

ADVOCATING FOR A GENDER RESPONSIVE BUDGETING IN NIGERIA

BY

OLARIYIKE DAMOLA AKINTOYE* AND BUKOLA OYALEKE**

Abstract

In Nigeria, most women belong to the class of the poor and marginalized. They are particularly vulnerable to poverty which is getting worse in the face of the global economic crises. Even though the labour force especially in the informal sector is dominated by women, their contributions are rarely recognized. There is the need for government to be mindful of how the different economic policies and measures they introduce affect the women folk. As gender equality is a fundamental human right, the inter-connection between the human rights legal framework and government revenue policies as they affect women remains necessary and important in the context of promoting sustainable human development. The objective of this paper is to stimulate discussion on the importance of introducing gender perspectives into budget reforms processes and to increase awareness of how the Nigerian Budgeting System create potential gender biases or inequalities in some identified economic areas, such as unpaid care, informal economy, household consumptions, property and asset ownership. The paper also draws attention to gender biases in the area of job segregation, weak access to basic services, wage gap and gender inequality in taxation amongst others. The paper recommends amongst others, a gender responsive budget aimed at restructuring revenue and expenditure in such a way that needs, interests and priorities of both female and male citizens are equally taken into consideration, that the girl child should be educated to the highest level possible and more women should acquire the skills sought in non-traditional occupations. In conclusion, the issue of gender bias should be addressed by putting in place necessary institutional and regulatory measures.

Keywords: Gender, Budgeting, Inequality, Women, Revenue, Economic Policies;

1.1 Introduction

A budget is a summary of intended income and expenditure; hence, a budget that works for everyone is a budget that is gender friendly. A gender friendly budget ensures equitable distribution of resources by giving equal opportunities to the more vulnerable groups which

* LL.B., B.L., LL.M., Ph.D., Lecturer, Department of Business and Private Law, Faculty of Law, Kwara State University, Malete Nigeria; olariyike.akintoye@kwasu.edu.ng; +2348055830014

** LL.B., B.L., DCL., LL.M (UP), Senior Counsel at Abiodun Dada & Co., Legal Practitioners, Consultants and Notary Public, Ilorin, Kwara State; boyaleke@gmail.com; +2347036388233.

include the women, girls, the disabled, children and the elderly.¹ It is therefore important to treat gender issues seriously whenever a budget is being prepared.

Efforts to integrate a gender perspective into public budgeting decisions have been going on for almost twenty years² in many countries in the developing world³. For instance in 1984, the Australian government introduced the first 'gender budget' exercise which led to a gender review of all federal, state and territorial government expenditures and some element of revenue.⁴ The initiative was undertaken within government and was pushed by the national machinery for gender equality. An important feature of the Australian initiative was, however, the fact that all line ministries were required annually, to prepare a report on the implications of their expenditure (and sometimes also revenue) for women and men respectively. There was, however, little involvement of civil society.

This lack of involvement from groups outside government is regarded as the main reasons for the decline in interest in the budget initiative. Currently, only one territory continues the work. The Australian initiative, however, provided inspiration for many other countries. In 1993, an NGO in Canada undertook a one-off initiative - the development of a women's budget. This initiative was closely linked to releasing resources tied up in the military for development purposes. Canada has no formal budget initiative on gender equality but has done some assessment of the gender perspectives of taxation, as has the United Kingdom.

¹Odejimi D.O, Gender Budgeting: A Panacea for Sustainable Development in Edo State Nigeria [2019] (12) *International Journal of Economics, Commerce and Management* <http://ijecm.co.uk/> ISSN 2348 0386

²The work undertaken to bring gender perspectives to bear on national budgets since the mid-1980s has often been rather loosely defined. Initially the initiatives were called "women's budgets"; later they were called "gender budgets" to reflect the ongoing shift from a focus on women to the focus on gender and the relations between women and men. Another commonly used term is "gender sensitive budgets". More recently there is broader use of the term "mainstreaming gender perspectives into national budgets", which is a more appropriate term since the objective is not to produce a separate gender budget but to incorporate relevant gender perspectives into national budget processes. <https://www.oecd.org/gov/budgeting/gender-budgeting.htm> accessed 7 July 2020

