



Adam Smith
International



SEED
خوشحال خيبر پختونخوا

cdpr

IGC

Behavioral Insights & Technology for Revenue Collection: Lessons and Options

AUTHORS

Ayesha Zaman, Zara Salman and Hina Shaikh

The Consortium for Development Policy Research (CDPR), Sustainable Energy and Economic Development (SEED) program and the International Growth Center (IGC), hosted a workshop on **Behavioral Insights & Technology for Revenue Collection: Lessons and Options**, funded by UKAID. The aim of the workshop was to explore mechanisms for provincial governments to analyze behavioral insights on tax administration and willingness to pay, which would allow them to boost revenues and create a fiscal space for responsible investment into development.

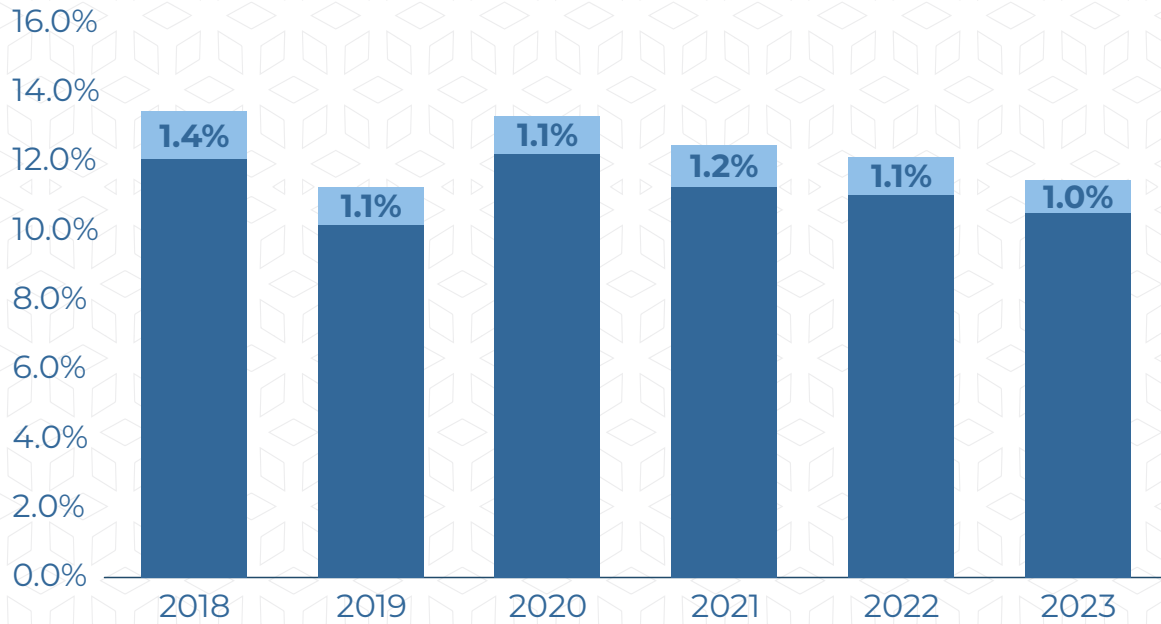
Abstract: This policy note highlights the potential of digital transformation and behavioral insights in bolstering revenue collection efforts. By leveraging technology and understanding human behavior, governments can enhance tax administration, empower local governments, and promote voluntary compliance. The note also addresses the challenges and opportunities in improving provincial revenue mobilization in Pakistan. Despite the devolution of revenue collection responsibilities to provinces following the 18th Constitutional Amendment, provinces continue to face significant hurdles in generating their own resources. With a high reliance on federal transfers and underperformance in sub-national taxes, provinces struggle to meet their expenditure needs, hindering sustainable economic growth. Drawing on successful initiatives by provinces, the note offers policy recommendations and emphasizes the importance of inter-provincial learning and cohesive efforts in achieving effective revenue mobilization.

Provincial Taxes are a key Source of Government Revenue and Must be Mobilized to Unlock Growth

Raising provincial taxes has been a key economic challenge for Pakistan, reflecting a fundamental need for provinces to become self-sufficient. Following the 18th Constitutional Amendment, the responsibility of revenue collection such as from property, agriculture, transport, as well as sales tax on services, was devolved to provinces. However, provinces continue to face several challenges in fulfilling this role and raising their own resources. First and foremost, the provinces' increasing reliance on the federal government is burdening an economy already struggling with a chronic fiscal deficit, a recurring balance of payment crisis, and macroeconomic instability. While provincial own-source revenues have increased impressively over the last decade in nominal terms, they have remained static in real terms. The resulting high dependence on federal transfers disincentivizes provinces to maximize their potential to raise revenue. Almost 85% of total provincial revenues comprise federal transfers, one of the highest vertical fiscal imbalances in the world.

