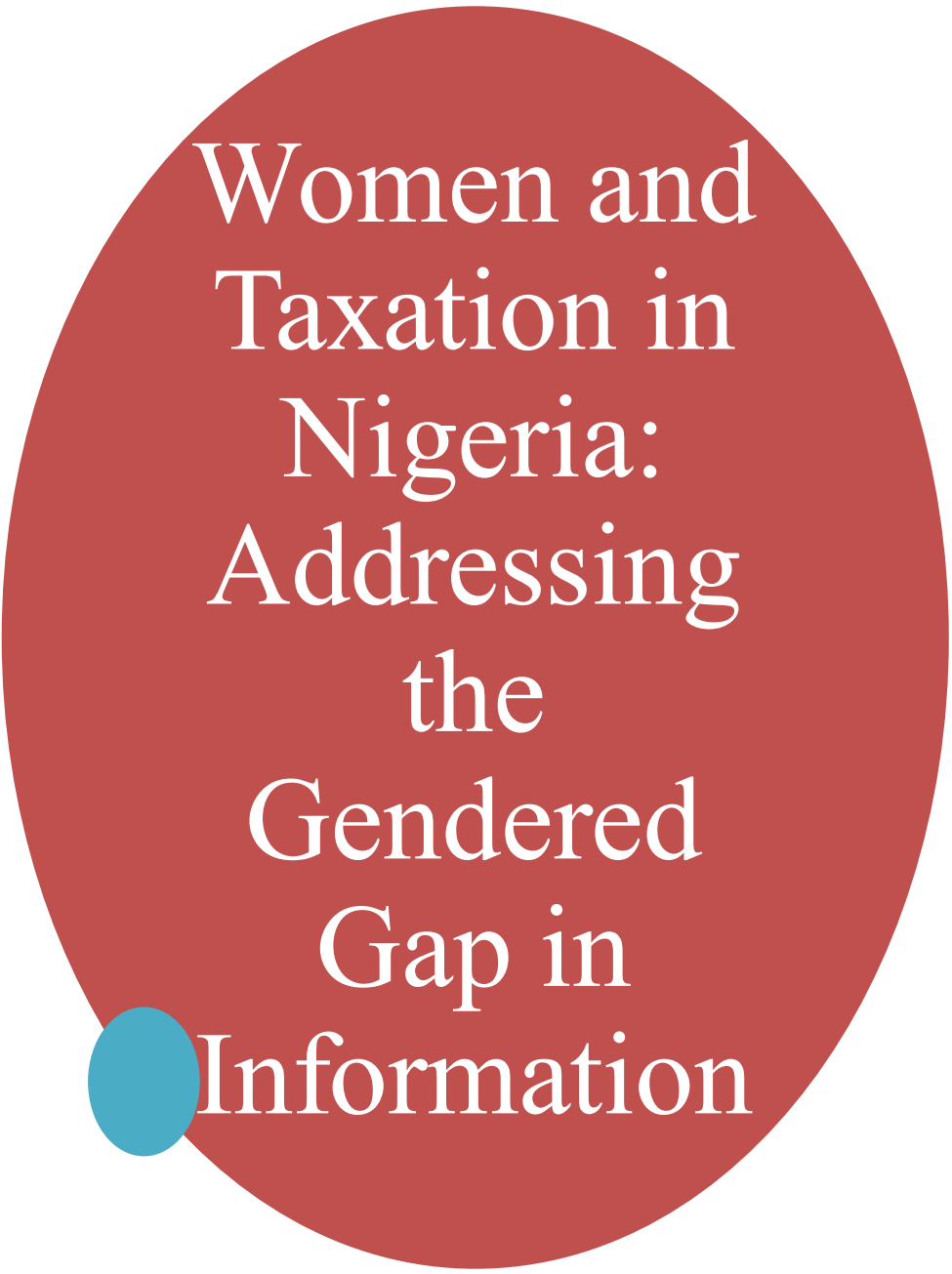


Women and Taxation in Nigeria: Addressing the Gendered Gap in Information

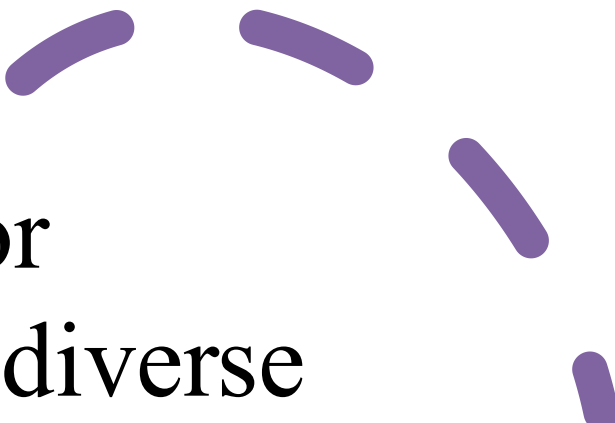
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In commemoration of the 2026
International Women's Day



Women and
Taxation in
Nigeria:
Addressing
the
Gendered
Gap in
Information

- 
- Presentation for policymakers, diverse civil society, and women in taxation
 - Focus: equity, inclusion, compliance, and economic empowerment

Overview of Presentation

- This presentation examines how taxation in Nigeria affects women differently, focusing particularly on the gender gap in tax information, awareness, access, and participation. It proposes policy and institutional solutions to ensure tax systems are equitable and inclusive.

Why Tax and Gender Matter in Nigeria?

Nigeria's tax to GDP ratio is approximately 10.8%, below Africa's average of 16 - 18% (OECD Revenue Statistics in Africa, 2023)

Women represent about 49.3% of Nigeria's population (World Bank, 2024)

Over 41% of MSMEs in Nigeria are owned by women (SMEDAN & NBS MSME Survey, 2021)

Gender-responsive tax systems can increase compliance and revenue mobilization

Women's Role in Nigeria's Economy

Women account for about 54% of Nigeria's labour force participation in informal and agricultural sectors (World Bank, 2024)


About 65 - 70% of informal traders in markets are women (ILO Informal Economy Report, 2022)

Informal sector contributes about 57% of Nigeria's GDP (NBS, 2023)

Most informal women entrepreneurs lack tax information and protection



Women's Role in Nigeria's Economy Contd.

- 
- Inclusion of women in Taxation shapes economic opportunities.
 - Gender-responsive taxation supports economic growth and inclusion

The Gender Gap in Tax Information

Limited tax education programs
targeted at women entrepreneurs

Women less likely to access tax
information digitally (EFInA Financial
Inclusion Report, 2023)