³ Mainstreaming Gender Perspective in National Budgets, Office of Special Adviser on Gender Issues and Advancement of Women (OSAGI) <<http://www.un.org/osagi>> OR <https://www.un.org/womenwatch/osagi/gmtoolsnatlbudgets.htm> accessed 7 July 2020

⁴Kathlen Barnett and Caren Grown, 'Gender Impacts of Government Revenue Collection: The Case of Taxation (Commonwealth Secretariat, 2004) <https://www.the.commonwealth.org> accessed 5 June 2020

In the mid-1990s, an initiative on budgets was initiated in South Africa by NGOs, academics and parliamentarians. A "women's budget" was prepared annually for four years and a series of reports prepared in the fifth year. In 1997 some very innovative work was initiated in Tanzania by an NGO - Tanzanian Gender Networking Project (TGNP). This NGO was interested in working in the area of budgets only if the Ministry of Finance was also actively involved. This is probably the best example of real collaboration of government and civil society on bringing attention to gender perspectives in the national budget.⁵

There is a very clear mandate on incorporating gender perspectives into budget processes.⁶ For example, the outcome document of the twenty-third special session of the General Assembly to follow-up implementation of the Platform for Action in June 2000 (A/S-23/10/Rev.1) clearly states:

65. The realization and the achievement of the goals of gender equality, development and peace need to be supported by the allocation of necessary human, financial and material resources for specific and targeted activities to ensure gender equality at the local, national, regional and international levels as well as by enhanced and increased international cooperation. Explicit attention to these goals in the budgetary processes at the national, regional and international levels is essential'
- 73 (b). Incorporate a gender perspective into the design, development, adoption and execution of all budgetary processes, as appropriate, in order to promote equitable, effective and appropriate resource allocation and establish adequate budgetary allocations to support gender equality and development programmes that enhance

⁵Other countries around the world have been involved in similar initiatives in budget processes at different levels throughout the 1990s. It is estimated that efforts have been made to influence budget processes from a gender perspective in many different ways in a total of 42 countries globally. These include: Australia, Austria, Bangladesh, Barbados, Botswana, Brazil, Canada, Chile, El Salvador, Fiji, France, Germany, India, Ireland, Israel, Italy, Kenya, Lebanon, Malawi, Mauritius, Mexico, Mozambique, Namibia, Norway, Peru, Philippines, Russia, Rwanda, St Kitts and Nevis, Scotland, South Africa, Spain, Sri Lanka, Switzerland, Tanzania, Thailand, Uganda, United Kingdom, United States, Vietnam, Zambia, and Zimbabwe. There may be more work carried out in other countries- small initiatives at local level, for example - which is not documented. Most of the early work was funded by bilateral development cooperation agencies or other foundations such as Ford Foundation. The Commonwealth became involved in supporting this work in the mid-1990s and has initiated similar initiatives in a number of Commonwealth countries, such as Barbados, Fiji, St Kitts and Nevis, Sri Lanka and South Africa. UNDP and UNIFEM began supporting this work in the mid-1990s. A conference, organized by the Government of Belgium, Nordic Council of Ministers, Commonwealth Secretariat, IDRC and UNIFEM, in Brussels in 2001, called for a global effort to bring greater attention to gender perspectives in national budgets.

⁶<https://www.un.org/womenwatch/osagi/gmtoolsnatlbudgets.htm> accessed 7 July 2020

women's empowerment and develop the necessary analytical and methodological tools and mechanisms for monitoring and evaluation.'

An alternative approach to the institutionalization of this work has been developed in the Philippines. Since 1996 every government-related agency is required to allocate at least five percent of their budget for gender equality work.⁷ The risks of specifying such a small proportion of the budget have, however, been raised as this could reinforce the marginalization of women in relation to access to resources. Specific support is provided to agencies by the national machinery for gender equality to facilitate implementation of the five percent goal.

