

**A SYSTEMATISED REVIEW OF THE LITERATURE RELATED TO TAX AND GENDER:  
THE ROAD TO EQUALITY**

by

Tshegofatso Catherine Tladi

Student number: 28177640

Submitted in partial fulfilment of the requirements for the degree

MCom (Taxation)

in the

FACULTY OF ECONOMIC AND MANAGEMENT SCIENCES

at the

UNIVERSITY OF PRETORIA

Supervisor: Sumarie Swanepoel

Date of submission: 16-10-2020

## **ACKNOWLEDGEMENTS**

I wish to express my gratitude to the following:

To my God, for seeing me through the year and for believing in me when I did not.

To my supervisor, for reminding me to remain positive and to keep my eye on the prize.

To my husband, who is supportive of all my dreams, no matter how crazy they seem.

To my son, who unknowingly sacrificed hours of playtime so that I could submit this mini-dissertation.

To my mom, dad, sister and brother for all their prayers.

To my aunt, who stepped up to make sure supper was ready on the nights that I dedicated myself to this course.

To 2020, for teaching me that you cannot wait for perfect conditions ... you just need to get the work done.

## ABSTRACT

### A SYSTEMATISED REVIEW OF THE LITERATURE RELATED TO TAX AND GENDER: THE ROAD TO EQUALITY

by

**NAME AND SURNAME:** Tshegofatso Catherine Tladi

**SUPERVISOR:** Sumarie Swanepoel

**DEPARTMENT:** Department of Taxation

**DEGREE:** MCom (Taxation)

**COURSE CODE:** 07250185

---

**Background:** Gender inequality is a global issue affecting both women and men. Although efforts are being made to empower women, the tendency to ignore the likely impact of the changes needed in respect of fiscal policies, such as tax legislation, could be hampering these efforts and exacerbating the disadvantaged position in which women find themselves.

**Main purpose of this study:** This mini-dissertation explores the state of literature in the form of scholarly articles relating to taxes and their impact on women that have been published in authoritative journals.

**Method:** For this study a systematised review was employed as the research strategy and keywords were used as a search strategy to locate the literature to be analysed. Using a thematic analysis, a taxonomy framework with a theoretical theme structure was used to analyse themes that were present in the articles selected for analysis.

**Results:** The analysis of the relevant literature indicated that the research topic was topical and relatable. Most of the studies relating to the research topic that were reviewed can be classified under the discipline economics and follow empirical research methodologies.

## TABLE OF CONTENTS

ACKNOWLEDGEMENTS	1
ABSTRACT	2
LIST OF TABLES	5
LIST OF FIGURES	5
CHAPTER 1: INTRODUCTION	6
1.1. BACKGROUND	6
1.2. RATIONALE FOR THE STUDY	7
1.3. RESEARCH OBJECTIVE	7
1.4. RESEARCH DESIGN AND METHODOLOGY	8
1.5. MAIN CONSTRUCTS OF THIS STUDY	8
1.6. STRUCTURE OF THE MINI-DISSERTATION	12
1.6.1. Chapter 1: Introduction	12
1.6.2. Chapter 2: Research design and methodology	12
1.6.3. Chapter 3: Data analysis and presentation of results	12
1.6.4. Chapter 4: Conclusion	12
CHAPTER 2: RESEARCH DESIGN AND METHODOLOGY	13
2.1. INTRODUCTION	13
2.2. RESEARCH DESIGN	13
2.2.1. Philosophical stance of the study	13
2.2.2. The nature of the study	14
2.2.3. Reasoning methods	16
2.2.4. Time horizon of the study	16
2.2.5. Unit of analysis	17
2.2.6. Types of data	17
2.2.7. Sources of data	18
2.3. RESEARCH METHODOLOGY	18
2.3.1. Methodological classification	19
2.3.2. Systematised review of the literature	19
2.3.3. Data collection technique	20
2.3.4. Quality assessment of the data	23
2.3.5. Summarised overview of data collected and quality assessment	24
2.4. CONCLUSION	24

CHAPTER 3: DATA ANALYSIS AND RESULTS	26
3.1. INTRODUCTION	26
3.2. DATA ANALYSIS TECHNIQUE	26
3.3. PRESENTATION OF RESULTS AND DISCUSSION	27
3.3.1. Authors	27
3.3.2. Academic journals	28
3.3.3. Perspectives	32
3.3.4. Theoretical framework	35
3.3.5. Research designs and methodologies	38
3.4. A BRIEF ANALYSIS OF THE EFFECT OF TAXES ON WOMEN'S LIVES	42
3.4.1. Income taxes	42
3.4.2. Payroll taxes	46
3.5. CONCLUSION	47
CHAPTER 4: CONCLUSION	49
4.1. INTRODUCTION	49
4.2. SUMMARY OF FINDINGS AND CONCLUSION	49
4.3. LIMITATIONS	50
4.4. FUTURE RESEARCH	51
4.5. CONCLUDING REMARKS	51
LIST OF REFERENCES	53
APPENDIX A: SAMPLE OF SELECTED QUALITY ACADEMIC PUBLICATIONS	63
APPENDIX B: DECLARATION REGARDING PLAGARISM	68

## LIST OF TABLES

Table 1: Keywords .....	21
Table 2: Quality assessment results .....	23
Table 3: Authors .....	27
Table 4: Academic journals .....	28
Table 5: Quality assessment .....	29
Table 6: Academic discipline .....	31
Table 7: Country perspective .....	32
Table 8: Continent perspective .....	33
Table 9: Taxpayer perspective .....	34
Table 10: Constructs .....	35
Table 11: Types of taxation .....	36
Table 12: Variables .....	37
Table 13: Nature of the study .....	38
Table 14: Methodological classification.....	39
Table 15: Research strategy.....	40
Table 16: Data collection techniques .....	41
Table 17: Data analysis techniques .....	42

## LIST OF FIGURES

Figure 1: Quality assessment: summary of results .....	24
--	----

# CHAPTER 1: INTRODUCTION

## 1.1. BACKGROUND

It is a fact that the social and economic realities of women place them at a disadvantage when compared to men. Barriers to employment opportunities, such as restrictions in career choices, laws enforced by governments based on gender differences, disproportionate allocation of unpaid household and care duties, the de-prioritisation of access to education for females and the existing differences between women and men regarding income earned are examples of some of the factors that have contributed to women being among of the poorest groups in the world (Capraro, 2016:20; International Labour Organization, 2018:6-8; Lahey, 2018:9; Tyson & Parker, 2019).

Fiscal policy practices adopted in developed and developing countries have been scrutinised to determine the gender impact of their implementation (Pignataro, 2015:249; Kumar & Liang, 2016:483; Provencher, 2017:110-111; Kahng, 2016:327-328; Austen, Sharp & Hodgson, 2015:763-766) and are often identified as significant and overlooked constraints to the realisation of the transformative efforts that have been made to promote women's advancement (Bick & Fuchs-Schündeln, 2017:100).

In 2015, the United Nations adopted the 17 Sustainable Development Goals (SDGs) which, if achieved by 2030, will make the world a better place for all. The fifth of these goals is the eradication of gender inequality and the empowerment of women (United Nations, 2020). According to UN Women (n.d.), the realisation of all 17 SDGs will depend on the success of goal number five. The United Nations (2018:9) also notes that taxation is linked to ten of the SDGs, which means that advancements in the area of taxation are essential to reducing gender inequalities and transforming the world.

This mini-dissertation presents a review and analysis of literature that relates to the impact of taxes on women and whether and how taxation policy can be used to reduce gender inequality.

## **1.2. RATIONALE FOR THE STUDY**

Literature relating to the impact of taxation on women is available on different library databases and in various publications. Several of these studies explore the specific concerns that relate to taxation and women. Austen *et al.* (2015:763), for example, focus on the effect of taxes on retirement, Casale (2012:25) explores the distribution of tax burdens and Wolfson (2013:843) considers the effect of taxes on labour participation. However, little evidence exists of any study that presents an overview of the state of literature relating to the research topic.

This study therefore undertakes to provide an overview of the available literature on the research topic by consolidating relevant research findings. The study was undertaken as a systematised review and, without attempting a complete analysis of all the available literature, provides a starting point for extensive future research studies on the impact of taxation on women (Grant & Booth, 2009:103).

## **1.3. RESEARCH OBJECTIVE**

The primary objective of this study was to explore existing literature dealing with the impact of taxation on women by exploring articles published in respected academic journals.

The main research question, which determined the objective of the study, was:

What is the current state of literature relating to tax and gender in respect of gender inequality?

The broader research questions asked to address the main research question were:

- In which academic journals were the selected articles published?
- What was the quality rating of the selected academic journals according to the Australian Business Deans List (ABDC List) journal quality rating?
- From which perspectives were the selected studies written?
- To which scientific disciplines do the selected academic journals belong?
- What were the constructs investigated in each of the studies?



- What types of taxes were evaluated in each of the studies?
- What was the nature of the selected studies?
- Which research methodology was adopted by each of these studies?
- Which data collection techniques were employed in these studies?
- What data analysis techniques were applied in these studies?

#### **1.4. RESEARCH DESIGN AND METHODOLOGY**

For this study, a qualitative research methodology was adopted, and a systematised review was used to address the research question. The study was explorative in nature and took a pragmatic philosophical stance in order to assess the as yet unassessed quality of the existing literature. A cross-sectional time horizon was adopted, and the unit of analysis was existing literature on how women are affected by taxation. The data used was secondary data, and the collection of the data required a systematic literature search to identify and select academic articles.

#### **1.5. MAIN CONSTRUCTS OF THIS STUDY**

The primary constructs of this study were tax, gender and gender equality. Each construct is explained in more detail below.

- Tax: Croome (2010:1) defines tax as a charge (monetary or non-monetary) that is legally imposed by governments for the purpose of providing financing for public services. A distinction is made between two types of tax: direct taxes and indirect taxes (Croome 2010:11-13). Direct taxes are those imposed on and payable by taxpayers based on their earnings and worth, and indirect taxes arise as a result of transactions.

Based on the percentage of taxes paid in relation to income earned, taxes can be regressive, progressive or proportional (Addonizio, 2014; Grown, 2006:3). Where a higher ratio is reported together with an increase in income, taxes are progressive. Where a lower ratio is reported with a decrease in income, taxes are regressive (Addonizio, 2014; Grown, 2006:3).

Barnett and Grown (2004:21-25), Eisenstein (1961:3-13) and Grown (2006:3-5) identify the main principles that underpin a good tax system. First, a good tax system is equitable if it ensures that taxpayers who share similar economic realities are taxed the same, while those whose reality differs from the former are taxed differently (Barnett & Grown, 2004:21-23; Eisenstein, 1961:147-149; Grown, 2006:3-5). Second, tax systems are efficient when the revenue collected exceeds the cost of collecting taxes and results in the collection of sufficient net revenue to finance public services (Barnett & Grown, 2004:23). Eisenstein (1961:57-59) adds that a good tax system encourages good economic and social behaviour in taxpayers, which in turn facilitates economic growth. This means that taxes should not be the reason why citizens are unemployed, tend to disinvest or do not have savings. Lastly, Barnett and Grown (2004:24) state that an easily administrable tax system is a simple tax system that encourages tax compliance and ultimately reduces the cost of collecting taxes.

Even though they may receive foreign aid, the governments of developing countries are reliant on tax revenue to fulfil their constitutional obligations (Barnett & Grown, 2004:8; Capraro, 2016:20-21). According to Austen *et al.* (2015:771) and Lahey (2015:440-441), the unavailability of public health care, education, transportation and infrastructure as a result of the inadequate collection of tax revenue or budget cuts affect low-income groups, which include most women, who may not be able to afford private service options and are reliant on public services. Taxes will consequently be regressive, as when public resources are not available, and poorer groups may have to pay high prices to obtain access to private resources.

While tax revenue authorities strive to collect more revenue to ensure the availability of adequate financing, regressive taxes, such as value-added tax (VAT), disadvantage the poor, as low-income earners (mostly women) have to shoulder a larger portion of the tax burden (Sepúlveda Carmona, 2014:12; United Nations, 2018:28-29). In a study that explores the distribution of the indirect taxes between men and women in South Africa, Casale (2012:38-39) points out that male households bear a slightly greater indirect taxes tax burden than female households, probably as a result of their preference for certain goods, such as motor cars, liquor and cigarettes, and their gendered perceptions of these goods. In contrast, female households spend the most on goods of sustenance. Casale (2012:47) adds that the presence of children in a

house increases the burden of indirect taxes on households, irrespective of gendered headship.

Gender bias exists in taxation policies (United Nations, 2018:10). Depending on the language used in legislation, tax policies may be explicitly and intentionally favourable to men. This is known as explicit bias (Barnett & Grown, 2004:26; United Nations, 2018:34-35). Instances of implicit bias occur when there is a difference between the impact of the tax policy on men and on women as a result of their behaviour in the economic and social environment (Barnett & Grown, 2004:26; United Nations, 2018:34-35). Lahey (2010:74) asserts that tax policies are unlikely to be without a gendered impact.