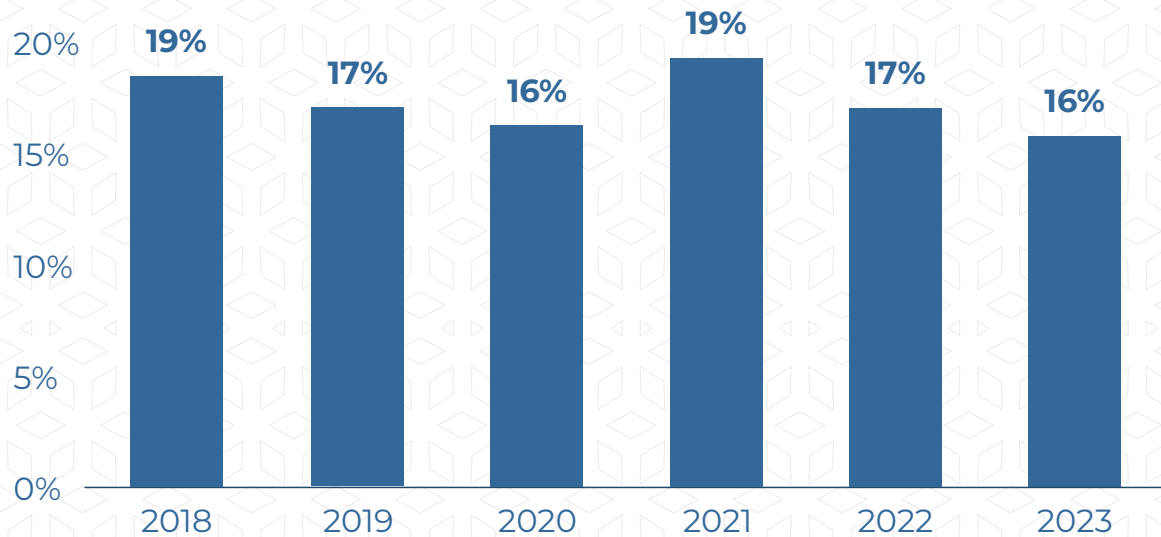
Provinces continue to underperform on several sub-national taxes including sales and property tax with each contributing 7% and less than 2% to total provincial revenues respectively. The best performing province, Punjab, collects property tax that contributes to just 0.1% of the GDP. This ratio is less than five to six times compared to other developing countries, where property tax collection contributes to 0.6% of the GDP. Given property tax can be a stable and steady source of income, as long as excessive exemptions are curtailed, it can become a significant source of revenue for the provinces. Overall, provinces are contributing less than 9% to total revenue and meeting only around 16% of their expenditures with their own revenue collection (Sherani, 2024). The estimated revenue from provincial taxation can be as high as 2-3% of GDP but currently stands at less than 1%.

PROVINCIAL REVENUE AS PERCENTAGE OF GDP



Source: Ministry of Finance

PERCENT EXPENDITURE MET BY OWN SOURCE REVENUE



Source: (Sherani, 2024)

While it is not only important to identify the sources and improve the performance, enforcement, and collection of key provincial taxes, it is equally important to revitalize the social contract between the citizens and the government and encourage voluntary tax compliance. This would require a unity of command within the tax administrative system and empowering provincial and local governments to carry out tax collection functions. Thus, the pursuit of sustainable economic development is intricately linked with a robust system of domestic revenue mobilization. In recent years, convergence of digital transformation and behavioral insights has emerged as a promising avenue to revolutionize tax. This policy note aims to highlight the potential of digital transformation and behavioral insights in bolstering domestic revenue mobilization efforts in Pakistan. By leveraging technological innovations and understanding the nuances of human behavior, the government can navigate the complexities of tax administration more effectively, foster a culture of voluntary compliance while mitigating evasion and improving administration and enforcement. Technology, innovation, and behavioral insights can be key to improving provincial revenue mobilization.