In other countries, for example in the United States of America (USA), there has been a strong focus on training individuals and groups in civil society, including women's groups and networks, on analysis of budgets and lobbying techniques to influence the formulation of budgets at different levels. But from policy standpoint, the nation's yearly fiscal document has also been lacking the necessary ingredient to specifically cater to needs of gender-related issues, and as such, appears to be generalized, irrespective of inherent peculiarities. It is the reverse of the globally accepted norms of gender responsive budgeting.⁸

The idea of Gender budgeting is not to create separate budget or look for additional resources for women and girls or even for any other group, rather gender budgeting tends to improve transparency, participation and gender analysis of national budgets.

For instance, a gender budget for a Ministry, Department and Agency should show how allocation of total budget is made and how such allocation benefits women and men, girls and boys in a given society. Most budgets today do not take gender concerns into considering, but a general one that assumes that everyone is carried along, when many are left behind. Worse still, when the budget performance does not matter.

The objectives of the initiatives have evolved over time. At the basis of all the initiatives is the need to make national budget processes more accountable from a gender perspective, to ensure

⁷<https://www.un.org/womenwatch/osagi/gmttoolsnatlbudgets.htm> accessed 7 July 2020

⁸Adeyeye M.M, Akinbami C.A.O., A.S Momodu. 'Adapting Gender Budgeting Support Framework in Nigeria Policy Issues and Options [2011] (9) (1) African Journal Online <www.ajol.info/index.php/gab/article/view/67460> accessed 10 June 2020

that policy and budget decisions take gender perspectives into account and that policies on gender equality are matched with adequate resource allocations. A related objective is to increase women's participation in economic processes.

For the past 15 years since these initiatives have commenced, there has been a clear evolution of approach - from, for example, a completely government-led approach in Australia and an externally-initiated approach in South Africa, to a collaborative (joint government and NGO) approach in Tanzania. Initially, the focus was on analyzing how the budget would impact on both women and men.⁹

What has become very clear is the need for broad involvement of many actors - government, NGOs, civil society groups, academics, parliamentarians, amongst others. A number of different activities are involved in the process of applying gender perspectives to national budgets, including research, development of analytical frameworks, development of guidelines and other tools and development and provision of training programmes.¹⁰

2.1 Conceptualizing Gender Equality

Gender is defined as the socially constructed roles, behaviors, activities, and attributes that a given society considers appropriate for men and women.¹¹

In other words, while sex determines who we are as humans biologically and in terms of physical characteristics, gender describes the behavioural roles that we associate with these features and or characteristics.¹²

It can also be defined as the state of having the same rights, status, and opportunities as others, regardless of one's gender.¹³ Gender equality is achieved when women and men enjoy the same rights and opportunities across all sectors of society, including economic participation and decision making, and when the different behaviors, aspirations and needs of women and men are equally

⁹Adeyeye (n. 7)

¹⁰Ibid.

¹¹<<https://www.newstatesman.com/society/2014/10/we-shouldn't-fight-gender-equality-we-should-fight-abolish-gender>> accessed 2April 2019.

¹²<<https://www.newstatesman.com/society/2014/10/we-shouldn't-fight-gender-equality-we-should-fight-abolish-gender>> accessed 2April 2019

¹³<<https://www.dictionary.com/browse/gender-equality>> accessed 2April 2019.

valued and favoured.¹⁴ Gender determines the opportunities, rights, and access to national resources, thus macro-economic policy instruments such as the budget must be planned to ensure equity in resource allocation.¹⁵

Gender equality is a fundamental human right as enshrined in Article 3 of the United Nations Charter¹⁶ and many international conferences have been held to further that goal. Several internationally agreed instruments had been made pursuant to these conferences with a view to achieving the goal of ensuring that both men and women have equal rights and opportunities. Most important of which are the 1979 Convention on the Elimination of All Forms of Discrimination against Women and the 1995 Beijing Declaration and Platform for Action.¹⁷

The place of women in trade liberalization and or expansion is important in the world generally and Africa in particular because women have become more employable due to improvement in their education, at the primary, secondary and university levels, and there are signs of a narrowing of the wage gap between men and women in many countries (most of them industrialized).¹⁸ However, in most nations, women are still at a disadvantage in terms of the role they play in the economic and political arenas generally, and in specific term as it relates to their economic obligations.