- Gender can be defined as follows: “The state of being male or female as expressed by social or cultural distinctions and differences, rather than biological ones; the collective attributes or traits associated with a particular sex or determined as a result of one's sex” (Oxford English Dictionary,2020). According to the World Bank (2001:34), societies develop social norms and traditions that determine socially appropriate gender roles. Gender roles and gender classification can cause division in societies and may affect the success of individuals, as well as their involvement in the community and the economy (World Bank, 2001:34).
- Gender equality: Gender equality refers to the equal treatment of individuals by the law and equal access to work opportunities, resources, income and political representation for individuals, regardless of their gender (The World Bank, 2001:36-59). The United Nations Population Fund (2005) and The World Bank (2001:61-63) both found that gender equality is not gender specific; however, inequalities are more widespread in the poorer segments of the population. The World Bank (2001:75-78) concluded that gender inequalities can easily stunt an individual's development and create dependency, which can lead to oppression. Karoui and Feki (2015:298) found that the African economy's economic output, measured by gross domestic product (GDP) per capita, also takes strain from gender inequalities.
- Employment: The act of contracting an individual to fulfil agreed-upon duties in return for compensation (Oxford English Dictionary, 2020). The labour force of a population is represented by people within that population who either work to earn compensation, or are unemployed but seeking work. Participants in the labour force do not include

individuals who provide unpaid community work, such as volunteers caring for the elderly or doing unpaid reproductive work, such as cleaning, cooking and taking care of dependants and other household duties (Barnett & Grown, 2004:3; Junankar, 2008:38). The participation of women in the labour force is greatly affected by social norms, traditions and legislation (Junankar, 2008:38). The aggregated hours that an individual is willing to work determines the labour supply (Sapsford & Tzannatos, 1993:7). Motherhood, gender norms, social norms and traditions are some of the factors that cause gender disparities in the labour supply as they result in women dedicating less time to the paid labour market in order to undertake unpaid work (International Labour Organization, 2018:8; Junankar, 2008:34; Lahey, 2018:26).

In examining the impact of a tax shift on women in the labour market, Selin (2014:889, 915-916) provides evidence that a change from jointly taxing partners to individual taxation and the addition of tax incentives that reduce taxpayers' tax liability was responsible for the improvement noted for Swiss women in employment over a period of six years. Kaygusuz (2010:737-739) investigates the extent to which two tax reforms implemented in the United States of America triggered a favourable response in female labour participation and labour supply, and found that at least 24% of the 13% improvement was attributable to a change in the tax system (Kaygusuz, 2010:740). In a quantitative analysis of the effects of a joint filing tax system on the female labour supply, Bick and Fuchs-Schündeln (2017:104) indicate that joint taxation discourages married women from being active in the paid labour market. Austen *et al.* (2015:778) point out that the decline in hours worked and participation of women in the labour market result in lower earnings, which may result in insufficient retirement funds. Taxation can therefore have negative long-term consequences for women.

- Women's empowerment: Akpotor (2009:2502) is of the opinion that the empowerment of women through the advancement of their independence is key to achieving gender equality, and identifies political representation and access to economic opportunities, education and health facilities as essential for the women's empowerment (Akpotor, 2009:2512-2514), and Jindal (2014:632-633) and Mishra (2014:398-400) describe the process of advancement as the long-term implementation of practical, constructive actions to challenge and restructure stereotypical female roles.

## **1.6. STRUCTURE OF THE MINI-DISSERTATION**

The findings of this study are documented in the form of a mini-dissertation. The structure of the document is summarised below.

### **1.6.1. Chapter 1: Introduction**

Chapter 1 provides an overview of the research topic, explains the motivation for the study, clarifies the research objectives and questions, and discusses the design and methodology. A brief theory based on a review of literature that deals with tax and gender is also presented.

### **1.6.2. Chapter 2: Research design and methodology**

Chapter 2 contains a detailed discussion of the orientation of elements of the research design of this study and the methodology applied. The way in which the study was planned and conducted is also discussed, as well as the process of selecting academic journal articles for analysis.

### **1.6.3. Chapter 3: Data analysis and presentation of results**

Chapter 3 documents the fieldwork, which entails the analysis of the selected academic journals and the presentation of the findings, and addresses the broader research questions noted under the research objectives.

### **1.6.4. Chapter 4: Conclusion**

In Chapter 4, the research findings are summarised, and conclusions are drawn based on those findings. The shortcomings of the study are pointed out and the contribution it will make to future research is explained.

## **CHAPTER 2: RESEARCH DESIGN AND METHODOLOGY**

### **2.1. INTRODUCTION**

The main objective of this study was to complete a systematic review of literature relating to tax and gender equality. In the first chapter tax, gender and gender equality were introduced as constructs, the motivation for undertaking the study was explained and the research objectives, which followed the research questions, were stated.

Chapter 2 elaborates on the research design and methodology that were adopted for this study.

### **2.2. RESEARCH DESIGN**

Decisions about how the research should be planned and conducted, which determined the choice of the research design, were made before the research began (Rubin & Babbie, 2011:628). The decisions were influenced by the following elements:

- The philosophical stance of the study
- The nature of the study
- Reasoning methods
- The time horizon of the study
- Unit of analysis
- The types of data
- The data sources

These elements are discussed in detail below:

#### **2.2.1. Philosophical stance of the study**

Babbie, Creswell, Welman *et al.* (in De Vos, Strydom, Fouché & Delport, 2011:513) define philosophy as a viewpoint that is based on beliefs and assumptions about the nature of

knowledge and influences the way in which a researcher gathers data and interprets findings. Four philosophical stances relating to knowledge are discussed below.

Positivism, as explained by De Vos, Strydom, Schultze and Patel (2011:6), assumes that valid knowledge is acquired through scientific methods and procedures and objectively seeks to explain and predict by searching for themes that hold across space and time (Oats, 2012:11).

Interpretivism refers to the idea that knowledge is acquired through direct human interactions and observations (De Vos *et al.* 2011:8). McKerchar (2010:75) and Oats (2012:11) point out that, in contrast to positivism, when an interpretivist stance is adopted, interpretation is subjective.

Realism, which claims that what is observed in reality is the truth, can be divided into two forms: direct and critical realism. The former accepts what is observed, irrespective of how the human mind and emotions comprehend the observation, while the latter argues that observations are a representation of the truth, and to understand them one must apply one's mind to them (Saunders, Lewis & Thornhill, 2009:114).

Pragmatists assume that since there is no specific approach to be followed to gaining knowledge, they can opt for any approach that adequately addresses the research question (McKerchar, 2010:79).

For this study, a pragmatic approach was followed. Data in the form of academic articles was collected and analysed in order to address the research question and reach a conclusion.

### **2.2.2. The nature of the study**

Research studies can be classified into two main categories: qualitative research and quantitative research (Pawar, 2007).

Qualitative research uncovers meanings behind phenomena by focusing on answering the "how" and "why" questions and is often of interest to interpretivists and pragmatists (Rubin & Babbie, 2011:437; Welman, Kruger & Mitchell, 2005:6-7), whereas the quantitative

research approach objectively quantifies findings, can result in generalisation and is often chosen by positivists (Rubin & Babbie, 2011:627; Welman *et al.*, 2005:6-7).

According to Fouché and De Vos (2011:95), the nature of the study “refers to the action of the research”. This approach is useful for providing the main classifications of research in terms of actions, as set out below.

Exploratory research: This results in familiarity with the content of an area of interest that had not been previously well researched (Rubin & Babbie, 2011:134). Gupta and Awashty (2015:16) point out that the researcher using this type of research can gain different perspectives on a phenomenon which, according to Rubin and Babbie (2011:134), may result in a range of explanations for addressing the research question.

Descriptive research: This reflects detailed representations of observations (Saunders *et al.*, 2009:590). Kothari (2004:2-3) explains that the researcher will describe his observations of phenomena as they currently are. Quantitative descriptive studies quantify observations to objectively and precisely describe characteristics of the studied sample, while qualitative descriptive studies are rich in detail and aim to clearly portray the realities of the sample studied (Rubin & Babbie, 2011:134).

Causal research: This seeks to explain phenomena and their causes (Welman *et al.*, 2005:83). Fouché and De Vos (2011:96) refer to this type of research as explanatory research as it arises when researchers seek reasons behind an established and already described phenomenon. Fouché and De Vos (2011:96) and Rubin and Babbie (2011:136) mention that the purpose of the research can be simplified as being either *to understand* or *to predict*, which may be an indication of the difference between exploratory research and explanatory research.

Since no previous studies could be found that explored the status of literature relating to tax and how it affects women, a theoretical structure had to be located within the ambit of exploratory research in order to better present the research objectives. The structure of a systematised review also suggests that exploratory research is appropriate for an overview of literature relating to tax and gender and the discovery of different perspectives on the research topic.



### **2.2.3. Reasoning methods**

Suddaby (2006:639) identifies three main reasoning methods, namely inductive, deductive and abductive reasoning.

According to Delpont and De Vos (2011:49), inductive reasoning arises when observations on a sample are generalised to the sample population and the conclusions drawn are considered not to be conclusive, but to become plausible when similar observations are made on similar samples. Reasoning of this kind is often used in qualitative research (McKerchar, 2010:94).

Deductive reasoning, which is often used in quantitative research (McKerchar, 2010:94), works in the opposite way as observations are specific. Deductive reasoning begins with a known fact and then moves to observations that can be used to test whether the fact is right or wrong (Delpont & De Vos, 2011:48).

Abductive reasoning results in explanatory conclusions derived from the best available explanations in order to explain observations (Haig, 2007:420).

This study made use of inductive reasoning and involved the process of systematically analysing a sample of literature that dealt with the impact of taxes on women to determine the state and content of the literature. Observations gleaned from the sample were generalised to all the available literature on the topic.

### **2.2.4. Time horizon of the study**

The time horizon indicates when observations will be conducted during the research process (Rubin & Babbie, 2011:147-148). When observations are collected at a single point in time, a cross-sectional study is undertaken. This method is likely to be less time consuming than longitudinal studies, which are undertaken over an extended period. Although they are time consuming, longitudinal studies enable the analysis of changes and developments that may have occurred over time (Trochim, 2020; Rubin & Babbie, 2011:151; Saunders *et al.*, 2009:155).

Cross-sectional studies tend to be descriptive and exploratory, and therefore qualitative, while most longitudinal studies are quantitative (Rubin & Babbie, 2011:148-149). It is therefore important to note that time horizons are not necessarily dependent on the chosen research method (Saunders *et al.*, 2009:155).

This was a cross-sectional study as the observations were collected at a single point in time. The period under review was 2010 to 2017.

### **2.2.5. Unit of analysis**

Determining a unit of analysis is imperative in the research process as it identifies who should be observed (Rubin & Babbie, 2011:153).

Trochim (2020) describes the unit of analysis as the subject that is being analysed in a study, which can include individuals, groups, objects and locations, while Rubin and Babbie (2011:151, 162) explain that the unit of analysis is not the research topic, but the units whose characteristics are observed, described and explained for purposes of the research.

For this study, the unit of analysis was a selection of articles published between 2010 and 2017.

### **2.2.6. Types of data**

Two types of data can be used, i.e. quantitative data and qualitative data (Trochim, 2020). According to McKerchar (2010:211), the differentiating characteristic between the two is that one makes use of numerical data. Trochim (2020) defines qualitative data as data that is reduced to anything that is non-numerical but is also not limited to text. Such data may include details about social and cultural beliefs and ideas (Walliman, 2011:72-73).

Qualitative data is not measurable but is expressive in nature and is likely to be rich in detail and meaning (Walliman, 2011:73), while quantitative data is measurable and can be expressed in numbers (Walliman, 2011:72).

The articles collected for analysis are representative of qualitative data.

### **2.2.7. Sources of data**

There are two main sources of data, namely primary and secondary sources. When, in order to gather data, an event is directly observed, experienced and recorded, it becomes a primary source. Such data, although time consuming and impractical to gather, has the advantage of first-hand experience. Secondary data is not observed, experienced or recorded by the researcher (Walliman, 2011:69-71; Welman *et al.*, 2005:41).

The main advantages of using secondary data are the following:

- The collection of secondary data requires fewer resources than direct collection. Secondary data is less costly and affords the researcher the time to analyse and interpret data (Saunders *et al.*, 2009:268).
- Where the researcher has collected both primary and secondary data, secondary data can assist in contextualising findings (Saunders *et al.*, 2009:269).
- Depending on the source of the data, secondary data may be of a higher quality than primary data as it may have been subject to peer review by recognised experts in the field (Walliman, 2011:78).

The current study will make use of secondary data.

## **2.3. RESEARCH METHODOLOGY**

Kothari (2004:7-8) and Welman *et al.*, (2005:2-3) state that in addition detailing the approach to be followed, research methodology also explains the motivation and logic behind the choice of approach.

This section clarifies and provides motivation for the methodology adopted and elaborates on the research method and procedures followed during the selection of articles to be analysed and the assessment of the quality of the literature sample.