KEY MESSAGE 1

Using Behavioral Insights can be a Beneficial Tool for Improving Tax Compliance

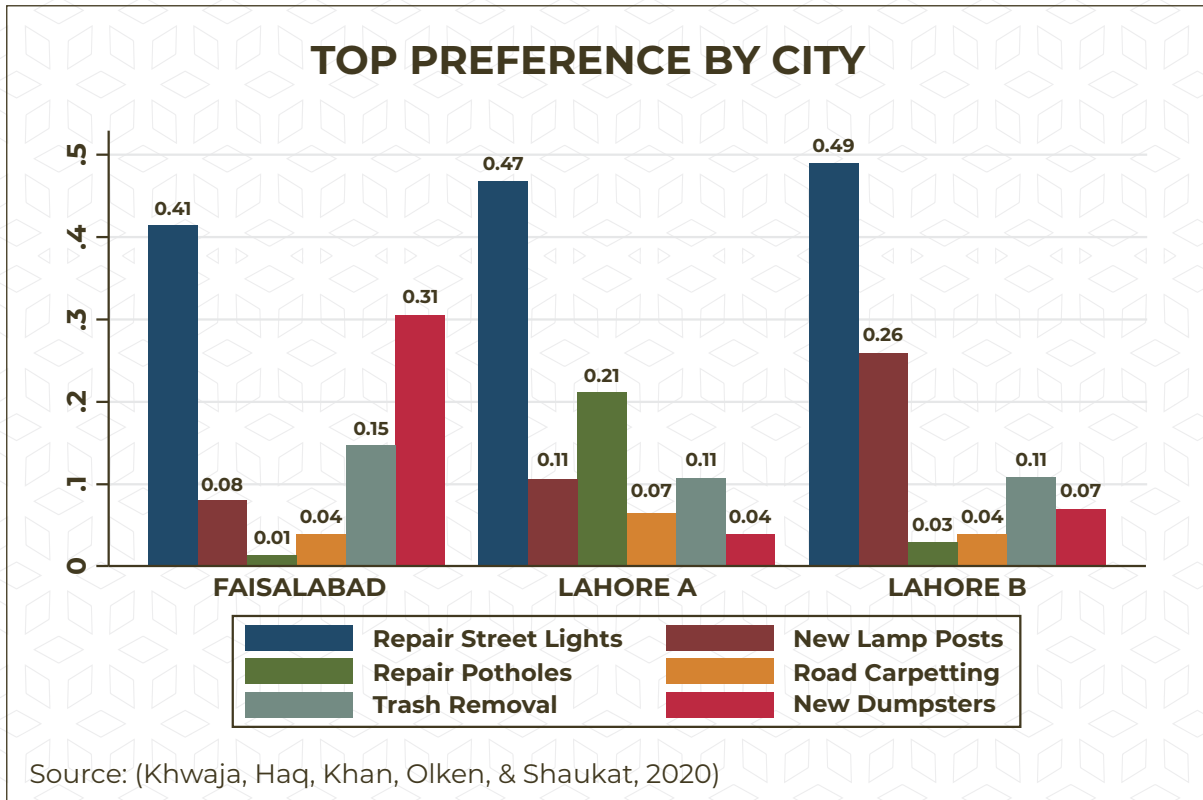
Using behavioral insights for tax collection consists of understanding how human behavior and psychology impact the public's willingness to pay taxes. In this context is it important to identify whose role are we trying to change – tax collectors, taxpayers, or service providers? While IT/nudges/insights can be used to strengthen the role of local governments, improve collection, assessment, and valuation, it can also play an important role in improving voluntary as opposed to enforced compliance. Behavioral insights can be especially useful tool to encourage voluntary compliance in challenging environments.

Tax compliance involves ensuring that the public understands the tax processes by making them simple and easy to comprehend, influencing their decision to pay taxes through incentives and punishments, encouraging declaration of taxes and offering facilitation at every stage (Martinangeli & Windsteiger, 2024). Policy interventions on behavioral insights offer an opportunity to improve tax culture, by observing citizen engagement to different initiatives, and continuously improving and adapting through the process.

By using cost-effective, citizen-centric behavioral tools that are easy to enact and have been utilized by other countries, KP has leveraged behavioral insights to improve revenue mobilization. It has set up the first ever sub-national behavioral insights unit, MindLab, within developing countries, housed under the Finance Department in 2021. MindLab is experimenting with various policy approaches towards improving compliance and enforcement using randomized controlled trials that have previously shown success in countries like Bangladesh, India, and Sri Lanka, and show tremendous promise (Sherani, 2024). MindLab has been testing the use of text messages to encourage tax filing, but it has shown limited overall impact, possibly due to citizens' excessive reliance on tax consultants and lack of timely reminders (Asad, 2024). It also plans to implement reward and enforcement schemes such as cash prizes, receipt submission system, and surveys, to increase tax compliance, by engaging customers to report their restaurant business sales to the government. This aims to encourage businesses to submit their formal receipts to the government, in a more transparent manner.

Moreover, citizens are more likely to comply with tax regulations if their participation, consultation, and inclusion is incorporated into the tax administrative process. This entails informing them of the legal consequences of not paying their taxes and making them aware of how their taxes are utilized. In order to fulfil this initiative, it is necessary to build financial

institutions' knowledge in management systems, to be able to effectively measure non-compliance gaps and use evidence-based decision-making for the allocation of revenue.



Policy Interventions should not just target the taxpayers, but tax collectors as well. Experiments with using performance pays and [transfers/postings](#) as incentives to improve tax collection have shown positive outcomes. An IGC study has found that using [performance pay for tax collectors in Punjab](#) resulted in greater bargaining power for the tax collectors in that region and offered a possibility for increasing tax revenue (Khan, Khwaja, & Olken, 2014). Performance pays can alter tax collectors' attitudes. Another example of a positive nudge towards tax compliance is FBR's initiative to publish names of taxpayers to record their ethical duty and improve their reputation as responsible citizens.