It must be noted that women constitute over 50% of the world's population and perform two-third of the world's work but receive one-third of the income.¹⁹ They also represent 70% of the world's one billion poorest people. In Nigeria, women are said to be responsible for about 50% of the labour force in Agriculture and over 70% of the nation's food supply, yet their contributions to the economy are rarely acknowledged.²⁰ In addition, the degree of molestation from multiple and unjust taxation is documented by Civil Society Legislative Advocacy Centre (CISLAC) in their various encounters with women across the country.²¹

¹⁴<<http://genderequality.ie/en/GE/Pages/WhatisGE>> accessed 2 April 2019

¹⁵Okoh Rosemary N. 'Gender Budgeting For Agriculture and Rural Development in Nigeria'. Presented at the IAFFE Conference 26-28 June, 2009, Boston U.S.A

¹⁶Adopted by many nations in 1945.

¹⁷AnhNga-Tran Nguyen and AmericoBevigliaZampetti, 'Trade and Gender: Opportunities and Challenges for Developing Countries' UN Inter-Agency Network for Women and Gender Equality Task Force on Gender and Trade (2004) UNCTAD 3

¹⁸<https://unctad.org/en/docs/edm20042_en.pdf> accessed 9 April 2019

¹⁹<<https://ourworldindata.org/gender-ratio>> accessed 5 June 2020

²⁰Adeyeye (n.7) 5

²¹<<https://cislacnigeria.net>> accessed 5 June 2020

3.1 Efforts Made by the Nigerian Government

To ensure commitment to women and gender issues in all aspects of development, the Nigerian government established a Ministry responsible for women affairs and social development. The Ministry's main objective is to assist in empowering the women in order to bridge the gap of economic disadvantage. In the year 2000, in response to the call to integrate women into development, the Ministry of Women Affairs, developed a National Policy on Women (NPW) that claimed its legitimacy from the Beijing Declaration and the Convention on the Elimination of All forms of Discrimination against Women. Two of the programmes of the Ministry are loan scheme and acquisition of skills.

Nigeria therefore joined 57 countries in Africa, Asia, Middle East, Europe, and America to establish national and sub-national gender responsive budgeting initiatives with support from UNIFEM. This effort was with the belief that, access to productive resources will liberate women and give them economic independence which will enable them support their families by providing food, education, health care amongst others.²²

Unfortunately major microeconomic policies and reforms have failed to meet their targets twenty years after the adoption of the NPW because they were gender blind. According to Stotsky,²³ gender budgeting is not a special approach to budgeting or an add-on to budgeting, rather, it is an approach to budgeting that can improve it.²⁴

4.1 Some Identified Areas of Gender Inequalities

It is appropriate to mention four main economic areas where feminist inspired researchers have identified significant material gender inequalities.²⁵ These include:

²² Elson, D, Monitoring Government Budgets for Compliance with CEDAW: Report Highlight and Key Conclusions. N.Y. United Nations Development Fund for Women (UNIFEM) https://www.iwrawap.org/resources/pdf/MonitoringGovernmentBudgetsComplianceCEDAW_Summary_eng-pdf accessed 2 Oct 2018.

²³ Stotsky J, *Gender Budgeting: Fiscal Context and Current Outcomes* (International Monetary Fund Working Paper, WP/16/149, Washinton DC, 2006)

²⁴ Rai S.M, *Mainstreaming Gender, Democratising the State?* Institutional Mechanism for the Advancement of Women (Manchester University Press, 2014)

²⁵ Johi Anuradha, *Tax and Gender Developing Countries: What are the issues?* Summary Brief Number 6, ICTD draw upon Kathlen Barnett and Caren Grown, *Gender Impacts of Government Revenue Collection: The Case of Taxation* (Commonwealth Secretariat, 2004) <https://www.thecommonwealth.org> accessed 5 June 2020; Birchall J. and Fontana

4.1.1 Unpaid Care Work

Unpaid care work refers to all unpaid services provided within a household for its members, including care of persons, housework and voluntary community work.²⁶ These activities are considered work, because theoretically one could pay a third person to perform them. However, the individuals, most of the time women, performing these activities are not remunerated. The activities usually involve mental or physical efforts and are costly in terms of time resources. The consequences of excluding household production from national account are enormous. It leads to mis-estimating households' material well-being and societies' wealth. It distorts international comparisons of well-being based on GDP per capita because the underestimation of material well-being would be proportionally higher in those countries where the share of housewives and home-made consumption is higher.²⁷ For instance, by including Household Satellite Accounts, the GDP per capita of Italy increases from 56% to 79% of the USA's GDP, and 98% to 120% of that of Spain.²⁸ If included, unpaid care work would constitute 40% of Swiss GDP and would be equivalent to 63% of Indian GDP.²⁹

