difficult kind of data needed and the problems commonly encountered when collecting any kind of data in these countries, such subjective measures of formal and informal institutions seem to be by far the best. A more detailed discussion on this matter can be found in Gërxhani (2004).

of institutions. This variable is included in order to test for a possible selection effect in the responses to the attitudinal questions. Table 7 presents the results.

Table 7. Tax evasion and institutional information

	PITE		BITE		ITE	
Female	-.37 (.06)**	-.34 (.09)**	-.73 (.04)*	-.70 (.05)*	-.35 (.06)**	-.31 (.09)**
Ln(Age)	.34 (.41)	.36 (.39)	.89 (.23)	.78 (.30)	.62 (.11)	.65 (.10)**
Individual is married	-.48 (.20)	-.52 (.17)	.52 (.47)	.69 (.35)	-.03 (.94)	-.04 (.91)
Individual has children	.01 (.99)	.02 (.96)	-.06 (.92)	-.14 (.84)	-.11 (.72)	-.14 (.66)
Individual has higher education	-1.5 (.00)*	-1.4 (.00)*	-.59 (.05)*	-.52 (.10)**	-1.5 (.00)*	-1.4 (.00)*
Migration to Tirana	.68 (.00)*	.70 (.00)*	.03 (.92)	.07 (.83)	.24 (.17)	.25 (.16)
Living in urban area	.12 (.65)	.06 (.82)	-1.3 (.01)*	-1.5 (.00)*	-.13 (.58)	-.20 (.38)
Ln(Family size)	-.07 (.80)	-.08 (.77)	-.70 (.18)	-.65 (.23)	-.17 (.49)	-.15 (.55)
No. of family members working	-.07 (.47)	-.07 (.48)	-.22 (.14)	-.22 (.13)	.03 (.76)	.03 (.71)
No. of family emigrants	-.23 (.11)	-.24 (.09)**	.35 (.15)	.43 (.09)**	-.12 (.33)	-.13 (.28)
Missing (family emigrants)	-.33 (.27)	-.29 (.33)	-.13 (.83)	-.41 (.50)	-.09 (.75)	-.11 (.69)
Ln(personal gross income)	-.21 (.09)**	-.21 (.10)**	-1.0 (.00)*	-.99 (.00)*	-.12 (.25)	-.12 (.25)
Financial satisfaction	-.01 (.96)	.01 (.91)	.02 (.78)	-.01 (.89)	-.04 (.27)	-.03 (.37)
CLASH	.22 (.02)*	.22 (.02)*	.21 (.18)	.22 (.20)	.09 (.27)	.09 (.27)
Formal institutions		-.01 (.92)		-.37 (.02)*		-.02 (.85)
Informal institutions		.20 (.02)*		.12 (.44)		.22 (.00)*
Missing	.19 (.48)	.48 (.30)	-.41 (.30)	-1.3 (.04)*	-.07 (.77)	-.08 (.84)
Number of observations	886		304		1128	

Note: Numbers represent the regression coefficient; p-values in parentheses.

(*) indicates statistical significance at the 5% level; (**) indicates statistical significance at the 10% level.

Let us first focus on the results regarding the personal income tax evasion (PITE). A comparison of the second column in this table with the second column in table 6 shows that although 'clash' variable has a significantly positive effect on tax evasion (i.e., higher the clash, higher the evasion), it does not explain much of the gender difference in PITE. When in addition formal and informal institutions are included (third column), the gender difference becomes less significant (from 5% to the 10% level). Informal institutions seem to carry most of this effect, where a higher tax immorality contributes to a higher evasion (significant at 5% level). Regarding small business income tax evasion (BITE), a comparison of the fourth and fifth columns in this table with the fourth column in table 6 shows that neither clash nor formal or informal institutions explain any of the gender difference. However, formal institutions seem to have a significantly negative effect on tax evasion, where the more pessimistic individuals liable to business tax are about formal institutions, the lower their evasion (fifth column).⁶ In the same column, when controlling for 'clash' and formal and informal

⁶ A potential explanation behind this seemingly counter-intuitive result is that the attitude of business people towards formal institutions also measures their 'informal use' of these institutions. In other words, a positive attitude will give them incentives to go along with formal institutions, e.g., through bribery and corruption. For a detailed discussion, see Gërxhani (2002).

institutions, those individuals who did not respond to the attitudinal questions (i.e., missing values) appear to evade the small business income tax significantly less. Hence, non-response was not random in these cases. The results on insurance tax evasion (ITE) (cf. sixth columns of table 6 and 7) indicate that gender difference hardly changes when controlling for the clash variable only. However, this difference becomes smaller (from 5% to the 10% significance level) when adding the formal and informal institutions (seventh column). Here, only informal institutions have a significant effect on tax evasion, implying that a higher tax immorality contributes to a higher evasion.