Only 45% of women in Nigeria are
financially included compared to 56%
of men (EFInA, 2023)

Lower awareness increases
vulnerability to illegal levies and
exploitation

Meaning of Gender Responsive Taxation

Tax policies that do not disproportionately burden women and other vulnerable groups

Transparent and accessible tax information

Equal participation in tax processes

Fair treatment across formal and informal sectors

And most importantly the tax laws align with the vision of the following:

Nigeria Gender Policy (2021–2026)

SDG 5 (Gender Equality)

SDG 8 (Decent Work & Economic Growth)

Multiple and Informal Taxation Challenges

Women traders face multiple levies from local authorities and informal collectors

Many payments are undocumented, increasing corruption risks (Transparency International, 2023)

Limited awareness of rights reduces ability to challenge illegal levies

Digital Tax Systems and Poor Gender Inclusion

- Nigeria Revenue Service, NRS, introduced e-tax systems to improve compliance and efficiency
- However, women face barriers including digital literacy and access to devices
- Only 35% of Nigerian women use mobile internet compared to 51% of men (GSMA Gender Gap Report, 2023)



Impact on Women- owned Businesses

Tax uncertainty discourages business formalization

Formal businesses have 20 - 30% higher access to credit (World Bank Enterprise Surveys, 2023) – women owned businesses miss out on this.

Women - owned businesses face disproportionate growth barriers

Fiscal Justice and Gender Equality

Gender-responsive taxation promotes fairness by ensuring that tax policies do not disproportionately burden women and that both women and men contribute equitably based on their economic realities and capacities.

Improves revenue generation and trust in government by increasing voluntary tax compliance among women and strengthening confidence that the tax system is transparent, inclusive, and accountable.