In Nigeria, women are the ones mostly involved in subsistence production and informal businesses, which are mostly unrecorded and which cannot be measured.³⁰ Even though majority of women in Nigeria work throughout the day, many of them do not receive any pay for the work they do. This unpaid care takes most of their time and impacts negatively on their health and social wellbeing. This also has a negative effect on the overall GDP as people do not have to pay for many of the services rendered by women at home. Examples of such services are cooking meals, doing the laundry and care given to the aged, who in other countries are taken to old people's homes.³¹

M, *The Gender Dimensions of Expenditure and Revenue Policy and Systems* (Bridge, Brighton: Institute of Development Studies, 2015) 1-2

²⁶ Issues Paper: Unpaid Care Work: The Missing Link in the Analysis of Gender Gaps in Labour Outcomes @OECD2014 https://www.oecd.org/dev/development-gender/unpaid_care_work accessed 7 July 2020

²⁷ Ibid

²⁸ Ibid

²⁹ Ibid

³⁰ The informal sector refers to economic activities and incomes that are partially or fully funded outside of government regulation, taxation and observation. Informal economic activities in Nigeria consist of a wide range of small-scale, self-employed activities.

³¹ Akintoye O.D, 'Tax Administration and the Challenges of the Informal Sector In Nigeria' Accepted for Publication in KWASU Journal of Law (KWASU JOL) Vol. (1) 2019

4.1.2 Paid employment

Equality between women and men has been one of the European Union's founding values since 1957 when the principle of equal pay for equal work was enshrined in the Treaty of Rome. Increasing the participation of women in the labour market is crucial to meeting the Europe 2020 target of an overall employment rate of at least 75% by 2020 as well as to achieving inclusive growth and decreasing the risk of social exclusion and poverty among women. The importance of reducing gender gaps in employment rates, as well as eroding other gender disparities in the labour market, is also reaffirmed in the Commission's Social Investment Package of 2013.³²

In developing countries, most of the women in the labour force are in the informal sector. A recent UN women report shows that less than a quarter of the women in the Middle East and North African region and about one-third of the women in South Asia are part of the working population.³³ Another significant issue is the fact that labour participation rates drop significantly during women's childbearing years.³⁴ Because women's participation is largely in the informal sector, policy makers ought to put gender issues into consideration when taxing the informal sector and when drafting the budget.

4.1.3 Household Decisions about Savings and Consumption

Women spend large percentage of their income (be it from paid employment or informal sector) on health care, food, education. Care of children and the elderly, fashion and beauty products. Changes in the price of these goods and services due to tax policies can lead to reduction in consumption, purchase of inferior goods instead of better quality goods and compelling women to produce more goods domestically thereby increasing the burden of unpaid care.³⁵ One of the best-documented findings, with evidence spanning many developing countries, is that when women have greater control over the spending of their households' resources, they devote a larger percentage of their spending on their children's education and on purchase of household necessities. Because greater investment in education is linked to higher growth and because

³²Bisello, M and Mascherini, M. 'The Gender Employment Gap: Costs and Policy Responses' [2017] (52) (1) *Review of European Economic Policy* 24-27

³³ J. Stotsky, 'Household Decisions about Savings and Consumption: Budgeting with Women in Mind, Finance and Development (F&D)' *Quarterly Magazine of the IMF* (June, 2007) 44 (2)

³⁴ UN Women (2015) *Progress of the World's Women 2015-2016* (Transforming Economics, realizing rights, UN Women)

³⁵ B. Agarwal, *A Field of One's Own: Gender and Land Rights in South Asia* (Cambridge: University Press, 1995)

spending on necessities is more stable than spending on luxuries, raising women's economic influence within the household may enhance overall growth and reduce economic instability. In countries where women's opportunities to earn a living are limited by economic and cultural factors, public policies could benefit from being geared towards enhancing women's employment and earnings possibilities.³⁶