4.2.2. TAX EVASION AND CLASH FOR WOMEN AND MEN SEPARATELY

Now that we know the effect of institutional variables on tax evasion when data on gender were pooled together, we try to explore further by analyzing the effect of the same institutional variables on tax evasion for men and women separately. Explaining gender differences according to Feige's conjecture could imply that when women evade taxes less than men, either the clash between formal and informal institutions is larger for men than for women, or men react stronger to the clash than women.

Independent sample t-tests help us to study the first hypothesis. Table 8 presents the results for the clash variable, and formal and informal institutions.

Table 8. Comparative institutional variables

	Clash			Formal institutions			Informal institutions		
	Mean	Std. deviation	No. cases	Mean*	Std. deviation	No. cases	Mean	Std. deviation	No. cases
Female	.1027	.9925	339	.1234	.9125	343	-.0048	.9839	343
Male	.0042	.9487	990	-.0397	.9407	993	.0014	.9665	993

(*) indicates statistical significance at the 5% level

Recalling that a higher value of the clash variable means a stronger clash; a higher value of formal institutions means more pessimism about formal institutions; and a higher value of informal institutions implies higher tax immorality, women do not seem to experience any different tension between formal and informal institutions than men. Although at first instant clash appears to be higher for women than for men, it is statistically not significant. Only with respect to formal institutions, the gender difference is statistically significant (at the 5% level). In other words, women are more pessimistic than men about formal institutions in Albania.

In order to test the second hypothesis, that men evade taxes more than women because men react stronger to the clash than women, we ran logistic regressions, trying to explain the binary dependent variables -personal income tax evasion (PITE), small business income tax evasion (BITE),

and insurance evasion (ITE)- by the institutional variables (i.e., clash, formal institutions, informal institutions) and the background information, for women and men separately. Also here the same dummy variable 'missing' is included. Table 9 presents the results.

Table 9: Tax evasion and institutional information for women and men separately

	PITE		BITE		ITE	
	Women	Men	Women	Man	Women	Men
Ln(Age)	1.17 (.21)	.20 (.68)	-3.1 (.19)	1.8 (.06)**	1.5 (.11)	.39 (.37)
Individual is married	-.27 (.64)	-.77 (.15)	1.7 (.46)	.42 (.61)	-1.3 (.05)*	.50 (.29)
Individual has children	-.79 (.18)	.38 (.39)	-.95 (.64)	-.18 (.82)	.11 (.87)	-.35 (.34)
Individual has higher education	-1.8 (.00)*	-1.4 (.00)*	-.14 (.92)	-.71 (.04)*	-2.2 (.00)*	-1.3 (.00)*
Migration to Tirana	.38 (.35)	.75 (.00)*	-.18 (.87)	-.01 (.99)	.05 (.90)	.20 (.31)
Living in urban area	-.19 (.76)	.08 (.78)	-3.5 (.12)	-1.3 (.02)*	-.38 (.50)	-.16 (.55)
Ln(Family size)	.68 (.20)	-.30 (.37)	-3.9 (.05)*	-.32 (.60)	.66 (.23)	-.32 (.28)
No. of family members working	-.31 (.19)	-.01 (.94)	-.76 (.31)	-.28 (.09)**	.05 (.83)	.06 (.52)
No. of family emigrants	-.25 (.37)	-.23 (.17)	1.0 (.19)	.36 (.20)	.01 (.99)	-.18 (.20)
Missing (family emigrants)	-.16 (.79)	-.36 (.31)	3.3 (.24)	-.46 (.50)	.17 (.78)	-.12 (.70)
Ln(personal gross income)	-.16 (.44)	-.25 (.12)	-.95 (.19)	-1.2 (.00)*	-.08 (.67)	-.12 (.40)
Financial satisfaction	.07 (.41)	-.02 (.63)	-.03 (.90)	.02 (.79)	.01 (.93)	-.04 (.32)
CLASH	.25 (.30)	.21 (.05)*	1.9 (.06)**	.13 (.48)	.19 (.39)	.09 (.30)
Formal institutions	-.10 (.63)	.02 (.85)	-1.6 (.03)*	-.19 (.30)	-.19 (.35)	.02 (.80)
Informal institutions	.20 (.31)	.20 (.05)*	-1.2 (.17)	.18 (.29)	.47 (.01)*	.18 (.03)*
Missing	.40 (.43)	-.01 (.99)	.60 (.75)	-.46 (.33)	.49 (.31)	-.15 (.60)
Number of observations	236	647	61	243	286	839

Based on a statistical comparison between the coefficients of the institutional variables for women and men, women do not react differently than men to either clash, or formal institutions, or informal institutions, in the case of personal income tax evasion (PITE) and insurance tax evasion (ITE). Only in the case of small business income tax evasion (BITE), there is some slightly stronger reaction of women to the clash variable and formal institutions. In other words, a stronger clash (higher tension) between formal and informal institutions affects (small business) women's tax evading behavior more positively than men's. In addition, pessimism about formal institutions decreases (small business) women's evasion more than men's. These gender differences are, however, statistically not very strong.

A detailed analysis of these findings will be provided in the following section.