Finally, citizens' understanding of the tax system is also a critical component of ensuring voluntary compliance. [A 2022 survey of 604 property taxpayers](#) in the low, medium, and high-density areas of Lahore revealed that taxpayers have a poor understanding of Punjab's property tax system. More than 90% of the respondents did not know the basis of valuation used to compute their taxes or whether the base consisted of land area, built area or both. This is alarming and something policymakers need to focus on.

Moreover, behavioral insights are transforming taxpayer behaviors across the world. In 2011, [New Zealand's Inland Revenue \(IR\)](#) incurred over NZD 400 million in defaulted student loan debt. It resolved this challenge by enhancing its data matching coordination with other agencies to track and contact defaulters, 70% of whom complied after communication was established. New Zealand's IR authority also enforced an "arrest at border" policy, and it led to a 50% increase in overseas borrowers contacting New Zealand's IR authority themselves, and a 31% increase in repayments.

Overall, behavioral insights are not only useful tools for incentivizing citizens to pay their taxes, but also for maximizing the efficiency of the tax collectors to enhance their performance and improve their efforts.

BOX 1

GLOBAL EXAMPLES OF BEHAVIORAL NUDGES



Sharing information about prison sentences or the public disclosure of evasion with firms in the Dominican Republic increases tax revenue by \$184 million (0.22% of GDP). (Holz et al. 2023)



Disclosing information on the level of property tax compliance in the neighborhoods in Peru had a large positive impact on compliance (20% relative to the control group). (Carpio, 2013)



Rewarding consumers to blow a whistle on firms in Sao Paulo, Brazil, led to an increase in reported sales of at least 21 percent over 4 years. Although firms increased reported expenses, the tax revenue net of rewards increased by 9.3 percent. (Naritomi, 2019)

Source: (Asad, 2024)

KEY MESSAGE 2 Use of Technology can Help Align Roles and Responsibilities and Empower Local Governments

Looking at the broader context, Pakistan has one of the lowest tax-to-GDP ratios, along with a history of receding direct taxation and an over-reliance on transfers from higher level governments and loans. But this same broader framework has presented an opportunity for subnational governments to step up their own tax generation in the face of diminishing fiscal space, escalating pension bills in the provinces and rapid urbanization that places increasing pressure on provinces to deliver. Technology can play a critical role in driving this transformation and opportunity for change. It can enable local governments to play their designated role and make the system transparent and evidence/data-driven rather than based on use of discretionary powers.

The Case of Property Tax

Looking at the broader context, Pakistan has one of the lowest tax-to-GDP ratios, along with a history of receding direct taxation and an over-reliance on transfers from higher level governments and loans. But this same broader framework has presented an opportunity for subnational governments to step up their own tax generation in the face of diminishing fiscal space, escalating pension bills in the provinces and rapid urbanization that places increasing pressure on provinces to deliver. Technology can play a critical role in driving this transformation and opportunity for change. It can enable local governments to play their designated role and make the system transparent and evidence/data-driven rather than based on use of discretionary powers.

Tax Administration

The performance of property tax is impacted by the tension between the higher and lower tiers of governance, and interface with the taxpayer that revolves around the informalities of tax collection. Lower tiers i.e. local government representatives have almost perfect information for them to manipulate and exercise discretion upon (in cadaster, assessment, collection, appeals, enforcement etc). Higher tiers including the provincial tax administration can exercise authority. However, data and technology can provide higher tiers visibility over most of property tax data to enable better control and management, as well as transparency in assessment, collection, appeals and enforcement, thereby reducing the discretion exercised by the lower tiers resulting from asymmetry of information. Technology related capacity can enable visibility of new urban developments, reduce direct interaction between taxpayer and tax collector, and separate tax assessment and collection functions. This would require change in policies and practices, review of the business process and educating the taxpayer. At the end of the day, tax is a "negotiated outcome". At one level, the negotiation has to take place between the state and the citizens, including elements of a 'fiscal contract', reciprocity etc. It also takes place between the state and organized groups/lobbies. It certainly takes place between the tax collector and the taxpayer. IT could potentially disrupt these negotiations.