4.1.4 Property and Asset Ownership:

The importance of women's ownership and control of assets has long been recognized as a key element of the empowerment of women. A call to strengthen women's access to assets, in particular land and financial assets, was made in both the Convention on the Elimination of All Forms of Violence against Women, in 1979, and the Beijing Declaration and Platform for Action, in 1995. Ensuring women's ownership and control of land and other resources is also a key target of the 2030 Agenda. Still, relatively limited data exist on women's ownership of assets, in particular data derived from nationally representative surveys.³⁷ In developing countries, women rarely hold formal titles to assets and property, because of the traditional belief that the man owns the woman and everything that belongs to her. Thus, gender disparity is acute in the case of land.³⁸ Assets are "stocks of financial, human, natural or social resources that can be acquired, developed, improved and transferred across generations. They generate flows, as well as additional stock, that is, anything owned that has value"³⁹ The framework we use here encompasses only physical and financial assets. Assets can be used for productive purposes or represent a store of value that can be turned into cash when needed. They constitute the conventional measure of wealth and form the basis for most estimates of the national distribution of wealth.⁴⁰

In addition to the above, some researchers have identified under-listed as gender-related challenges globally.

³⁶ Agarwal (n.29)

³⁷ Guidelines for Producing Statistics on Assets Ownership from a Gender Perspective. (U.N Department of Economic and Social Affairs, Statistical Division, Studies in Methods Series F No. 119, United Nations, New York 2019) https://unstats.un.org/edge/publications/docs/Guidelines_final.pdf accessed 5 June 2020

³⁸ Agarwal (n.29)

³⁹ Webster's Universal Dictionary and Thesaurus (Geddes & Grosset, 2007) 42

⁴⁰ Cheryl Doss and Caren Grown and Carmen Dianna Deere, *Gender and Asset Ownership: A Guide to Collecting Individual-Level Data*. (The World Bank, Poverty Reduction and Economic Management Network Gender and Development Group, August, 2008) Policy Research Working Paper 4704

4.1.5 Job Segregation

Gender-based employment segregation refers to the unequal distribution of female and male workers across and within job types. Segregation can be horizontal, with women and men concentrating in different sectors, industries, occupations, types of products, and business sizes; and vertical, with gender disparities in positions with different statuses, managerial responsibilities, or potential for promotion.⁴¹

However, greater female labour force participation alone may not increase gender equality if employment segregation implies that women enter low return occupations, or that they crowd into a limited number of occupations resulting in lower wages.⁴² Gender based employment segregation carries important costs for the economy. As gender gaps in human capital are reduced (even reversed) across the globe, the higher concentration of women in low productivity jobs or jobs with fewer hours is an increasingly important form of labor misallocation.⁴³

Women have no equal access to the various sectors of the labour market, and are not equally distributed across the formal productive sectors and other notable, productive and reproductive activities.⁴⁴ In most countries, they are not equally remunerated for their labour.

There is evidence to show that trade tends to increase the availability of wage jobs for women, particular in exports sectors.⁴⁵ Trade expansion typically results in an increase in labor-intensive exports from developing countries.⁴⁶ The production of many of the exports in goods such as textiles, shoes and jewelry demand manual stamina and dexterity and not necessary in terms of physical great strength and in most cases women are the best option.⁴⁷ Employers of labour engage the services of the women in that respect with cheap wage. This on the long run affects the standard

⁴¹SmitaDasandand AchichokeKotikula, *Gender –Based Employment Segregation: Understanding Causes and Policy* (World Bank, Washington DC, 2018)

⁴²Smita(n. 35)

⁴³ Ibid

⁴⁴ D. Dollar and R. Galli 'Gender inequality, Income and Growth: Are Good Times Good for Women? PPR on Gender and Development', (The World Bank; Working Paper Series 1, p. 5 <<http://siteresources.worldbank.org/EXTAFRREGTOPGENDER/Resources/GIntTrade.pdf>> accessed 2 April 2019

⁴⁵GurushriSwamy, *The Impact of International Trade on Gender Equality* (The World Bank Prem 86 Notes, May, 2004) 1