5. GENDER DIFFERENCES EXPLAINED?

Based on the above findings and analyses, we can say that neither of the above tested hypotheses on gender differences in tax evasion in Albania has been supported. The hypothesis that the gender difference in tax evading behavior can be explained by a larger clash between formal and informal institutions among men than among women has not been confirmed. On the contrary, it appears that this clash is generally larger for women than for men. Though women seem to react slightly stronger to clash than men, this effect is statistically not significant enough to explain the difference in behavior between women and men where it concerns tax evasion in Albania.

The hypothesis suggested by Molero and Pujol (2004) that the gender difference in tax evasion can be explained by difference in tax morale between women and men, was not confirmed either. We found that women and men differ only slightly in their informal institutions related to taxes, but this difference is not statistically significant (see table 8). Women and men do however, differ in their perception of formal institutions to an extent that is statistically significant. Women are more negative about formal institutions (e.g., disagree more than men that Albania has an appropriate tax system; see table 5 and discussion on p.8). This difference in perception of formal institutions between women and men, however, does not in itself seem to explain the difference in tax evasion.

Instead, it appears that sectors explain a large part of the gender differences in tax evasion. This implies that the fact that women are concentrated in the state sector may explain to a large extent their behavior concerning tax evasion and the fact that men are concentrated in the new business sector and underground economy (i.e., private sector without a labor contract) is important in explaining why men evade taxes more than women. An essential implication is that in order to further understand gender differences in tax evasion behavior, it may be more useful to further investigate the reasons behind the concentration of women in the state sector, and that of men in the private sector (without a labor contract) and small business sector. There is an emerging body of literature on the phenomenon that though subject to employment cuts, women have less access to self-employment and jobs in the private sector than men and tend to remain in the 'old' sectors, whereas men tend to make the step to new businesses much faster, thus obtaining higher wages and other rewards (Ruminska-Zimny, 2003). Other aspects of transition economies that may play a role in making the state sector attractive to women are related to the structure of payments, family policies and arrangements, attitudes towards contracts and discrimination in the state compared to the private sector and finally, the division of work and power in the family and its impact on labor participation and career decisions. Next to aiming to explain why women tend to stay in the state sector, other lines of explanations that are mentioned in the literature address the aspects that hamper women in starting their own business: lack of available loans and other funds, different risk behavior, discrimination in small business sector, and social and family pressure to give up paid

employment and more generally a loss of women's jobs in the formal sector, which make women shy away from making career moves (World Bank, 2001; UNFEM 2002; Rumnska-Zimny, 2003).

Finally, the fact that only the main income earner was questioned in Albania leaves open the possibility that more women than men work in the informal sector, but do so for lower wages. It would require however, gender disaggregated-data on all adult individuals in a household to find out about gender differences in the informal economy, especially the segregation by gender and the gender wage gap in informal jobs.

Another possible line of research to be pursued in explaining gender difference in tax evasion, instead of investigating and focusing on women's lower tax evasion, is the explanation of men's higher tax evasion. Explanations for men's behavior are not necessarily symmetrical in the sense that other structural, demographic and informal institutions than those concerning women may explain the higher tax evasion by males. As the data show, men work more in their own business, which gives them more freedom to evade taxes; men also take up more moonlighting which is generally associated with the underground economy, which may also lead to more tax evasion. The data also show that men migrate more than women to Tirana, which is expected to add to their involvement in emerging new business and underground economy, as it is characteristic for a society in transition. A final indication can be found in our result that although men are significantly more positive than women about formal institutions (table 8), they still evade taxes significantly more. A speculative argument behind this puzzle is related to the convenience of such institutions to men more than women, since the former can easily find the way around these institutions (and decrease involving high transaction costs) through better access to the right type of networks (see footnote 6).

6. CONCLUSIONS

In this paper, we started from the stylized fact of gender differences in tax evasion. We analyzed the gender differences in tax evading behavior in a transition country, and assessed the contribution of the neo-institutionalist economic theory in providing explanation for this difference. Empirical analyses show that the neo-institutionalist theory does not seem to explain this gender difference. It is the segregation of the labor market in Albania, where women are mainly concentrated in the state sector and men in the private sector (without a labor contract) and small business sector that provides a much stronger explanation in this case. Although biological and psychological gender differences are not excluded as possible contributing factors, the analysis of the data shows that structural factors explain most of gender differences in tax evasion. Ascribing higher tax morale to women on the basis of their biology and/or psychology has thus been shown unwarranted.

To better understand and explain gender differences in tax evasion in Albania, further research is needed to analyze the institutional structure behind sex segregation of the labor market.

Based on the above analysis, we can state that investigations into gender differences in tax evasion add to the understandings of tax evading behavior more generally. When it comes to policy measures however, if aiming at bringing down the 'gender gap' in tax evasion, the support of women in taking up self-employment can be expected to stimulate economic growth and strengthen women's economic position, but it will not decrease evasion per se. The role of male dominated networks that provide information, assignments, and power, deserves more attention also where it concerns the exclusion of women from jobs and resources (see also Ruminska-Zimny, 2003).

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