Supports Nigeria Gender Policy 2021–2026 by advancing women’s economic empowerment and integrating gender equality principles into fiscal and public finance systems.

Policy
Recommendations

Conduct of research and collection of gender-disaggregated tax data

Development of targeted tax education programs for women

Simplification of tax procedures and communication

Support for more context based digital literacy programs

Institutional Recommendations

Integrate

Integrate gender analysis into fiscal policy

Strengthen

Strengthen collaboration between NRS, Ministry of Women Affairs, and civil society

Formalize

Formalize informal tax collection.

Role of Civil Society

01

Provide tax education to women entrepreneurs

02

Advocate gender-responsive tax reforms

03

Monitor illegal and informal levy - taxation

Role of Women in Taxation

- **Promote Inclusive Tax Administration**

Women in taxation help design and implement tax policies and procedures that are more responsive to the realities of women-owned businesses, informal sector operators, and underserved groups, ensuring tax systems are fair, accessible, transparent, and trusted by all taxpayers.

Role of Women in Taxation Contd.

- **Serve as Leaders and Advocates**

As tax professionals, policymakers, and administrators, women play a critical role in influencing gender-responsive tax reforms, advocating equitable fiscal policies, and ensuring that women's economic realities are reflected in national and subnational tax decision-making processes.

Role of Women in Taxation Contd.

- **Mentor Women
Entrepreneurs**

Women tax professionals provide guidance and capacity-building to women entrepreneurs on tax registration, compliance, and financial literacy, enabling them to formalize their businesses, access opportunities, and participate more confidently in the formal economy.

Benefits of Gender Responsive Tax Systems

- **Increased Tax Compliance**

Gender-responsive tax systems improve voluntary compliance by simplifying procedures and providing targeted tax education to women entrepreneurs, particularly in the informal sector. When women understand what they owe, how to pay, and their rights as taxpayers, trust in tax institutions increases and leakages through informal collections are reduced.

Benefits Contd.

- **Expanded Tax Base**

By addressing information gaps and reducing structural barriers, more women-owned businesses are encouraged to formalize and register with tax authorities. This gradual formalization broadens Nigeria's tax base sustainably, increasing domestic revenue without overburdening existing taxpayers.

Benefits contd.

- **Improved Economic Growth**

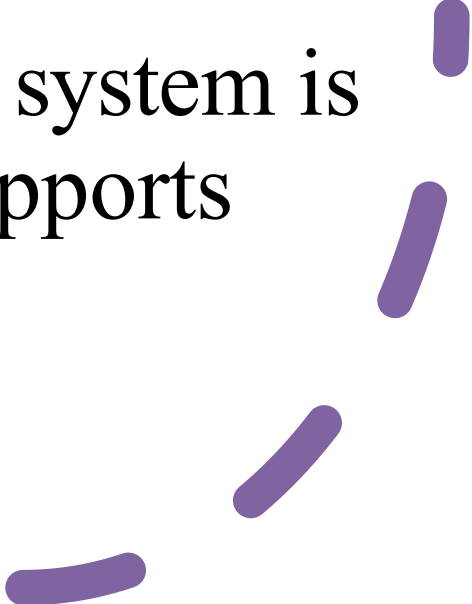
When women entrepreneurs operate within a fair and predictable tax system, they are more likely to expand their businesses, access credit, and create jobs. Given that women own over 40% of Nigeria's MSMEs, empowering them through equitable taxation directly strengthens GDP growth and national productivity.

Benefits contd.

- **Greater Gender Equality**

Gender-responsive taxation reduces disproportionate burdens caused by indirect taxes and informal levies that affect women's income and household spending. By integrating gender analysis into fiscal policy, Nigeria can advance women's economic empowerment and align taxation with its National Gender Policy and SDG commitments.

Conclusion

- Tax systems must be inclusive and equitable
 - Closing gender information gaps strengthens Nigeria's economy growth and supports women's entrepreneurship.
 - Action is required from government, civil society, and other identified critical stakeholders.
 - A gender-responsive tax system is smart economics as it supports fiscal sustainability
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