⁴⁶A Wood, 'North-South Trade and Female Labor in Manufacturing: An Asymmetry' [1991]*Journal of Development Studies*

⁴⁷ Ibid; see also: P. Paul-Mazumdar, and A. Begum, *The Gender Imbalances in the Export Oriented Garment Industry in Bangladesh' Policy Research Report on Gender and Development* (World Bank, Working Paper 12, Washington, D.C, 2002); A Nicitaand S. Razzaz, *Who Benefits and How Much? How Gender Affects Welfare Impacts of a Booming Textile Industry* (World Bank, Policy Research Working Paper 3029, Washington, D.C, 2003)

of living of the women as their take home as wage is nothing compared with the extraneous work they do in factories where they work.⁴⁸

4.1.6 Weak Access to Basic Services (Health and Education)

In Africa, traditionally, the original roles expected from women are to take care of their homes, children, and husbands. It is seen as a taboo and a waste of money and resources to invest in female children because of the belief that they will one day leave their family to their husband's house. Although this notion is gradually fading away, the impact can still be felt in the ways women and girls are treated in terms of trade relations. Girls and women have limited access to quality education and training which have depressing effects on a country's human capital accumulation and development, which affects its competitiveness in the international market both in the medium and short term.⁴⁹ Higher investment rates on education of girls and women are related to higher human capital and productivity among other things. Human capital is central to world agricultural societies, productivity and economic development. Taking into consideration the role women play especially in the agricultural sector in Africa, failure to invest more in them in terms of education and training would serve as a big constraint to the economic growth.⁵⁰

4.1.7 Wage gap as a result of Skills Acquisition

There is also inequality in the wage paid by the employers to the women compared to the amount paid to men in most countries of the world. Unskilled workers are often employed on a temporary basis. Generally, women's lack of skills relative to men increases the likelihood that they are employed as temporary workers, with little ability to negotiate wages or work conditions.⁵¹

4.1.8 Potential Gender Bias in the Tax System

It has been argued by researchers and scholars that there is a relationship between gender equality and taxation with correlative gender implications.⁵²

⁴⁸ The collapsed Rana Plaza in Bangladesh is a good example of how women were employed and paid a paltry sum as wage working under extremely dangerous condition and environment.
https://www.ilo.org/global/topics/geip/WCMS_614394/lang--en/index.htm accessed 7 July 2020

⁴⁹ Dollar (n. 39) 6-7

⁵⁰ Klasen, S, 'Does Gender Inequality on Education Reduce Growth and Development? Evidence from Cross-Country Regressions' (2002) *World Bank Economic Review* <<http://siteresources.worldbank.org/EXTAFRRECTOPGENDER/Resources/GIntTrade.pdf>> accessed on 2 April 2019

⁵¹ Swamy (n. 40) 2

⁵² Caparo, C, *Taxing men and women: why gender is crucial for a fair tax system* (London, Christian Aid, 2014); Grown, C and Valodia, I, *Taxation and Gender Equity* (London, Routledge, 2010) and Johi (n. 21) 3

Two types of marginalization have been identified under the gender biased tax regime; they are explicit and implicit marginalization and in every tax regime, women are either implicitly or explicitly marginalized.⁵³ Implicit marginalization describes differences in the way the tax system or any tax policy measure affects men and women's wellbeing while explicit marginalization can be seen in specific provisions of the law, regulations or proceedings that deliberately treat men and women differently. For example, explicit marginalization occurs in the Personal Income Tax System, where the tax law discriminates against married women with respect to tax relief allowance.⁵⁴ Section 33(4)(b)(i) of the PITA, provides:

no reduction under this paragraph shall be allowed to any individual in respect of more than four children and for the purpose applying this restriction, a husband and his wife or wives not separated from him by deed or an order of any court shall be treated as one and the same individual

This is an injustice to women who are the bread winners of the family, even when their husbands are in paid employment. Most times, the husband as head of the family claim the relief.

Similarly paragraph (iv) of the same section is not in tune with present day reality as it allows a widow who remarries a reduction of 500 naira for every child (up to a maximum of four children), in respect of the children born by her deceased husband.