Role of Provincial Government

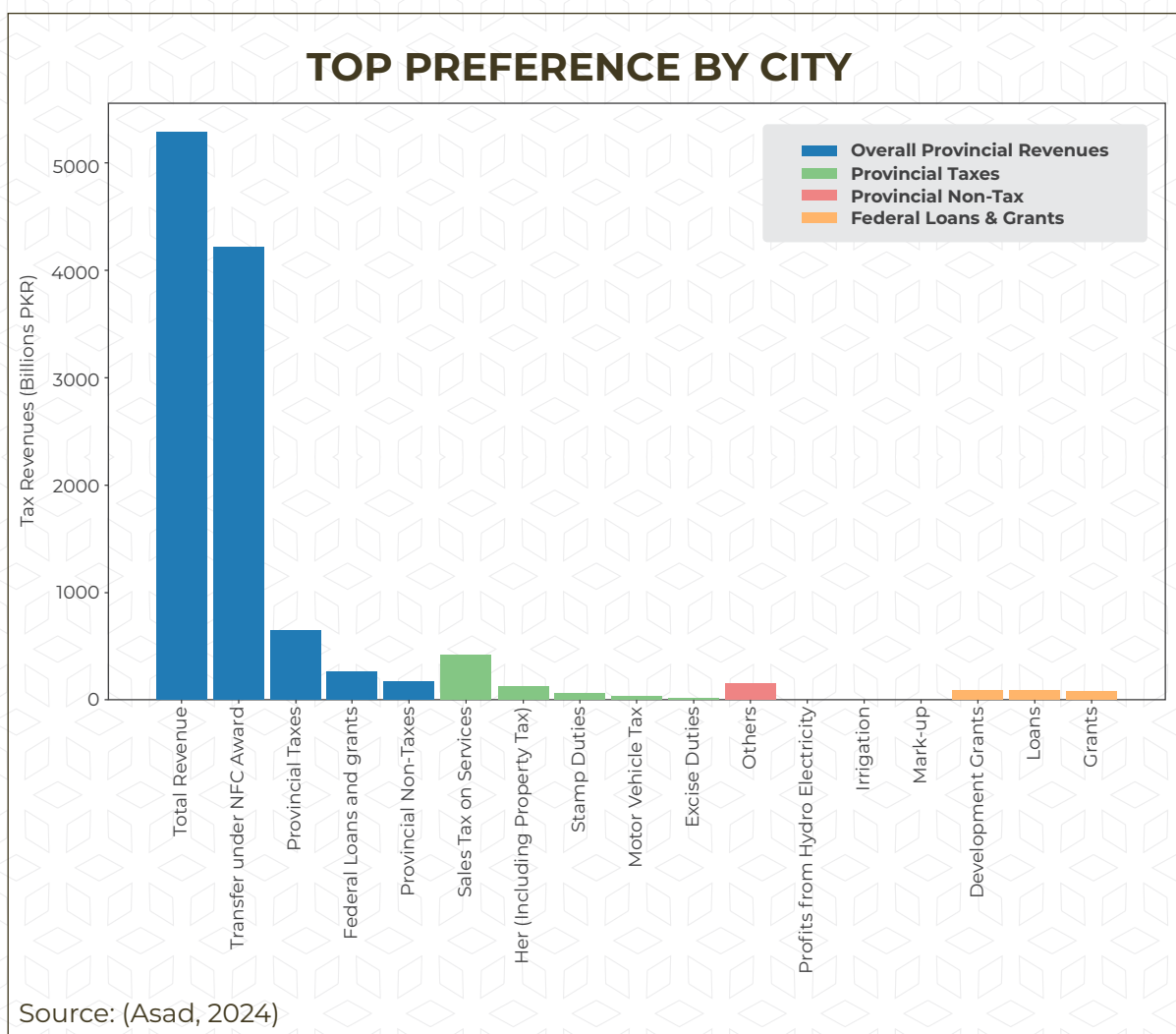
Revenues and responsibilities of various forms of government are not aligned and affect the cooperation - amongst various levels of government - and the level of tax collected. Clearly, there remain ownership issues with respect to property tax between provincial and local governments. Usually, capacity constraints are cited as the main reason for why property tax policy and administration are not handed over to local governments. How can data and IT bridge the capacity gap? Can these now be easier to address with IT driven administration? Overall, provincial tax collection efforts remain fragmented, while provinces lack coordination with one another on tax rates, tax data, as well as revenue mobilization strategies and adoption of effective policies. Tax regulations are also complex, which result in an adverse relationship between the taxpayers and the collection authority, as well as a narrow tax base.

Generally, technology can empower local governments to improve compliance by enhancing their perceived role, establishing their role as service providers, and eventually lending them the power they need to collect taxes by strengthening their mandate. Data and information technology can be used to manipulate property owners and taxpayers' perceptions of the government's capacity to detect and penalize non-compliance. IGC Research in Liberia found that a tax notice that includes name of property owner, photograph of the property, information on penalties due to non-compliance, can triple tax registration and payment relative to a plain notice.

KEY MESSAGE 3

Provinces Should Make Revenue Models that are Sensitive to Provincial Development Priorities

The distributional impacts of the expenditure budgets of provinces are far greater than their revenue collection, and thus, a balance needs to be made between provincial development expenditure and their provincial revenue collection, to ensure long term stability and self-sufficiency. Provinces also need to address pressures on urban centers resulting from rural-urban migration that modify the bases for both direct and indirect taxes especially with respect to the vulnerable. The chart below showcases overall provincial revenues in comparison to other transfers.