### **2.3.1. Methodological classification**

Kothari (2004:5) and Welman *et al.* (2005:2-8) identify qualitative and quantitative methodologies as the two main methodological classifications of research. According to McKerchar (2010:94), qualitative methodologies are those followed by non-positivists, interpretivists and pragmatists, are subjective rather than objective and opt for inductive as opposed to deductive reasoning. Findings are generalised in order to gain knowledge about the population being studied (Delpont & De Vos, 2011:49 and McKerchar,2010:91-94).

Quantitative methodologies are supported by positivists who believe in an objective reality. This methodology calls for the strictest adherence to the methods being used so that the accumulation of knowledge is based only on observed results. Quantitative research is driven by deductive reasoning and therefore involves hypothesis testing (McKerchar, 2010:91-94; Oats, 2012:11; Delpont & De Vos, 2011:48).

De Vos *et al.* (2011:22) and Rubin and Babbie (2011:67-68) state that mixed methods methodology can be used to combine aspects of qualitative and quantitative methodologies to address weaknesses that may be present in an existing method that has been selected to address a research objective. This method is used by non-positivists (McKerchar; 2008:19-20).

This study makes use of qualitative methodologies and allows a systematic review approach to the systemised analysis of a selected sample of literature in order to determine the state of literature relating to the impact of taxation on women.

### **2.3.2. Systematised review of the literature**

Neuman (2007:70) defines a literature review as a summary of studies conducted on a topic of interest which details both the results and the research method adopted while also ensuring the substantiation of findings. Reviews can take many forms, including systematic, traditional-narrative and hermeneutic-phenomenological (Efron & Ravid, 2019:2).

When the objective of the research involves the identification, evaluation and consolidation of superior literature that addresses a research question, the review is classified as a systematic literature review. This differs from a traditional literature review for which the researcher will gather the literature for analysis with a view to presenting evidence and providing a conclusion. Systematised reviews involve the process of systematically evaluating the quality of the collected literature by using clearly defined guidelines and methodologies. The findings are then consolidated to present an overview of the state of recent literature that addresses the research question (Byrne, 2017).

A systematised literature review or semi-systematic review incorporates one or two characteristics of the systematic literature review (Snyder, 2019:335). Systematised reviews are often undertaken at the postgraduate level due to constraints in the research process that may discourage a full systematic review (Grant & Booth, 2009:102-103).

According to Grant and Booth (2009:103), the data collection process and techniques employed in a systematic review are often incorporated in a systematised review. When a systematised review that incorporates a systematic review element is successfully done, the researcher demonstrates knowledge and understanding of systematic reviews.

There are two drawbacks to adopting a systematised review. First, a systematised review is not comprehensive and therefore does not provide a complete overview, as would a systematic review. Second, systematised reviews do not follow defined guidelines and methodologies, which may result in the analysis of an incorrect or inappropriate literature sample (Grant & Booth, 2009:103).

This study adopts a systematised review as the research strategy as a mini-dissertation for purposes of postgraduate studies is not required to be comprehensive.

### **2.3.3. Data collection technique**

In this section the tools and the procedures to be used for the location of the sources for the research question are identified and discussed; keywords relating to the research topic are identified; and a searching strategy is established to ensure the relevance of the literature that is collected and recorded.

The data collection procedures should be clearly communicated so as to enable a researcher other than the author to repeat the study (Efron & Ravid, 2019:6; Efron & Ravid, 2019:102; Snyder, 2019:336-338).

The data collection tool used for this study was the internet, specifically the electronic library databases available on the University of Pretoria's library website, namely EBSCOhost and ScienceDirect.

The keywords, search criteria and recording of data are explained below.

### 2.3.3.1. *Keywords*

To ensure that the search yielded results that were related to the main construct, which was tax, the search made use of the Boolean operator "AND". The use of this operator served to narrow the search for literature. To ensure that articles that could be related to the research question were not ignored and acknowledging the fact that different researchers may use different words that relate to the same study, synonyms were included to broaden the search.

The keywords used in this study appear in Table 1 below.

**Table 1: Keywords**

<b>Main constructs</b>	<b>Narrowing keywords</b>
Tax AND gender	Tax AND gender
	Taxation AND gender
	Tax AND women
	Taxation AND women
	Tax AND females
	Taxation AND females

### 2.3.3.2. *Search criteria*

Having located the literature articles to be studied, a search strategy was adopted to identify the relevant articles. This strategy entailed establishing a way to identify articles that were suitable for inclusion for review.

This section explains the search criteria used to identify and select relevant literature.

- Year of publication: Only studies covering the period 2010 to 2017 were included. The search covered a period of seven years as the implementation of tax systems takes time to evolve and it may take several years to monitor the progress of implementation.
- Type of publication: Only peer-reviewed articles published in respected journals were included.
- Country: Articles from all over the world were included since gender equality is a global concern and every community in the world will benefit from increased gender parity (Robinson, 2015; United Nations Population Fund, 2005).
- Language: Only articles written in English were included.

The procedures that were followed in order to systematically record the identified academic articles will now be discussed.

### 2.3.3.3. *Recording of selected academic articles*

After applying the keywords discussed in section 2.3.3.1 and the inclusion and exclusion criteria dealt with in section 2.3.3.2, a total of 226 articles, selected on the basis of their titles and abstracts, were available for further analysis. The analysis was facilitated by feeding the collected articles into Qiqqa, a research management tool that offers various functions, such as tagging pdf resources with key words, managing data and auto-deleting duplicate items to ensure a manageable sample of collected data (Qiqqa, 2020). This process enabled the selection of a sample consisting of 36 articles.

#### 2.3.4. Quality assessment of the data

This section contains an explanation of the procedures that were followed to assess the quality of the 36 articles. The assessment was necessary to enhance the credibility and reliability of the articles (Efron & Ravid, 2019:6).

To assess the quality of the literature, the Australian Business Deans Council journal quality listings (ABDC journal) was used. This listing lists and rates journals from A\* (its highest rating) to C (its lowest rating) (Vogel, Hattke & Petersen, 2017:1712). The ABDC journal was issued for the first time in 2008, was updated in 2010 and was since then reviewed every third year. The 2019 listing was used for the purpose of this study (ABDC, 2019:4) and its rating categories are as is explained below:

- A\*: This category marks high-quality journals that publish exceptional research. Of the 2 682 journals rated in 2019, 7.4% were A\*-rated (ABDC, 2019:4).
- A: Journals recognised as second-best journals, which nevertheless publish exceptional research. In 2019, 24.27% of journals were A-rated (ABDC, 2019:4).
- B: This rating category is for the third-best journals publishing exceptional research. In 2019, 31.69% of the journals were B-rated (ABDC, 2019:4).
- C: 36.61% of journals were C-rated (ABDC, 2019:4).

The results of the quality assessment are summarised in Table 2 below.

**Table 2: Quality assessment results**

Rating	Total number
A*	10
A	13
B	5
C	2
Unrated	6
<b>Total</b>	<b>36</b>

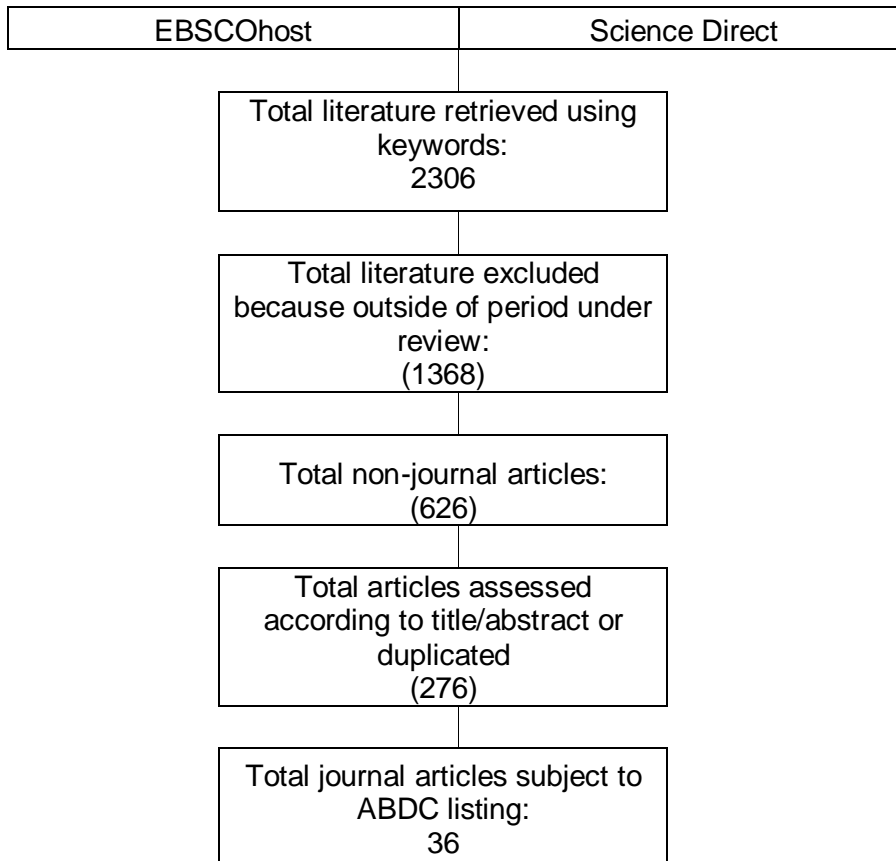
Of the 36 articles that were analysed, six were not included in the ABDC journal quality listing. Non-inclusion did not necessarily indicate that the journal was of inferior quality. The ABDC requires ABDC-endorsed methodology criteria (ABDC, 2019:7), and even if the six unrated publications may not have complied with those criteria, they were relevant and useful for this study.



### 2.3.5. Summarised overview of data collected and quality assessment

Figure 1 below illustrates the sample of quality academic articles selected and analysed for the purpose of this study. The resulting sample size was 36 scholarly journal articles.

**Figure 1: Quality assessment: summary of results**



Annexure A contains a list of the 36 articles that were analysed.

## 2.4. CONCLUSION

This chapter established the research design and methodology and the research elements that would be adopted and explained the data collection procedures, which included the identification of keywords that were related to the research question, the development of a strategy to search for relevant data to ensure a manageable form, and how the quality of the literature articles was ascertained.

In the chapter that follows, an explanation will be given of how the articles relate to the research objectives and the findings will be presented.

## **CHAPTER 3: DATA ANALYSIS AND RESULTS**

### **3.1. INTRODUCTION**

The primary objective of this study was to explore scholarly articles about the impact of taxation on women. The first chapter of the study presented an overview of the research topic and its focus, and Chapter 2 elaborated on the design and methodology.

This chapter aims to address the broader research questions set out in Section 1.3 by providing a thematic analysis of the 36 scholarly articles that were selected for the purpose of this study. The data analysis method applied in this study will be explained and the results of the analysis will be presented.

### **3.2. DATA ANALYSIS TECHNIQUE**

Data analysis is the process of studying and interpreting data that has been collected to address a research question (Kothari, 2004:130). Data analysis techniques can be broadly categorised as statistical or thematic, or a combination of the two.

Statistical analysis techniques involve the use of statistical methods and measures to simplify large amounts of data so as to enable the researcher to give specific and exact descriptions of the observed phenomena and identify possible patterns and relationships that may exist in relation to the phenomena in quantitative data (Krishnaswami & Satyaprasad, 2010:160).

For the purposes of this study, the statistical techniques were limited to descriptive statistics, regression analysis and correlation analysis, which are briefly explained below.

Descriptive statistics use statistical measures such as the mean, median and mode to summarise and describe the characteristics of the observed phenomena (Byrne, 2017).

Correlation analysis aims to demonstrate whether a relationship exists between two variables that are present in a study (Byrne, 2017).

Regression analysis is used to determine the causal relationship between an independent variable and one or more dependent variables (Byrne, 2017).

Thematic analysis interprets and identifies recurring themes that are underlying in qualitative data. The identified themes are used to tag the collected data for further analysis (Guest, MacQueen & Namey, 2012:9)

This study adopted a thematic analysis and made use of a taxonomy framework with a theoretical theme structure. The taxonomy framework provided the elements that would be explored in each article, namely authors, academic journals, country perspective, taxpayer perspective, scientific discipline, constructs, types of tax, research design and data analysis. Using the tagging function in Qiqqa, the 36 articles were tagged for further analysis. The findings will be presented in the section that follows.

### 3.3. PRESENTATION OF RESULTS AND DISCUSSION

This section presents and discusses the findings based on the thematic analysis of 36 scholarly articles.

#### 3.3.1. Authors

The analysis of the authors made it possible to determine whether any leading scholars in the field that was researched emerged. The results are presented and discussed below.

**Table 3: Authors**

<b>Authors</b>	<b>Total</b>	<b>Percentage</b>
K.A. Lahey	3	8%
R. Kagusuz	2	6%
Other	29	86%
<b>Total</b>	<b>36</b>	<b>100%</b>

The first column contains a list of the identified authors of the scholarly articles. "Other" includes all the authors who could not be identified with more than one article. The total number of scholarly articles written by the authors listed in the first column appear in the second column, and in the third column the total number of articles per author is expressed as a percentage.

Only two scholars, K.A. Lahey and R. Kagusuz, contributed more than one scholarly article to the sample of 36 articles. Although no leading scholars emerged, the diversity of scholars suggests that the research topic is topical and that literature relating to it covers different intellectual perspectives.

### 3.3.2. Academic journals

This analysis expands on the quality assessment performed in section 2.3.4 by indicating whether any of the leading academic journals that published articles on the research topic stood out, and whether quality research was undertaken in specific years. The results are presented and discussed below.

#### 3.3.2.1. Journals

The 36 articles collected for analysis were published in the journals listed below:

**Table 4: Academic journals**

Journal title	A*-rated	A-rated	B-rated	C-rated	Unrated	Total	%
American Economic Journal: Economic Policy	1	-	-	-	-	1	3%
The American Economic Review	1	-	-	-	-	1	3%
Australian Tax Forum	1	-	-	-	-	1	3%
Canadian Journal of Women and the Law	-	-	-	-	3	3	8%
Contemporary Economic Policy	-	-	1	-	-	1	3%
Cornell Law Review	1	-	-	-	-	1	3%
Critical Social Policy	-	-	-	-	1	1	3%
European Economic Review	1	-	-	-	-	1	3%
Explorations in Economic History	-	1	-	-	-	1	3%
Feminist Economics	-	1	-	-	-	1	3%
International Tax and Public Finance	-	-	2	-	-	2	6%
Journal of Applied Econometrics	1	-	-	-	-	1	3%
Journal of Behavioral and Experimental Economics	-	1	-	-	-	1	3%
Journal of Bioeconomics	-	-	-	1	-	1	3%
Journal of Monetary Economics	2	-	-	-	-	2	6%
Journal of the Statistical and Social Inquiry Society of Ireland	-	-	-	1	-	1	3%
Journal of Social Policy	-	1	-	-	-	1	3%
Labour Economics	-	6	-	-	-	6	17%
National Tax Journal	-	1	-	-	-	1	3%
New York University: Review of Law and Social Change	-	-	-	-	1	1	3%

Journal title	A*-rated	A-rated	B-rated	C-rated	Unrated	Total	%
Osgoode Hall Law Journal	-	1	-	-	-	1	3%
Public Finance Review	-	-	1	-	-	1	3%
Quinnipiac Law Review	-	-	-	-	1	1	3%
Review of Economic Dynamics	1	-	-	-	-	1	3%
Review of Economic Studies	1	-	-	-	-	1	3%
The Review of Economics of the Household	-	1	-	-	-	1	3%
University of British Columbia Law Review	-	-	1	-	-	1	3%
<b>Total</b>	<b>10</b>	<b>13</b>	<b>5</b>	<b>2</b>	<b>6</b>	<b>36</b>	<b>100%</b>
Percentage (%)	28%	36%	14%	6%	17%	100%	

The above table consists of eight columns. Column one lists the journals that were identified during the analysis. Columns two to six indicate the number of articles published in each journal and the ratings of the journals according to the ABDC journal rating list. The total number of scholarly articles published in the journals identified in the first column appear in the seventh column, and in the eighth the total number of articles published in each journal is expressed as a percentage.

The above findings show that the 36 scholarly articles analysed were published in 27 different journals. This indicates that the issue of the impact of taxation on women is topical as it has not been covered by only one or two major publications. The majority of the articles were published in *Labour Economics* (17%) and the *Canadian Journal of Women and the Law* (8%). *Labour Economics* is an A-rated journal, while the *Canadian Journal of Women and the Law* has not been rated on the ABDC journal listing.

**Table 5: Quality assessment**

ABDC rating	2010	2011	2012	2013	2014	2015	2016	2017	Total	(%)
A*	1	1	3	-	-	3	1	1	10	28%
A	3	1	2	1	2	3	1	-	13	36%
B	2	-	1	1	1	-	-	-	5	14%
C	1	-	-	-	-	-	-	1	2	6%
Unrated	2	-	-	1	-	2	-	1	6	17%
<b>Total</b>	<b>9</b>	<b>2</b>	<b>6</b>	<b>3</b>	<b>3</b>	<b>8</b>	<b>2</b>	<b>3</b>	<b>36</b>	<b>100%</b>
<b>(%)</b>	25%	6%	17%	8%	8%	22%	6%	8%	100%	

The above table consists of eleven columns. The first column lists the ABDC journal quality ratings as noted on the ABDC journal quality listing. The second to tenth columns indicate the total number of scholarly articles published between 2010 and 2017 under the

ratings listed in the first column, and in the eleventh column the total number of articles per rating is expressed as a percentage.

The results indicate that the highest number of articles were published in 2010 (25%) and 2015 (22%). However, the highest number of high-quality articles were published in 2012 and 2015 as both those years had the highest number of articles published in either A\*- or A-rated academic journals. Although six (17%) of the 36 scholarly articles were published in journals that were not listed on the ABDC journal quality listing (i.e. unrated), all those articles had been peer-reviewed.

Peer-reviewing is a process during which a scholar's work is scrutinised by qualified experts in the field of study to which the work relates. The objective of peer reviews is to verify the integrity of research design, the methodology and the findings of the scholars' work (Schmitz, n.d.). The absence of the unrated journal publications on the ABDC journal quality listing therefore does not indicate that the publications are of an inferior quality.

#### 3.3.2.2. *Scientific disciplines*

A scientific discipline is defined as a "field of study" (Oxford English Dictionary, 2020). This section presents and discusses the results relating to the disciplines that are covered by the journals in which the 36 scholarly articles were published.

The journal name was used as an indicator of the discipline covered by the journal publication. In instances where the journal name was not evident, the abstract of the article was used for guidance.

The disciplines that will be discussed for the purposes of this study are econometrics, economics, law, public policy, social policy and women and law, which will be briefly explained below.

- Econometrics: The study of the statistical quantification of the behaviour of consumers and the effects of economic policies (University of Pretoria, n.d.)

- Economics: The study of how consumers make their choices, and how those choices are impacted by incentives (American Economic Association, 2020)
- Law: The study of laws imposed by the government or courts (Oxford Dictionary, 2020)
- Public policy: The study of decisions made by government and their implications for the country (Oxford Dictionary, 2020)
- Social policy: The study of the relationship between government policies and the country (Hall & Midgley, 2004:19)
- Women and law: The study related to the laws promulgated by the government and courts and their impact on women.

The results of the analysis of the academic disciplines are outlined below.

**Table 6: Academic discipline**

<b>Academic discipline</b>	<b>Total</b>	<b>Percentage</b>
Econometrics	1	3%
Economics	22	61%
Law	5	14%
Public policy	4	11%
Social policy	1	3%
Women and law	3	8%
<b>Total</b>	<b>36</b>	<b>100%</b>

The above table consists of three columns. The first lists the academic disciplines identified by the analysis of the 36 articles; the second indicates the total number of scholarly articles that fell within the ambit of the listed disciplines; and the third expresses the total number of articles per academic discipline as a percentage.

The findings indicate that 22 (61%) of the 36 articles were published in journals that covered economics, five (14%) in journals that covered law, and four (11%) in journals that covered public policy.

This clearly indicates that research is directed toward analysing how tax affects the decisions of women, and when this is considered together with the information in Table 4 and the definition of economics given above, it appears that the topic of interest in the majority of the 36 articles was whether tax is likely to affect women's decisions regarding labour. This is reflected in the article by Yamada (2011:539-540), who investigated the effect of spousal allowances introduced in the Japanese tax system in the 1990s on the



number of working hours married women were willing to provide in the labour market, and Figari's (2015:65) report on the behavioural effects of two proposed tax labour benefits intended to create financial incentives that would encourage women to seek employment.

### 3.3.3. Perspectives

Perspectives in research relate to the points of view from which research is performed. This section contains a discussion of the perspectives covered by the 36 scholarly articles, namely country perspective and taxpayer perspective. The results are presented and discussed below.

#### 3.3.3.1. Country perspective

Country perspectives refer to the countries included in the study and show which countries are relevant in the light of the research topic. The results can be seen below.

**Table 7: Country perspective**

<b>Country</b>	<b>Total</b>	<b>Percentage</b>
Australia	1	3%
Britain	1	3%
Canada	4	11%
Czech Republic	1	3%
France	1	3%
Germany	1	3%
India	1	3%
Ireland	1	3%
Italy	1	3%
Japan	1	3%
Netherlands	1	3%
South Africa	1	3%
Spain	1	3%
Sweden	2	6%
United States of America (USA)	10	28%
United States of America (USA) and Europe	1	3%
Multiple countries	2	6%
No specific country	5	14%
<b>Total</b>	<b>36</b>	<b>100%</b>

The first column in the table above lists the identified countries in which the 36 scholarly articles were based; the second indicates the total number of scholarly articles based on

the countries listed in the first; and the third expresses the total number of articles per country as a percentage.

The majority of the 36 articles (28%) relate to the situation in the United States of America (USA), which indicates that the study of the impact of taxation on women has been found to be most relevant to the USA. Five of the 36 articles (14%) were not written from a specific country's perspective. The focus of these scholarly articles was to provide an overview of a specific theme identified by the author. For instance, Prinz (2010:44-48) focuses on the introduction of different tax margins for males and females with a view to reducing the gender pay gap between potential partners, while Komura (2013:177) scrutinizes the effect of tax reforms on household negotiating powers. These articles are not related to any country, but focus on the effects of taxation on men and women in general.

To narrow down the country perspectives and identify the specific regions covered in the 36 articles, the results were further analysed according to a continent perspective. The results are presented in Table 8.

**Table 8: Continent perspective**

<b>Continent</b>	<b>Total</b>	<b>Percentage</b>
Africa	1	3%
Asia	2	6%
Australia	1	3%
Europe	10	28%
North and South America	14	39%
USA and Europe	1	3%
Multiple countries	2	6%
No specific country	5	14%
<b>Total</b>	<b>36</b>	<b>100%</b>

Fourteen (39%) of the 36 articles focus on North and South America and 10 (28%) focus on European countries. Only 3% of the articles were written from an African and Australian perspective, which indicates that literature relating to the research topic from the African and Australian perspectives is lacking.

### 3.3.3.2. Taxpayer perspective

The taxpayer perspective identifies the taxpayers who are the subject of the study.

**Table 9: Taxpayer perspective**

<b>Taxpayer</b>	<b>Total</b>	<b>Percentage</b>
Individuals	35	97%
Corporates and individuals	1	3%
<b>Total</b>	<b>36</b>	<b>100%</b>

The first column in the above table lists the taxpayers who were identified as the subject in the 36 scholarly articles selected for analysis; the second indicates the total number of scholarly articles written from the taxpayer perspective listed in the first; and the third expresses the total number of articles per country as a percentage.

The result indicates that 97% (35) of the articles were written from the perspective of the individual taxpayer. This is as expected, since women were the focus of this study. Some articles broadened the focus to also cover men (Casale, 2012:26; Gelber & Mitchell, 2016:863; Haan, 2010: 323; Austen *et al.*, 2015:777). Articles of this kind provide a comparison between the ways men and women are affected by taxation. By drawing comparisons, these articles provide a holistic view of the existing gendered impacts and disparities.

Only one of the 36 scholarly articles was written from a corporate perspective. In this article, Lahey (2010:385) considers the negative implications of women's under-representation on corporate boards and points out that, where this is the case, foreign investment decisions are more likely to lack a gendered impact as the board may fail to consider the impact of the investments on the women in the foreign country concerned. Lahey (2010:406-407) explains that this often occurs in the case of investments in developing countries, where corporations obtain tax benefits in exchange for investments in foreign states. Such tax benefits result in revenue losses for the developing countries, which may prevent them from meeting their constitutional obligations.

### 3.3.4. Theoretical framework

Theories formulated in research must be supported by theoretical research frameworks that guide the research process. The theoretical framework of this study comprised of constructs, types of tax and variables, which will be discussed below.

#### 3.3.4.1. *Main constructs under investigation*

Dew (2011:134) defines constructs as underlying concepts that are present in a study. This definition points to the recurring concerns relating to the impact of taxation on women, which were raised in the articles selected for analysis. The constructs of the studied articles are outlined below.

**Table 10: Constructs**

<b>Constructs</b>	<b>Number of articles</b>	<b>%</b>
Detaxation and public expenditure	1	3%
Economic empowerment	2	6%
Gender-based taxation	3	8%
Gender inequalities	4	11%
Household bargaining power	2	6%
Labour supply and participation	15	42%
Optimal income taxation	2	6%
Public expenditure	3	8%
Tax inequalities	1	3%
Tax incidence	1	3%
Time allocation	1	3%
International transactions	1	3%
<b>Total</b>	<b>36</b>	<b>100%</b>

The first column in the above table details the main themes identified during the analysis of the 36 scholarly articles; the second contains the number of articles that were analysed for each of the constructs in the first; and the third expresses the total articles per construct as a percentage.

The above results show that employment, gender inequalities and public expenditures are the prevalent constructs.