An example of a constructive revenue mobilization strategy, that promotes revenue collection as well as sustainable growth, is that of Sindh’s Tax Revenue Mobilization Plan (STRMP), formulated to reform tax collection by lowering cost of taxpayer compliance and meeting investment requirements to achieve development goals through enhancing provincial revenue generation. This plan has been formulated to undertake wide-ranging tax reforms in the province, consolidating and deepening isolated reform initiatives of the provincial government. Successful implementation of tax rationalization has helped the Sindh Government achieve commendable growth in provincial taxes. Sindh Revenue Board reported 49% growth in the first two months of FY24, amounting to Rs.30.43 billion (GoS,

2023). By adopting a strategy of rationalizing various tax bases to protect the underprivileged segments of the population, the strategy paid off. Other areas of reform included tax simplification, system modernization, and facilitation of taxpayers (GoS, 2019). The provincial government utilized evidence-based policy and coordination and investment in IT infrastructure. The conversion of Sindh sales tax on services into alternative delivery channel mode of payment and introduction of e-stamps yielded encouraging results, facilitating taxpayers to use digital platforms of payments. Sindh also introduced a Citizens Budget to outline provincial government's plans for development spending in FY24. This plan shares the exact allocation of spending for every development sector to encourage citizens to pay their taxes by recognizing initiatives being funded by the government (GoS, 2023).

As a business relief measure during COVID-19, Punjab Revenue Authority reduced the sales tax on services for 25 services from 16% to 5%, which resulted in a 100% increase in tax collection and also widened its tax base. Thus, indicating how reducing tax rates can widen the tax net.

Rationalizing tax rates and strengthening its enforcement regime has also reaped benefits for KPRA, which has consistently increased its tax revenue collection in the past few years. It introduced multiple tax rates aimed to promote tax compliance, organised awareness campaigns and established web portals to provide ease of tax filling and access to information for the taxpayers. This increased tax compliance and communication with the taxpayers, thus, resulting in the revenue authority surpassing its collection target by Rs. 3 billion in FY2021-2022.

KEY MESSAGE 4

Digital Transformations and Data Integration is Key to Improving Accuracy and Efficiency of Tax Administration

Digitization and digitalization can lead to a transformation which can enhance revenue generation for the provinces and revitalize the tax administration system.



Digitizing tax information can help in increasing its accuracy and accountability, building datasets for research, and improving the efficiency of the tax process (BRA, 2021). It can improve documentation.



By leveraging technology, like electronic fiscal devices, digital payments, and e-filing systems for collection of provincial taxes such as property tax, sales and services tax, the direct interaction between taxpayers and tax collectors can be reduced. This can also result in reduced tax corruption as there is reduced space for interpersonal interaction between taxpayers and tax collectors.



Technology use can disrupt the asymmetrical access to tax information, since the knowledge of tax processes and tax data can become more widely available for all stakeholders, beyond tax authorities. Greater use of technology will allow for real-time data and information sharing between different tax authorities.

There are however structural limitations on digitization and there is continued reliance on voluntary compliance for tax payments. This stems from prevalent challenges around misinformation, mismanagement and lack of data integration and implementation of automated tax systems. In this regard, the private sector is

far more advanced in maintaining up-to-date tax databases through widespread use of digitized payment processes. Provincial governments can benefit similarly by enhancing their digitization efforts for tax collection.

There are numerous opportunities for digitization in the public sector. One of the key players in the tax digitization space is The Federal Board of Revenue (FBR) can be a key player for tax digitisation. It collects insights and data which can be shared with the provinces to enhance accuracy and integrity. Technological databases will be beneficial for both provincial and federal tax administration while data sharing will remain integral for provinces to improve their data sets and tax collection practices. In February 2024, FBR launched the Single Sales Tax Return initiative, in collaboration with all provincial governments, to reduce duplication, encourage compliance, streamline the return-filing process, and save time and cost for both provincial tax authorities and taxpayers. The initiative also encouraged efforts to ensure that FBR and provincial authorities are able to harmonize and coordinate their tax efforts and ensure simplicity as well as eliminate the need for multiple adjustments and inputs while data sharing. FBR's coordination, development training, as well as data sharing insights with the provinces is a key solution for their capacity building (GoP, 2024).

Punjab's Revenue Mobilization Strategy plans to establish an integrated database that will combine sources from various institutions within the province to allow for meaningful analyses to support tax collection and monitor tax compliance. It also aims to further collaborate with FBR by sharing their tax data to ensure all regulatory authorities at the provincial and federal level, and provincial departments, have accurate and up-to-date datasets available, instead of each department having to contact the relevant ministry for the relevant information. Moreover, Punjab has also collaborated with the World Bank to identify key areas of high tax potential such as property tax, motor vehicle tax, sales tax on services and stamp duty. The provincial revenue authority plans to obtain the data on the relevant subjects from FBR, in order to assess tax withholding, exemptions and compliance, within these areas. These administrative principles offer beneficial strategies for tax collection but require thorough implementation to offer returns (GoP, 2023).