As previously discussed (see section 1.5), the supply of labour in the labour market refers to the aggregated hours that individual workers are willing to work during their employment

periods (Sapsford & Tzannatos, 1993:7), while gender equality refers to a state of equal treatment of individuals by the law and equal access to work opportunities, resources, income and political representation to individuals regardless of their gender (The World Bank, 2001:36-59). The presence of both constructs suggests that literature reflects a growing interest in the investigation of employees' relationship with taxation.

### 3.3.4.2. *Types of taxation*

As discussed in section 1.5 of Chapter 1 of this study, taxes include both direct and indirect taxes. The following analysis expands on the classification of taxes by determining the type of tax considered in each of the 36 scholarly articles. The analysis of the type of tax indicates which type of tax the authors regard as having the greatest impact on women, and might suggest a type of tax that can be levied to reduce gender inequality. The results are presented and discussed below.

**Table 11: Types of taxation**

<b>Taxes</b>	<b>Total</b>	<b>%</b>
Consumption taxes	1	3%
Corporate taxes	1	3%
Income taxes	27	75%
Income taxes, donations and estate duties	1	3%
Payroll taxes	2	6%
Not specific	2	6%
Not applicable	2	6%
<b>Total</b>	<b>26</b>	<b>100%</b>

The first column in the above table details the types of taxation identified by the analysis of the 36 scholarly articles; the second contains the number of articles that dealt with the taxes identified in the first; and the third expresses the total number of articles per type of tax as a percentage.

The results indicate that 75% (27) of the 36 articles considered the effect of income taxes on women. This result was expected as the results in Tables 4 and 6 show that the taxation of women in employment is an area of interest.

An analysis of the type of taxation studied in each of the 36 articles may provide insight into the research topic. Such an analysis can be found in section 3.4 of this chapter.

### 3.3.4.3. Variables

Variables in research relate to characteristics that are present in the topics being studied (Kothari, 2004:159). Lee and Schuele (2010:347) point out that demographic variables are characteristics of the participants in a study and cannot be manipulated.

The 36 articles were analysed to ascertain the demographic variables of each study, which were employment status, household headship, marital status and literacy. These variables are briefly explained below.

- Employment status refers to whether the participants were active in the labour market.
- Household headship refers the participants who were classified as the “breadwinners” in a household.
- Marital status refers to whether participants were married, single or co-habiting.
- Literacy refers to whether the participants were educated.

The results are outlined below.

**Table 12: Variables**

<b>Variables</b>	<b>Total</b>	<b>Percentage</b>
Employment status	1	3%
Household headship	1	3%
Marital status	33	91%
Literacy	1	3%
<b>Total</b>	<b>36</b>	<b>100%</b>

The first column in the above table details the types of demographic variables identified by the analysis of the 36 scholarly articles; the second indicates the number of articles relating to studies in which the identified demographic variable was present; and the third expresses the total articles per demographic variable as a percentage.

The above results indicate that marital status was the predominant demographic variable in the analysed articles. The studies analysed the effects of taxation on various participants, which included couples, married women, married men, single women and single men. This indicates an interest in contrasting the effects of taxes on the different groups to which women belong, and in comparing the effect of joint taxation (which is

applied in some of the tax systems that were analysed) on men and women, more specifically married couples.

### 3.3.5. Research designs and methodologies

The 36 scholarly articles were analysed with regard to design and methodology. This analysis narrowed the focus on the nature of the study, the methodological classification, the research strategy, the data collection technique and the data analysis technique.

#### 3.3.5.1. Nature of the selected studies

Fouché and De Vos (2011:95) state that the nature of the study “refers to the action of the research”, which may include exploration, description or explanation. Studies may therefore be exploratory, descriptive or causal, as discussed in 2.2.2. For the purpose of our analysis, the nature of a study can also be historical or experimental.

Kothari (2004:4) and Mcdowell (2002:4) explain that historical research makes use of historical sources to understand and interpret the past and future by drawing comparisons between the two, while experimental research is driven by scientific observation and requires the scholar to make a prediction regarding the occurrence or non-occurrence of a phenomenon in his/her study and setting up an experiment that may influence the subjects of the study to make his/her prediction true (Kothari, 2004:4).

The results of this analysis are outlined below.

**Table 13: Nature of the study**

<b>Nature of the study</b>	<b>Total</b>	<b>Percentage</b>
Descriptive	6	17%
Experimental	26	72%
Explanatory	1	3%
Exploration	1	3%
Historical	2	6%
<b>Total</b>	<b>36</b>	<b>100%</b>

The first column in the above table details the nature of the studies identified during analysis of the 36 scholarly articles; the second contains the number of articles of each particular nature; and the third expresses the total articles per nature as a percentage.

The above results indicate that 26 (72%) of the 36 research articles were of an experimental nature. This is supported by the results in Table 6: Academic discipline, which indicate that 23 of the 36 articles were published in academic journals that cover studies on economics and econometrics. The decision to conduct experimental research indicates that scholars are interested in scientific and verifiable results, rather than in formulating theories.

### 3.3.5.2. *Methodological classification*

Methodological classification, as discussed in section 2.3.2, refers to the classification of the research methodologies adopted by the research. Research methodologies can be either qualitative or quantitative, or a combination of the two.

The 36 articles were analysed to ascertain the methodological classification of each, and the results are outlined below.

**Table 14: Methodological classification**

<b>Methodological classification</b>	<b>Total</b>	<b>Percentage</b>
Mixed	2	6%
Qualitative	8	22%
Quantitative	26	72%
<b>Total</b>	<b>36</b>	<b>100%</b>

The first column in the above table details the methodological classification identified by the analysis of the 36 scholarly articles; the second contains the number of articles that were analysed as having adopted the specific methodologies listed in the first; and the third expresses the total articles per methodological classification as a percentage.

The above results indicate that 26 (72%) of the research articles were classified as quantitative. This is supported by the results shown in Table 6: Academic discipline, which indicates that 23 of the 36 articles were published in academic journals that covered studies in economics and econometrics, and that most of the research was empirical in nature. Quantitative methodologies would therefore be recommended.



### 3.3.5.3. Research strategies

Saunders *et al.* (2009:141) explain that research strategy refers to the methods employed to answer the research question. Although there are many research strategies, only the ones applicable to this study will be discussed here, namely case study, economic modelling, simulations and systematic analysis.

A case study strategy is often associated with exploratory and explanatory studies (Saunders *et al.*, 2009:146) and involves a comprehensive examination of a topic in order to be able to arrive at a conclusion regarding the relationship between that topic and a specific phenomenon (Kothari: 2004:113).

Ouliaris (2011:46) defines economic modelling as the use of theoretical and empirical economic models to analyse economic behaviour, and according to Krishnaswami and Satyaprasad (2010:84), simulation requires the creation of an environment that mimics the reality of the conditions of the study.

The results are presented and discussed below.

**Table 15: Research strategy**

<b>Research strategy</b>	<b>Total</b>	<b>Percentage</b>
Case study	2	6%
Economic modelling	19	53%
Simulation	8	22%
Systematic analysis	7	19%
<b>Total</b>	<b>36</b>	<b>100%</b>

The first column in the above table details the possible research strategy identified by the analysis of the 36 scholarly articles; the second contains the number of articles that were analysed as having applied the specific identified strategies listed in the first; and the third expresses the total articles per research strategy as a percentage.

The results indicate that the majority of the 36 articles adopted economic modelling and simulation (53% and 22% respectively) as their research strategies. Both strategies are used in the discipline economics. The results indicate that the researchers have a high preference for verifiable results. Several articles used empirical models to determine the

impact of taxes on women (Bick & Fuchs-Schündeln, 2017:102-103; Kalíšková, 2014:241; Bosch & Van der Klaauw, 2012:279; Yamada, 2011:539-545).

#### 3.3.5.4. *Data collection techniques*

This analysis identified the data sources used by the scholars as shown below.

**Table 16: Data collection techniques**

<b>Data collection techniques</b>	<b>Total</b>	<b>Percentage</b>
Primary	27	75%
Secondary	9	25%
<b>Total</b>	<b>36</b>	<b>100%</b>

The first column in the above table lists the types of data collection techniques; the second contains the number of articles that were analysed as having made use of each of the two data collection techniques; and the third expresses the total articles making use of each technique as a percentage.

The results show that most of the 36 articles made use of primary data (75%). The reason for this is that the authors mostly made use of simulation or economic modelling as their research strategy, which required that raw data be obtained against which an economic or simulated model could be applied to generate new data for further analysis (Kothari: 2004:113).

The use of primary data also indicates the researchers' level of expertise and the reliability thereof can be confirmed as findings can be corroborated with those of other researchers.

#### 3.3.5.5. *Data analysis techniques*

Once data has been collected and organised in the manner that makes it most meaningful to the researcher, the process of analysis may begin. The 36 articles were analysed to determine which data analysis technique had been used in each article. The results of the analysis are shown in the table that follows.

**Table 17: Data analysis techniques**

<b>Data analysis technique</b>	<b>Total articles</b>	<b>Percentage</b>
Correlation analysis	5	14%
Descriptive analysis	5	14%
Regression analysis	17	47%
Thematic analysis	9	25%
<b>Total</b>	<b>36</b>	<b>100%</b>

The first column in the above table lists the types of data analysis techniques applied; the second contains the number of articles that made use of the data analysis techniques listed in the first; and the third expresses the number of articles that made use of each data analysis technique as a percentage of the total.

The above results show that the majority (75%) of the articles made use of statistical analysis techniques, with regression analysis being the preferred analysis technique (47%). This is because in most of the articles the area of interest is the effects of taxation on women, which indicates an interest in the causal relationship between tax and gender. The existence of a relationship between tax and gender is also topical as 14% of the articles used correlation analysis as a technique.

### **3.4. A BRIEF ANALYSIS OF THE EFFECT OF TAXES ON WOMEN'S LIVES**

This study aimed to ascertain whether taxation can reduce gender inequalities. To achieve this the types of tax identified and presented in Table 11 will be used as a framework to answer the research question. The following section contains a brief discussion of the gender implications of income taxes and payroll taxes as these were the predominant taxes that were identified.

#### **3.4.1 Income taxes**

A brief analysis of the scholarly articles identified the following five areas of taxation as having gender implications: joint filing systems (Pignataro, 2015:247,253), female labour supply (Kalíšková, 2014: 235; Yamada, 2011:539-540), time allocation and fertility (Komura, 2013:177; Azmat & Gonzalez, 2010:487) and gender inequalities. These areas will now be discussed.

### 3.4.1.1. *Joint filing*

Several developed countries, such as the United States of America and the European countries, have tax systems that feature joint taxation.

Lahey (2015:451) explains joint taxation as the taxation of spouses and couples as a single financial unit. According to Guner, Kaygusuz and Ventura (2012:113), where the woman is the lower-earning spouse or partner, the tax rate to which her labour income will be subject is determined by the amount of income earned by her husband or partner. This is because under joint taxation the spouses' incomes are aggregated, which results in a higher taxable income for the woman (Bick & Fuchs-Schündeln, 2017:100).

According to Pignataro (2015:264-265), when joint taxation was introduced in the United States in 1948, it reflected the gendered roles that existed within families at the time. However, joint taxation no longer reflects the realities of the society to which it currently applies since families have evolved and women now participate in the workforce, with some even earning more than men (Pignataro, 2015:269). The continued existence of joint taxation suggests that the notion that women should not participate in the labour market or should earn less than men still exists.

When assessing the effects of joint taxation against the principles of a good tax system as stated in section 1.5 of this study, it is clear that joint taxation is neither equitable nor conducive to ensuring good economic and social taxpayer behaviour.

The equal sharing of the final tax liability between the spouses or partners disregards the actual income earned by each spouse (Bick & Fuchs-Schündeln, 2017:100). It is assumed that spouses share similar economic realities, which may not necessarily be the case as women are often the secondary earners and men the primary earners, yet they are taxed similarly. Furthermore, in household decision making, the woman's status as the secondary earner may lead to negative work-life decisions as her secondary income may be perceived as not making a difference to household finances (Yamada, 2011:539-540; Bick & Fuchs-Schündeln, 2016:102-104).

### 3.4.1.2. *Labour supply and participation*

Yamada (2011:539-540) discusses the way in which various Japanese tax reforms in the form of spousal allowances introduced in the 1990s had affected the hours that married women were active in the labour market. To qualify for the spousal allowance, both husband and wife would have to be employed, but they could not be equal earners. Yamada (2011:539-540) found that the secondary earner (usually the wife) would reduce her hours at work to decrease her earnings. This allowance therefore discouraged the supply of labour by women.

Bick and Fuchs-Schündeln (2017:102-104) use static modelling to quantify the negative effect of a shift from joint taxation to individual taxation on the employment of married women in the USA and 17 European countries, four of which have already introduced individual filing. The results of this study show that joint taxation had a negative effect on married women's employment status, in particular in Belgium and the Netherlands, and that the change to separate filing resulted in an increase in the number of hours that women contributed to the labour market.

Lahey (2015:451) and Guner *et al.* (2012:113) agree that an increase in the marginal tax rate of secondary earners discourages women from entering the labour market and therefore hinders their economic transformation, and Pignataro (2015:261) speculates that the low tax credits awarded for child care costs in the United States do not cover the actual cost of external child care that has to be borne by dual-earning parents and therefore do not act as an incentive for mothers to return to work.

### 3.4.1.3. *The impact of taxes on fertility rates*

Azmat and González (2010:487) investigated the effects of two 2003 tax policy changes that were introduced by the Spanish government to address low birth rates and the low rate of employment among women. The reforms included a substantial increase in the existing tax credits allowed for children and the introduction of a tax credit for working mothers of toddlers. The deductions were determined per child and increased for every additional child. Working mothers could also choose to receive monthly tax credits, rather than the full benefit at the end of the tax year (Azmat & González, 2010:489). Evidence

was found that the tax credit received a positive response from women as the number of births increased by 5%, with a significant number of infants born to younger and less educated first-time mothers. The tax deduction per child also resulted in an increase in the number of mothers who worked, particularly as unskilled workers in the informal sectors (Azmat & González, 2010:487).

Using an intra-family decision-making model with endogenous bargaining power, Komura (2013:177) examined the effect of a shift to individual taxation on fertility decisions in households. It was found that when a woman is a secondary earner and a separate filing tax system is followed, decisions regarding the size of the family will be according to her preference.

Both Komura (2013:177) and Azmat and González (2010:487) suggest that tax reforms can be used to influence the number of children born and the contribution of women to the workforce. Taxation can therefore be used to improve women's bargaining power in decisions that relate to their bodies, which means that if used effectively, it can have empowering benefits. However, it should be noted that in the case of the poorer groups, the consequences can be negative if tax credits and deductions are provided for every additional child (Barnett & Grown, 2004:34).

#### *3.4.1.4. The impact of payroll taxes on time allocation*

Gelber and Mitchell (2012:871) used ordinary least squares regression and data from Panel Study Income Dynamics (PSID) for the periods 1975 to 2004 to determine whether a change in taxes had any effect on how single men and women allocated their time. They found that time spent doing unpaid care work is responsive to changes in taxation, and time spent in the labour market is marginally more responsive than labour participation to a decline in the tax rate (Gelber & Mitchell, 2012:877).

Aronsson and Granlund (2015:33) attempted to determine whether tax policies implemented by the government can be used to correct gendered norms relating to work in the labour market and work in households. Making use of household economic modelling and an economy in which both spouses worked in the labour market and in the house, they found that income taxes can be used as corrective tools where gendered roles exist

(Aronsson & Granlund, 2015:38). They suggest that if the husband is the primary earner and the wife the secondary earner, the adjustment of the marginal tax rates in the higher income brackets will result in men replacing work hours with housework.

### **3.4.2 Payroll taxes**

#### *3.4.1.5. Impact of payroll taxes on women*

Using a gender impact analysis, Austen *et al.* (2015:764) found that the 1915 legislation relating to the taxation of retirement income was introduced specifically to cater for men's interest. Tax benefits that arise from pension and retirement savings accrue to individuals based on their employment status and men generally represent a large proportion of labour participants. The result is that currently women who are not active in the labour market are excluded from enjoying such benefits. Furthermore, barriers to employment for women result in women accepting informal and unskilled work, which further restricts them from accessing private pension options (Austen *et al.*, 2015:764).

According to Austen *et al.* (2015:775-776), the design of the Australian retirement tax system increases gender inequalities as savings are linked to income, which indicates that the retirement tax system caters for the paid market.

Gendered norms, such as the belief that men are the sole breadwinners and women's social responsibility is to care for the household, are among the reasons for the different responses that are triggered by changes in the taxation of men and women. Men are unlikely to adjust their labour supply, while women are more likely to adjust by choosing accommodating alternatives such as reduced work hours, staying at home or stopping work from time to time, which results in women earning less than men and therefore accumulating less income to provide for the future. This has dire consequences for women, who are then forced to depend heavily on government grants when they enter retirement (Austen *et al.*, 2015:768).

Austen *et al.* (2015:777) point out that the interaction of the Australian tax system with the paid labour market where women are the minority, results in women receiving a smaller portion of the benefits of retirement tax exemptions, reductions and credits. This

interaction also implies that the unpaid care is unrecognised, despite the impact that it has on societies and households.

Wolfson (2013: 845-846) examined the effect of payroll taxes on married women's decision to not enter the labour market. Using Panel Study of Income Dynamics (PSID) for the period 1999 to 2007 to determine whether labour participation is affected by payroll taxes, the study found that wives whose husbands earned incomes that exceeded the payroll tax threshold were more likely to exit the labour market (Wolfson, 2013: 866-868). However, this decision was not necessarily attributable specifically to payroll taxes, but could have been influenced by the high taxes imposed on women in their secondary earning capacity where joint tax filing was implemented. This finding indicates two key aspects that exist between taxes and households: first, that in making work-life decisions, the final tax liability position is considered by households and does have a bearing on which decision is taken, and second, where the one spouse earns more than the payroll tax threshold the family unit is vulnerable to changes in the marginal taxes levied on spouses (Wolfson, 2013:873). In this instance, taxation enables financial dependency between spouses. However, in the long run the wife will be negatively impacted when she decides to re-enter the labour market as she may have lost years of experience.

The above analysis provides a brief overview of how taxes can affect women. Generally, when applied without an impact analysis, taxes can influence decisions that affect women's lives. A gendered impact analysis may be useful to ensure that women are not adversely affected by tax policies.

### **3.5. CONCLUSION**

Chapter 3 focused on the data analysis of the 36 scholarly articles selected for analysis. In this chapter the data analysis technique that was applied for purposes of this study will be explained as a thematic technique.

The 36 articles were analysed, and the results were presented and discussed. By narrowing the country perspective down to a continent perspective, it became evident that research on the effect of the African and Australian tax systems on women was inadequate as only 3% of the 36 scholarly articles that were analysed related to those



regions. The importance of tax and its effect on women as a relatable and relevant topic is confirmed by the sampled articles published in 27 highly rated journals devoted to economics as a discipline. Research on taxes and women is also highly reliant on empirical results, which confirms that the topic is less associated with theory building than with testing.

The next chapter concludes on the study.

## **CHAPTER 4: CONCLUSION**

### **4.1. INTRODUCTION**

In Chapter 3, the 36 scholarly articles were analysed by using a thematic analysis as the data analysis technique and the results were presented and discussed. The next and final chapter will conclude the study by summarising the findings, clarifying the shortcomings and explaining how this study will contribute to future research. The overall conclusion based on the findings will also be discussed.

### **4.2. SUMMARY OF FINDINGS AND CONCLUSION**

The primary objective of the study was to perform a systematised review of the quality of literature relating to taxation and its impact on women. The study followed a systematised review approach and entailed examining literature in the form of scholarly articles to determine the quality of literature relating to the research question. The study was initiated by locating relevant literature on the databases of the University of Pretoria library website. Through the application of specific inclusion and exclusion criteria, 36 scholarly articles were identified as relevant and qualifying for analysis. The results of the study are summarised below according to the following taxonomy elements under which the scholarly articles were analysed: academic journals in which the articles were published; quality assessment and the scientific discipline thereof; country perspective; taxpayer perspective; constructs; types of taxes; research design; and data analysis.

The nature of the academic journals in which the articles were published, their quality assessment and the related scientific disciplines suggest that the research topic is of interest, particularly from the perspective of economics as a discipline, as it was covered in 27 different, mainly economics publications. The quality assessment showed in which years interest in the topic increased (2010 and 2015), and in which years superior research was produced (2012 and 2015).

The country and continent perspectives indicated to which nations the topic of the impact of taxes on women was relevant. The analysis also revealed that no related research had

been conducted for Africa and Australia. Some studies considered the topic generally, rather than placing the focus on women in a specific nation, thus providing a general overview of themes relating to the taxation of women.

In the sample of studies analysed, labour supply and participation, gender-based taxation and public expenditure were the main areas of interest under the construct element analysis. This analysis also allowed for the identification of less studied themes relating to the research topic, such as detaxation, tax inequalities, tax incidence, time allocation and tax avoidance.

With regard to types of tax analysed, income tax and payroll tax were the most prevalent types identified in the sample of 36 articles, which implies that income tax may be one of the taxes that could be used to reduce gender inequalities as it has been thoroughly studied.

Most of the scholarly articles were categorised under the discipline economics, therefore the elements research design and methodology indicated that the majority of the studies followed quantitative methodologies that were experimental in nature and made use of economic modelling or simulation.

#### **4.3. LIMITATIONS**

The current study was subject to limitations that arose from the inherent weaknesses of the research approach and search strategy adopted. The limitations are further discussed below.

##### *Research strategy:*

The use of a systemised review as the research strategy resulted in the analysis of only a sample of articles over a certain time period. Since the overview did not include all the literature relating to the research topic, the results of the analysis are not fully comprehensive.

### *Search strategy*

The use of the search strategy has the following drawbacks:

First, other forms of written publications that may have been relevant to the research question were excluded as only scholarly articles that are available on the electronic library databases on the University of Pretoria's library website were accessed.

Second, the study does not reflect recent advancements relating to the research topic due to the exclusion of literature published from 2018 onward.

#### **4.4. FUTURE RESEARCH**

Only 1 (3%) of the 36 articles was written from a South African perspective, which is an indication that the research question has not been actively explored in the South African context. According to Oxfam International and Development Finance International (2020), one of the characteristics of the South African tax system is that it is highly progressive and that progressive taxes play a fundamental role in reducing inequalities in societies.

As indicated in the discussion of main constructs in section 1.5, tax policies may play a role in hindering the realisation of gender equality in the world. Future research in South Africa should therefore be directed towards the role of progressive taxes in reducing inequalities within societies.

The analysis of the articles according to construct and type (sections 3.3.4.1 and 3.3.4.2) may also be of use to policymakers and the South African Revenue Service (SARS) by providing high-level awareness of the micro and macro implications that the implementation of different tax policy options might have for women's lives.

#### **4.5. CONCLUDING REMARKS**

Gender inequality is a global issue and tax policies could play a useful role in reducing it. Before new legislation is introduced, policymakers should undertake a gender-impact analysis so that disparities can be dealt with. This will not only benefit women, but also the

tax system as it will become more equitable. The road to equality is long and a good starting point for the journey would be to address tax inequalities.

## LIST OF REFERENCES

- Addonizio, M.F. 2014. Progressive tax and regressive tax. In: Brewer, D. J. & Picus, L. O. (eds.) *Encyclopedia of education economics and finance*. Thousand Oaks, CA: Sage. [Online] Available from: <http://dx.doi.org.uplib.idm.oclc.org/10.4135/9781483346595.n214> [Accessed: 2020-04-02].
- Akpotor, J. 2009. Promotion of gender equality and women empowerment: a millennium development goal. *Gender and Behaviour*, 7(2):2504-2516.
- American Economic Association. 2020. *What is economics? understanding the discipline* [Online]. Available: <https://www.aeaweb.org/resources/students/what-is-economics> [Accessed 2020-05-24].
- Aronsson, T. & Granlun, D. 2015. Gender norms, work hours, and corrective taxation. *Journal of Behavioral and Experimental Economic*, 56:33-39 [Online] Available from: <https://www-sciencedirect-com.uplib.idm.oclc.org/science/article/pii/S2214804315000269> [Accessed: 2020-03-08].
- Austen, S., Sharp, R. & Hodgson, H. 2015. Gender impact analysis and the taxation of retirement savings in Australia. *Australian Tax Forum*, 30(4):763-781.
- Australian Business Deans Council. 2019. *Australian business deans council 2019 journal quality list review final report*. [Online] Available from: [https://abdc.edu.au/wp-content/uploads/2020/03/abdc-2019-journal-quality-list-review-report-6-december-2019\\_2.pdf](https://abdc.edu.au/wp-content/uploads/2020/03/abdc-2019-journal-quality-list-review-report-6-december-2019_2.pdf) [Accessed: 2020-04-18].
- Azmat, G. & González, L. 2010. Targeting fertility and female participation through the income tax. *Labour Economics*, 17(3):487-502
- Barnett, K. & Grown, C. 2004. *Gender impacts of government revenue collection: the case of taxation*. London: Commonwealth Secretariat.
- Bick, A. & Fuchs-Schundeln, N. 2017. Quantifying the disincentive effects of joint taxation on married women's labor supply. *American Economic Review*, 107(5):100-104.
- Bosch, N. & Van der Klaauw, B. 2012. Analyzing female labor supply — evidence from a Dutch tax reform. *Labour Economics*, 19(3):271-280.

Byrne, D. 2017. *Project planner*. London: United Kingdom Sage. [Online] Available from: <https://methods-sagepub-com.uplib.idm.oclc.org/project-planner/data-collection/i1250?fromsearch=true> [Accessed: 2020-04-18].

Capraro, C. 2016. Women's rights and fiscal justice. *Sur - International Journal on Human Rights*, 13(24):17-26. [Online] Available from: <https://sur.conectas.org/wp-content/uploads/2017/02/1-sur-24-ing-chiara-capraro.pdf> [Accessed: 2020-03-28].

Casale, D. M. 2012. Indirect taxation and gender equity: evidence from South Africa. *Feminist Economics*, 18(3):25-54.