Punjab Revenue Authority has also taken many initiatives to ensure more businesses comply with sales tax regulations. An electronic invoice monitoring system in Punjab, improved tax compliance, increasing the reported sales tax and tax liability. Electronic payments and expansion of Point of Sales (POS) system resulted in greater inclusion of sales on goods and services and businesses into the tax net. Punjab's revenue collection via sales tax increased when it reduced the tax rate charged by restaurants from 16% to 5% for those customers who made their payments via debit or credit card. This enhanced transparency and reduced tax avoidance from the restaurant sector.

KEY MESSAGE 5

Empowering Local Governments is Essential to Strengthening Social Compact and Voluntary Compliance

Digitization and digitalization can lead to a transformation which can enhance revenue generation for the provinces and revitalize the tax administration system.



Digitizing tax information can help in increasing its accuracy and accountability, building datasets for research, and improving the efficiency of the tax process (BRA, 2021). It can improve documentation.



By leveraging technology, like electronic fiscal devices, digital payments, and e-filing systems for collection of provincial taxes such as property tax, sales and services tax, the direct interaction between taxpayers and tax collectors can be reduced. This can also result in reduced tax corruption as there is reduced space for interpersonal interaction between taxpayers and tax collectors.



Technology use can disrupt the asymmetrical access to tax information, since the knowledge of tax processes and tax data can become more widely available for all stakeholders, beyond tax authorities. Greater use of technology will allow for real-time data and information sharing between different tax authorities.

Eliciting Preferences: An on-going experiment to strengthen social compact, funded by IGC, revealed that the public was more likely to be motivated to pay their taxes if 35% of the tax revenue collected by the local government was allocated to delivering on the development demands highlighted by the public (Khwaja, Haq, Khan, Olken, & Shaukat, 2020). By effectively executing a communication campaign of the initiatives undertaken by the local government, voluntary tax compliance can increase as public trust in the government's revenue collection and allocation goes up (Kashif, 2024). The public is willing and eager to pay taxes as long as the revenue is allocated transparently to the development demands, democratically put forward. Thus, eliciting preferences and responding through service delivery can help enhance voluntary compliance.

Ring Fencing of Taxes: This ensures that a portion of the revenue collected by the authority is allocated towards the municipality from which it has been collected. There is potential for ring-fencing through various authorities operating within the province as these authorities have the mandate to decide how to use revenue generated through several tools at their disposal. Unless local governments are enabled to collect and administer their own taxes, the scope of beneficial taxation will remain limited in Pakistan. As an example, take the case of tourism in Khyber Pakhtunkhwa. Multiple revenue authorities are responsible for collecting taxes and providing services. These include the KP Culture Tourism Authority (KPCTA), KP Revenue Authority (KPRA), and the Galiyat Development Authority (GDA). The GDA collects property tax within the region and the board allocates that revenue for development spending. However, the board is not a democratic institution, nor accountable to their municipalities, much like the other local authorities operating in the region (Hussain, 2022). This makes a strong case for strengthening local governments to collect and administer their own tax revenue within their regions, while being accountable to their citizens.

Overall, strengthening the social compact and building public trust with the government is an essential tool to enhance revenue collection and build a positive relationship between the tax collectors and taxpayers and can be done by transparently allocating a portion of the revenue collected into development initiatives within the region.

Conclusion

In conclusion, the nexus of technology, behavioral insights, and effective policy implementation offers a promising avenue for improving revenue mobilization in Pakistan's provinces. Recognizing the critical importance of provincial taxation in fostering self-sufficiency and driving economic growth, it is imperative to address the challenges hindering effective revenue collection and administration.

1. HARNESSING BEHAVIORAL INSIGHTS

Incorporating behavioral insights into tax policy interventions can encourage voluntary compliance and enhance the performance of tax collectors. Initiatives like KP's MindLab highlight the potential of innovative approaches in driving behavioral change and improving tax culture.

2. UTILIZING TECHNOLOGY

Leveraging technological innovations can streamline tax administration, empower local governments, and enhance transparency and accountability in revenue collection processes. Embracing digital transformation can reduce corruption, increase efficiency, and widen the tax base by including the informal sector.

3. TAILORING REVENUE MODELS

Provinces should develop revenue models aligned with provincial development priorities, balancing revenue collection with expenditure budgets. Following the example of successful initiatives like Sindh's Tax Revenue Mobilization Plan, strategic tax reforms can lead to substantial growth in provincial revenues while safeguarding vulnerable segments of the population.

4. DATA INTEGRATION AND COLLABORATION

Establishing integrated databases and promoting data sharing between federal and provincial tax authorities are essential steps to improve accuracy and efficiency in tax administration. Collaboration with international organizations, donors and think tanks like the World Bank, FCDO, IGC, can provide valuable insights and support in identifying high-potential tax areas.