Croome, B. 2010. *Taxpayers' rights in South Africa*. Claremont: Juta & Co.

De Vos, A.S., Strydom, H., Fouché, C.B. & Delpport, C.S.L. 2011. Building a scientific base for the helping professions. In: Priilard, W. (ed.) *Research at grassroots: for the social sciences and human service professions*. 4th ed. Pretoria: Van Schaiks.

De Vos, A.S., Strydom, H., Schulze, S. & Patel, L. 2011. The sciences and the professions. In: Priilard, W. (ed.) *Research at grassroots: for the social sciences and human service professions*. 4th ed. Pretoria: Van Schaiks.

Delpport, C.S.L. & De Vos, A.S. 2011. Professional research and professional practice. In: Priilard, W. (ed.) *Research at grassroots: for the social sciences and human service professions*. 4th ed. Pretoria: Van Schaiks.

Dew, D. 2011. *Encyclopedia of survey research methods*. In: Lavrakas, P. J. (ed.) Thousand Oaks: Sage. [Online]. Available from: <https://methods-sagepub-com.uplib.idm.oclc.org/base/download/ReferenceEntry/encyclopedia-of-survey-research-methods/n91.xml> [Accessed 2020-06-07].

Efron, S.E. & Ravid, R. 2019. *Writing the literature review: a practical guide*. New York, NY: Gilford Press. [Online] Available from: <https://ebookcentral-proquest-com.uplib.idm.oclc.org/lib/pretoria-ebooks/reader.action?docID=5522670&ppg=23> [Accessed: 2020-03-04].

Eisenstein, L. 1961. *The ideologies of taxation*. New York, NY: The Ronald Press Company.

Fouché, C.B. & De Vos, A.S. 2011. Formal formulations. In: Priilard, W. (ed.) *Research at grassroots: for the social sciences and human service professions*. 4th ed. Hatfield, Pretoria, South Africa: Van Schaiks.

Gelber, A.M. & Mitchell, J.W. 2012. Taxes and time allocation: evidence from single women and men. *Review of Economic Studies*, 79(3):863-897.

Grant, M.J. & Booth, A. 2009. A typology of reviews: an analysis of 14 review types and associated methodologies. *Health Information & Libraries Journal*, 26(2):91-108.

Grown, C. 2006. *What gender equality advocates should know about taxation*. Association for Women's Rights in Development. [Online] Available from: [https://www.awid.org/sites/default/files/atoms/files/why\\_those\\_working\\_on\\_gender\\_equality\\_should\\_know\\_about\\_tax\\_law\\_issues.pdf](https://www.awid.org/sites/default/files/atoms/files/why_those_working_on_gender_equality_should_know_about_tax_law_issues.pdf) [Accessed: 2020-03-28].

Guest, G., MacQueen, K.M. & Namey, E.E. 2012. *Introduction to applied thematic analysis*. Thousand Oaks, CA: Sage. [Online] Available from: <https://dx.doi.org/10.4135/9781483384436> [Accessed 2020-05-26].

Guner, N., Kaygusuz, R. & Ventura, G. 2012. Taxing women: a macroeconomic analysis. *Journal of Monetary Economics*, 59(1):111-128

Gupta, R.K. & Awasthy, R. 2015. Qualitative research: an introduction. In: Gupta, R. K. & Awasthy, R. (eds.) *Qualitative research in management: methods and experiences*. New Delhi: Sage.

Haan, P. 2010 A multi-state model of state dependence in labor supply: Intertemporal labor supply effects of a shift from joint to individual taxation. *Labour Economics*, 17(2): 323-335.

Haig, B. 2007. Grounded theory. In: Salkind, N. J. (ed.) *Encyclopedia of measurement and statistics*. Thousand Oaks, CA: Sage. [Online]. Available from: <http://methods.sagepub.com.uplib.idm.oclc.org/base/download/ReferenceEntry/encyclopedia-of-measurement-and-statistics/n196.xml> [Accessed: 2020-03-01].



Hall, A. & Midgley, J. 2004. *Social policy for development*. London: Sage. [Online] Available from: <https://ebookcentral-proquest-com.uplib.idm.oclc.org/lib/pretoria-ebooks/reader.action?docID=254747> [Accessed 2020-05-26].

International Labour Organization. 2018. *World employment social outlook: women*. Geneva. [Online] Available from: [http://www.ilo.org/wcmstp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms\\_619577.pdf](http://www.ilo.org/wcmstp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_619577.pdf) [Accessed: 2020-03-28].

Jindal, P. 2014. Women empowerment through gender mainstreaming. *Indian Journal of Public Administration*, 60(3):628-636. [Online] Available from: <https://journals-sagepub-com.uplib.idm.oclc.org/doi/pdf/10.1177/0019556120140320> [Accessed: 2020-03-31].

Junankar, P.N. 2008. *Economics of the labour market: unemployment and the costs of unemployment*. London: Palgrave Macmillan. [Online] Available from: [https://page-one-springer-com.uplib.idm.oclc.org/pdf/preview/10.1057/9781137555199\\_5](https://page-one-springer-com.uplib.idm.oclc.org/pdf/preview/10.1057/9781137555199_5) [Accessed: 2020-04-10].

Kahng, L. 2016. The not-so-merry wives of Windsor: The taxation of women in same-sex marriages. *Cornell Law Review*, 101(2):325-383.

Kalíšková, K. 2014. Labor supply consequences of family taxation: evidence from the Czech Republic. *Labour Economics*, 30:234-244 [Online] Available from: <https://www-sciencedirect-com.uplib.idm.oclc.org/science/article/pii/S0927537114000517> [Accessed: 2020-03-08].

Karoui, K. & Feki, R. 2015. The effect of gender inequality on economic development: case of African countries. *Journal of Knowledge Economics*, 9(1):294-300.

Kaygusuz, R. 2010. Taxes and female labor supply. *Review of Economic Dynamics*, 10(4): 725-741.

Komura, M. 2013. Tax reform and endogenous gender bargaining power. *The Review of Economics of the Household*, 11:175-192 [Online] Available from: <https://link-springer-com.uplib.idm.oclc.org/content/pdf/10.1007%2Fs11150-012-9174-5.pdf> [Accessed: 2020-03-08].

Kothari, C.R. 2004. *Research methodology: method and techniques*. 2nd revised ed. Daryaganji, New Dehli: New Age International. [Online] Available from: <https://www.modares.ac.ir/uploads/Agr.Oth.Lib.17.pdf> [Accessed: 2020-03-03].

Krishnaswami, O.R. & Satyaprasad, B.G. 2010. *Business research methods*. Mumbai, India: Himalaya Publishing House. [Online] Available from: <https://ebookcentral-proquest-com.uplib.idm.oclc.org/lib/pretoria-ebooks/detail.action?docID=588025> [Accessed 2020-05-26].

Kumar, A. & Liang, C. 2016. Declining female labor supply elasticities in the United States and implications for tax policy: evidence from panel data. *National Tax Journal*, 69(3):481-516.

Lahey, K.A. 2010. Women, substantive equality, and fiscal policy: gender-based analysis of taxes, benefits, and budgets. *Canadian Journal of Women and the Law*, 22(1):27-106. [Online] Available from: <http://web.a.ebscohost.com.uplib.idm.oclc.org/ehost/pdfviewer/pdfviewer?vid=6&sid=fadb12e1-1612-4046-b218-5d642d583391%40sdc-v-sessmgr03> [Accessed: 2020-03-07].

Lahey, K.A. 2015. Uncovering women in taxation: the gender impact of detaxation, tax expenditures, and joint tax/benefit units. *Osgoode Hall Law Journal*, 52(2):427-437.

Lahey, K.A. 2018. *Gender, taxation and equality in developing countries: issues and policy recommendations*. UN Women. [Online] Available from: <https://www2.unwomen.org/-/media/files/un%20women/grb/resources/geder-tax-report-fin-web.pdf?vs=3508> [Accessed: 2020-03-07].

Lee, M. & Schuele, C.M. 2010. Demographics. In: Salkind, N.J. (ed.) *Encyclopedia of research design*. Thousand Oaks: Sage, Inc. [Online] Available from: <https://methods-sagepub-com.uplib.idm.oclc.org/base/download/ReferenceEntry/encyc-of-research-design/n108.xml> [Accessed 2020-05-26].

Mcdowell, B. 2002. *Historical research: a guide for writers of dissertations, theses, articles and books*. London: Taylor & Francis. [Online] Available from: <https://ebookcentral-proquest-com.uplib.idm.oclc.org/lib/pretoria-ebooks/detail.action?docID=1569819> [Accessed 2020-05-25].

McKerchar, M. 2008. Philosophical paradigms, inquiry strategies and knowledge claims: applying the principles of research design and conduct to taxation. *eJournal of Tax Research*, 6(1):5-22.

McKerchar, M. 2010. *Design and conduct of research in tax, law and accounting*. Sydney, Australia: Thomson Reuters.

Mishra, A.D. 2014. Women empowerment: Issues and challenges. *Indian Journal of Public Administration*, 60(3):398-406. [Online] Available from: <https://journals-sagepub-com.uplib.idm.oclc.org/doi/pdf/10.1177/0019556120140302> [Accessed: 2020-03-31].

Neuman, W.L. 2007. *Basics of social research: qualitative and quantitative approaches*. 2nd ed. Boston, MA: Pearson Education. [Online] Available from: [https://www.academia.edu/7438086/Basics\\_of\\_Social\\_Research\\_Qualitative\\_and\\_Quantitative\\_Approaches\\_2nd\\_Edition\\_](https://www.academia.edu/7438086/Basics_of_Social_Research_Qualitative_and_Quantitative_Approaches_2nd_Edition_) [Accessed: 2020-10-13].

Oats, L. 2012. On methods and methodology. In: Oats, L. (ed.) *Taxation: a fieldwork research handbook*. Oxon, Oxfordshire, UK: Routledge.

Ouliaris, S. 2011. *What are economic models? how economists try to simulate reality*. [Online] Available from: <https://www.imf.org/external/pubs/ft/fandd/2011/06/pdf/basics.pdf> [Accessed: 2020-06-09].

Oxfam & Development Finance International. 2020. *What is your country doing to fight inequality?* [Online] Available from: <http://inequalityindex.org/> [Accessed: 2020-10-15].

Oxford English Dictionary. 2020. *Construct*. [Online] Available from: <https://www-oed-com.uplib.idm.oclc.org/view/Entry/39892?rskey=Qnt5h2&result=1&isAdvanced=false#eid> [Accessed 2020-05-27].

Oxford English Dictionary. 2020. *Discipline*. [Online] Available from: <https://www-oed-com.uplib.idm.oclc.org/view/Entry/53744?rskey=5sKcQm&result=1&isAdvanced=false#eid> [Accessed 2020-05-27].

Oxford English Dictionary. 2020. *Employment*. [Online] Available from: <https://www-oed-com.uplib.idm.oclc.org/view/Entry/61378?redirectedFrom=employment#eid> [Accessed 2020-10-14].

Oxford English Dictionary. 2020. *Gender*. [Online] Available from: <https://www-oed-com.uplib.idm.oclc.org/view/Entry/77468?> [Accessed: 2020-04-10].

Oxford English Dictionary. 2020. *Law*. [Online] Available from: <https://www-oed-com.uplib.idm.oclc.org/view/Entry/106405?rskey=fd8Un5&result=1&isAdvanced=false#eid> [Accessed 2020-05-27].

Oxford English Dictionary. 2020. *Public, adj. and n.* [Online] Available from: <https://www-oed-com.uplib.idm.oclc.org/view/Entry/154052?redirectedFrom=public+policy#eid27763237> [Accessed 2020-10-14].

Pawar, M. 2007. Data collection. In: Salkind, N.J. (ed.) *Encyclopedia of measurement and statistics*. Thousand Oaks, CA: Sage. [Online] Available from: <https://dx.doi.org/10.4135/9781412952644> [Accessed: 2020-03-01].

Pignataro, L. 2015. How a secondary earner deduction will reduce gender bias in the U.S. code. *New York University: Review of Law & Social Change*, 39(2):245-277.

Prinz, A. 2010. Labor markets and mating markets: Using taxes to reduce the male–female pay gap. *Journal of Bioeconomics*, 12(1):43-53.

Provencher, A. 2017. From the invisible hand to the invisible woman: a gender perspective on the tax policy discourse on social tax expenditures. *Canadian Journal of Women and the Law*, 29(1):110-156.

Qiqqa. 2020. *Qiqqa features*. [Online] Available from: <http://www.qiqqa.com/About/Features> [Accessed: 2020-03-08].

Robinson, R. 2015. *Why gender equality is key to sustainable development*. [Online] Available from: <https://www.weforum.org/agenda/2015/03/why-gender-equality-is-integral-to-sustainable-development/> [Accessed 2020-03-07].

Rubin, A. & Babbie, E. 2011. *Research methods for social work*. 7th ed. Belmont CA: Brooks/Cole. [Online] Available from: <https://epdf.pub/queue/research-methods-for-social-work.html> [Accessed: 2020-02-11].