5. EMPOWERING LOCAL GOVERNMENTS

Strengthening local government capacity is crucial for building public trust, enhancing voluntary compliance, and ensuring transparent allocation of tax revenues. Ring-fencing taxes and investing in citizen-centric initiatives can foster a positive social compact and improve revenue collection at the grassroots level.

6. INTER-PROVINCIAL LEARNING

Last but not the least, provinces must adopt cohesive and integrated efforts for enhancing revenue collection, by using local and global best practices and improving coordination with each other and the federal government. Provinces must establish data sharing forums to collectively improve their datasets and make a unified effort to include the informal sector into the tax net.

To wrap it up, implementing institutional reforms to streamline tax administration and enhance coordination between federal and provincial authorities is critical. This includes strengthening the capacity of provincial tax departments, promoting data integration, and establishing clear guidelines for revenue allocation. Emphasizing the use of technology and behavioral insights in tax administration can enhance performance and foster a culture of compliance. Engaging citizens through transparent communication and consultation processes can foster trust and promote voluntary compliance. Finally, encouraging experimentation with innovative policy approaches can yield valuable insights into effective revenue mobilization strategies. Policymakers should prioritize evidence-based decision-making and adapt policies based on feedback and evaluation.

REFERENCES

- Asad, S. A. (2024). Use of Behavioral Insights in Provincial Sales Tax Efforts. Behavioral Insights & Technology for Revenue Collection: Lessons and Options. Islamabad.
- BRA. (2021). STRIVE. Retrieved from <https://bra.gov.pk/NewsDirectory/BRA%20has%20successfully%20launched%20STRIVE.pdf>
- GoP. (2023). Revenue Mobilization Strategy and Plan FY 2023/24 - FY 2025/26. Finance. Retrieved from <https://finance.punjab.gov.pk/system/files/RMS.pdf>
- GoP. (2024). Launching of Single Sales Tax Return. FBR. Retrieved from <https://bra.gov.pk/NewsDirectory/Launching%20of%20Single%20Sales%20Tax%20Portal%20%20Return%20.pdf>
- GoS. (2019). Sindh Tax Revenue Mobilization Plan (STRMP). Finance. Government of Sindh. Retrieved from <https://finance.gos.pk/Home/Download?path=SpecializedUnits%5CTRU%5CSindh%20Tax%20Revenue%20Plan%202014-2019.pdf>
- GoS. (2023). Citizen's' Budget 2023-2024. Government of Sindh, Finance. Retrieved from <https://finance.gos.pk/Home/Download?path=Budget%5CBudgetBooks%5CFY-23-24%5CCITIZENS%20BUDGET.pdf>
- GoS. (2023). Sindh Revenue Board Archives Unprecedented 49% Collection Growth in 2MFY24. Pakistan Revenue (p. 2). Sindh Revenue Board. Retrieved from https://www.srb.gos.pk/contents/Press/20230901_Pkrevenue.pdf
- Hussain, S. T. (2022). Financing Sustainable Tourism in Khyber Pakhtunkhwa - Mobilising Local Resources. SEED, CDPR, UKAID, Adam Smith International. Retrieved from <https://cdpr.org.pk/wp-content/uploads/2018/02/Financing-Sustainable-Tourism-in-Khyber-Pakhtunkhwa.pdf>
- Kashif, M. (2024). Leveraging Behavioral Insights to Enhance Willingness to Pay. Behavioral Insights & Technology for Revenue Collection: Lessons and Options. Islamabad.
- Khan, A., Khwaja, A. I., & Olken, B. A. (2014, October). Tax Farming Redux: Experimental Evidence on Performance Pay for Tax Collectors. National Bureau of Economic Research, 60. Retrieved from https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2515205
- Khwaja, A. I., Haq, O., Khan, A. Q., Olken, B. A., & Shaukat, M. (2020). Rebuilding the social compact - urban service delivery and property taxes in Pakistan. International Initiative for Impact Evaluation. Retrieved from <https://www.3ieimpact.org/sites/default/files/2020-04/IE117-DPW1.1005-Property-taxes-Pakistan.pdf>
- Martinangeli, A. F., & Windsteiger, L. (2024, February). Inequality shapes the propagation of unethical behaviours: Cheating responses to tax evasion along the income distribution. *Journal of Economic Behavior & Organization*, 47. Retrieved from <https://www.sciencedirect.com/science/article/pii/S0167268124000507>
- Pakistan Economic Survey. (2023). Pakistan Economic Survey. Government of Pakistan, Finance Division. Retrieved from https://www.finance.gov.pk/survey_2023.html
- Piracha, M. (2021). Property taxes and state incapacity in Pakistan. OUP.
- Sherani, S. (2024). Setting the Context. Behavioral Insights & Technology for Revenue Collection: Lessons and Options. Islamabad.