Sapsford, D. & Tzannatos, Z. 1993. Labour supply: the basic model. In: *The economics of the labour market. texts in economics*. London: Palgrave. [Online] Available from: [https://doi.org/10.1007/978-1-349-22825-6\\_2](https://doi.org/10.1007/978-1-349-22825-6_2) [Accessed: 2020-04-10].

Saunders, M., Lewis, P. & Thornhill, A. 2009. *Research methods for business students*. 5th ed. Harlow, Essex, UK, Pearson Educational Limited. [Online] Available from: [https://www.academia.edu/23374295/Research\\_Methods\\_For\\_Business\\_Students\\_5th\\_Edition](https://www.academia.edu/23374295/Research_Methods_For_Business_Students_5th_Edition) [Accessed: 2020-10-14].

Schmitz, J. n.d. *Peer review: why is it important?*. [Online] Available from: <https://www.publisso.de/en/advice/publishing-advice-faqs/peer-review/#:~:text=Peer%20review%20involves%20subjecting%20the,a%20work%20should%20be%20accepted> [Accessed: 2020-06-06].

Selin, H. 2014. The rise in female employment and the role of tax incentives. an empirical analysis of the Swedish individual tax reform of 1971. *International Tax and Public Finance* 21(5):894-922.

Sepúlveda Carmona, M. 2014. *Report of the special rapporteur on extreme poverty and human rights*. United Nations. [Online] Available from: <https://ssrn.com/abstract=2534341> [Accessed: 2020-03-28].

Snyder, S. 2019. Literature review as a research methodology: an overview and guidelines. *Journal of Business Research*, 104: 333-339. [Online] Available from: <https://doi.org/10.1016/j.jbusres.2019.07.039> [Accessed: 2020-03-05].

Suddaby, R. 2006. From the editors: what grounded theory is not. *Academy of Management Journal*, 49(4):633-642.

The World Bank. 2001. *Engendering development: through gender equality in rights, resources and voice*. New York City, NY: Oxford University Press.

Trochim, W.M.K. 2020. *Time in research*. [Online] Available from: <https://socialresearchmethods.net/kb/time-in-research/> [Accessed: 2020-02-11].

Trochim, W.M.K. 2020. *Types of data*. [Online] Available from: <https://socialresearchmethods.net/kb/types-of-data/> [Accessed: 2020-02-12].

Trochim, W.M.K. 2020. *Unit of analysis*. [Online] Available from: <https://socialresearchmethods.net/kb/unit-of-analysis/> [Accessed: 2020-02-11].

Tyson, L.D. & Parker, C. 2019. *An economist explains why women are paid less*. [Online] Available from: <https://www.weforum.org/agenda/2019/03/an-economist-explains-why-women-get-paid-less/> [Accessed: 2020-03-28].

UN Women. n.d. *SDG 5: achieve gender equality and empower women and girls*. [Online] Available from: <https://www.unwomen.org/en/news/in-focus/women-and-the-sdgs/sdg-5-gender-equality> [Accessed: 2020-10-14].

United Nations. 2020. *The sustainable development agenda*. [Online] Available from: <https://www.un.org/sustainabledevelopment/development-agenda/> [Accessed: 2020-04-18].

United Nations. 2018. *Taxation and SDGs: first global conference of the platform for the collaboration on tax, February 14-16, 2018/ New York*. [Online] Available from: <https://www.oecd.org/tax/tax-global/first-global-conference-of-the-platform-for-collaboration-on-tax-february-2018.pdf> [Accessed: 2020-03-24].

United Nations Population Fund. 2005. *Frequently asked questions about gender equality*. [Online] Available from: <https://www.unfpa.org/resources/frequently-asked-questions-about-gender-equality> [Accessed: 2020-03-07].

University of Pretoria. n.d. *Why study economics/econometrics*. [Online] Available from: <https://www.up.ac.za/economics/article/39860/why-study-economics-econometrics> [Accessed: 2020-05-26].

Vogel, R., Hattke, F. & Peterson, J. 2017. Journal rankings in management and business studies: what rules do we play by? *Research Policy*, 46:1702-1722. [Online] Available from: <https://doi.org/10.1016/j.respol.2017.07.001> [Accessed: 2020-03-07].

Walliman, N. 2011. *Research methods: the basics*. Oxfordshire, UK: Routledge. [Online] Available from: <https://epdf.pub/research-methods-the-basics0bfb411546ccfefb5d7e08530142fd7994853.html> [Accessed: 2020-02-12].

Welman, C., Kruger, F. & Mitchell, B. 2005. *Research methodology*. 3rd ed. Cape Town: Oxford.

Wolfson, J.A. 2013. Optimal opt-out: the effect of the payroll tax on married women's labor force participation. *Quinnipiac Law Review*, 31(4):843-902.

Yamada, K. 2011. Labor supply responses to the 1990s Japanese tax reforms. *Labour Economics*, 18(4):539-546.

**APPENDIX A:  
SAMPLE OF SELECTED QUALITY ACADEMIC PUBLICATIONS**



## List of selected quality academic publications

Alesina, A., Ichino, A. & Karabarbounis, L. 2011. Gender-based taxation and the division of family chores. *American Economic Journal: Economic Policy*, 3(2):1-40.

Aronsson, T. & Granlun, D. 2015. Gender norms, work hours, and corrective taxation. *Journal of Behavioral and Experimental Economic*, 56:33-39.

Austen, S., Sharp, R. & Hodgson, H. 2015. Gender impact analysis and the taxation of retirement savings in Australia. *Australian Tax Forum*, 30(4):763-781.

Azmat, G. & González, L. 2010. Targeting fertility and female participation through the income tax. *Labour Economics*, 17(3):487-502.

Bick, A. & Fuchs-Schundeln, N. 2017. Quantifying the disincentive effects of joint taxation on married women's labor supply. *American Economic Review*, 107(5):100-104.

Bosch, N. & Van der Klaauw, B. 2012. Analyzing female labor supply—evidence from a Dutch tax reform. *Labour Economics*, 19(3):271-280.

Casale, D.M. 2012. Indirect taxation and gender equity: evidence from South Africa. *Feminist Economics*, 18(3):25-54.

Chaudhary, L. 2010. Taxation and educational development: evidence from British India. *Explorations in Economic History*, 47:279-293.

Chakraborty, I., Holter, H.A. & Stepanchukd, S. 2015. Marriage stability, taxation and aggregate labor supply in the U.S. vs. Europe. *Journal of Monetary Economics*, 72:1-20.

Doorley, K. 2017. Barrington Lecture 2017-18 taxation, work and gender equality in Ireland. *Journal of the Statistical & Social Inquiry Society of Ireland*, 47:71-87.

Figari, F. 2015. From housewives to independent earners: how the tax system can help women to work in a context of strong familialism. *Journal of Social Policy*, 44(1):63-82.

Gelber, A.M. & Mitchell, J.W. 2012. Taxes and time allocation: evidence from single women and men. *Review of Economic Studies*, 79(3):863-897.

- Gugl, E. 2010. The behavioural effects of 'joint' tax and benefit laws on women's economic lives. *Canadian Journal of Women and the Law*, 22(1):107-128.
- Guner, N., Kaygusuz, R. & Ventura, G. 2012. Taxing women: a macroeconomic analysis. *Journal of Monetary Economics*, 59(1):111-128.
- Haan, P. 2010 A multi-state model of state dependence in labor supply: Intertemporal labor supply effects of a shift from joint to individual taxation. *Labour Economics*, 17(2): 323-335.
- Kabatek, J., Van Soest, A. & Stancane, E. 2014. Income taxation, labour supply and housework: a discrete choice model for French couples. *Labour Economics*:30-43.
- Kahng, L. 2016. The not-so-merry wives of Windsor: The taxation of women in same-sex marriages. *Cornell Law Review*, 101(2):325-383.
- Kalíšková, K. 2014. Labor supply consequences of family taxation: evidence from the Czech Republic. *Labour Economics*, 30(October):234-244.
- Kampon, A. 2010. The effects of the 1993 earned income tax credit expansion on the labor supply of unmarried women. *Public Finance Review*, 38(1):11-40
- Kaygusuz, R. 2010. Taxes and female labor supply. *Review of Economic Dynamics*, 10(4), 725-741.
- Komura, M. 2013. Tax reform and endogenous gender bargaining power. *The Review of Economics of the Household*, 11:175-192.
- Kumar, A. 2012. Nonparametric estimation of the impact of taxes on female labor supply. *Journal of Applied Econometrics*, 27(3):415-439.
- Kumar, A. & Liang, C. 2016. Declining female labor supply elasticities in the United States and implications for tax policy: evidence from panel data. *National Tax Journal*, 69(3):481-516.
- Lahey, K.A. 2010. Women, substantive equality, and fiscal policy: gender-based analysis of taxes, benefits, and budgets. *Canadian Journal of Women and the Law*, 22(1):27-106.

- Lahey, K.A. International transactions, taxation, and women: the critical role of gender analysis. *University of British Columbia Law Review*, 42(2):363-417.
- Lahey, K.A. 2015. Uncovering women in taxation: the gender impact of detaxation, tax expenditures, and joint tax/benefit units. *Osgoode Hall Law Journal*, 52(2):427-437.
- Meier, V. & Rainer, H. 2015. Pigou meets Ramsey: gender-based taxation with non-cooperative couples. *European Economic Review*, 77:28-46.
- Pignataro, L. 2015. How a secondary earner deduction will reduce gender bias in the U.S. code. *New York University: Review of Law & Social Change*, 39(2):245-277.
- Prinz, A. 2010. Labor markets and mating markets: Using taxes to reduce the male–female pay gap. *Journal of Bioeconomics*, 12(1):43-53.
- Provencher, A. 2017. From the invisible hand to the invisible woman: a gender perspective on the tax policy discourse on social tax expenditures. *Canadian Journal of Women and the Law*, 29(1):110-156.
- Selin, H. 2014. The rise in female employment and the role of tax incentives. An empirical analysis of the Swedish individual tax reform of 1971. *International Tax and Public Finance* 21(5):894-922.
- Spehar, A. 2015. Gender equality for whom? A critical frame analysis of the 2007 Swedish domestic services tax reform. *Critical Social Policy*, 35(3):350-368.
- Spencer, B. 2013. Gender-based and couple-based taxation. *International Public Finance*, 20(4):653-686.
- Velamuri, M. 2012. Taxes, health insurance and women's self-employment. *Contemporary Economic Policy*, 30(2):162-177.
- Wolfson, J. A. 2013. Optimal opt-out: the effect of the payroll tax on married women's labor force participation. *Quinnipiac Law Review*, 31(4):843-902.
- Yamada, K. 2011. Labor supply responses to the 1990s Japanese tax reforms. *Labour Economics*, 18(4):539-546.



**APPENDIX B:  
DECLARATION REGARDING PLAGARISM**

## DECLARATION REGARDING PLAGIARISM

The Faculty of Economic and Management Sciences emphasises integrity and ethical behaviour with regard to the preparation of all written assignments.

Although the lecturer will provide you with information regarding reference techniques, as well as ways to avoid plagiarism, you also have a responsibility to fulfil in this regard. Should you at any time feel unsure about the requirements, you must consult the lecturer concerned before submitting an assignment.

You are guilty of plagiarism when you extract information from a book, article, web page or any other information source without acknowledging the source and pretend that it is your own work. This does not only apply to cases where you quote the source directly but also when you present someone else's work in a somewhat amended (paraphrased) format or when you use someone else's arguments or ideas without the necessary acknowledgement. You are also guilty of plagiarism if you copy and paste information directly from an electronic source (e.g., a website, e-mail message, electronic journal article, or CD-ROM) without paraphrasing it or placing it in quotation marks, even if you acknowledge the source.

You are not allowed to submit another student's previous work as your own. You are furthermore not allowed to let anyone copy or use your work with the intention of presenting it as his/her own.

Students who are guilty of plagiarism will forfeit all credits for the work concerned. In addition, the matter will be referred to the Committee for Discipline (Students) for a ruling. Plagiarism is considered a serious violation of the University's regulations and may lead to your suspension from the University. The University's policy regarding plagiarism is available on the Internet at <http://www.library.up.ac.za/plagiarism/index.htm>.

For the period that you are a student in the Faculty of Economic and Management Sciences, the following declaration must accompany **all** written work that is submitted for evaluation. No written work will be accepted unless the declaration has been completed and is included in the particular assignment.

I (full names & surname):	TSHEGOFATSO CATHERINE TLADI
Student number:	28177640

### declare the following:

- I understand what plagiarism entails and aware of the University's policy in this regard.
- I declare that this mini-dissertation is my own original work. Where someone else's work was used (whether from a printed source, the internet or any other source), due acknowledgement was given, and reference was made according to departmental requirements.
- I did not copy and paste any information directly from an electronic source (e.g. a web page, electronic journal article or CD ROM) into this document.
- I did not make use of another student's previous work and submitted it as my own.
- I did not allow and will not allow anyone to copy my work with the intention of presenting it as his/her own work.

Tshegofatso Catherine Tladi

Signature

15-10-2020

Date