The unjust 'pink tax' on products marketed to women is one of the unfair gender disparity in the national tax policy. On average women pay 7% extra in price for everyday products and services. The cost of being a female consumer is high because of this pink tax policy. A pink tax is not charged by governments in the way that a sale tax or property tax is. It is in fact a phrase used to describe the higher prices often found on items or services directed at women. Scholars have over the years used the term to explain everything from why pain medication for menstrual cramps was

⁵³Abubakar Jimoh, 'How Nigerian Women Suffer from Unjust Tax Regime' *Today News Africa Daily Trust* (22 April 2017) <https://todaynewsafrika.com/how-nigerian-women-suffer-from-unjust-tax-regime-by-abubakar-jimoh/> accessed 7 July 2020

⁵⁴ Section 33 (1) Personal Income Tax Act (PITA) As Amended by Act No. 20 2011, Titled, 'Personal Relief and Relief for Children and Dependents'

seen to be of higher prices than the same exact medication sold without the word 'menstrual' on the bottle.⁵⁵

Also, the tax policies of reducing or eliminating corporate tax rates e.g. import tariffs to boost investment and as part of trade liberalization favours the rich people. Because who women do not majorly fall into this category of the rich, do not benefit from the reliefs.

5.1 Areas of Gender Responsive Budgeting in Nigeria

(a) Labor Policies

Having established the fact that larger percentage of women globally and in particular in Africa render unpaid care and or services by bearing the responsibility of looking after the children and other dependents, they have nothing or little time left to engage in productive activities and or businesses that could add value to their economic status. In the event that they are able to secure job that bring financial benefits, the so called 'benefits' would have been deflated by both the explicit and implicit marginalization under the tax system. This, on the long run, makes those women to be less productive and have nothing to show for their endless toil day and night. Given women's asymmetrical responsibilities for unpaid activities, supportive social and labour policies are needed to facilitate a balance between their paid and unpaid work. Such policies should include more affordable and accessible childcare services, transportation and ICTs, to access services and market opportunities.⁵⁶

(b) Economic Policies.

Nigeria in September 2015 joined the rest of the world at United Nation's High Level Plenary Summit for the adoption of Structural Development Goals (SDGs) with 107 goals and 169 targets as part of the global efforts to build a comprehensive development plan in order to complete the unfinished businesses of the Millennium Development Goals (MDGs).

Nigeria adopted the SDGs, at the country level, with goals 1 & 5 promising to end poverty and hunger in all its forms everywhere, and achieve gender equality and empower all women and girls.

⁵⁵<www.dictionary.com/e/pop-culture/pink-tax> accessed 5 June 2019

⁵⁶UNCTAD (2009a). *Report of the Expert Meeting on Mainstreaming Gender in Trade Policy*, TD/B/C.I/EM.2/4, <http://www.unctad.org/en/docs/ciem2d4_en.pdf> accessed 15 April 2019; see also: Women Watch 'Gender Equality & Trade Policy' United Nations Inter-Agency Network on Women and Gender Equality (IANWNGE), Resource Paper, 2011, 6-7

Even though Nigeria is committed to address poverty and equal opportunity for women in all socio-economic and political ramification, the existing gender – biased economic policy remains a major impediment which if not quickly addressed may obstruct the country from successfully implementing the SDGs. Women's skills should be upgraded, especially in the non-traditional occupation thereby allowing them to climb up the ladder of value chains in manufacturing and services. This can be achieved through appropriate education policies and expanded access to technical training.⁵⁷

The Nigerian Structural Development Goals (SDGs) program aims to promote sustainable economic growth and poverty eradication. If it is going to achieve this aim, the Nigerian government must be more gender sensitive when it is coming up with new economic policies.

6.1 Recommendations

The following are recommended to help in curbing the negative impacts of gender-biased budgeting in Nigeria:

- (i) The federal government should henceforth introduce a Gender-Based Analysis (GBA) of budgetary measures and should have the political will to ensure compliance
- (ii) Ensuring that women acquire the skills sought by expanding sectors in order to improve their productivity. This could be done by upgrading the skills of women especially in non-traditional occupations and higher technologies
- (iii) Eliminating exploitation of workers especially the women and protecting their labour rights through fully enforcing national legislation on labour standards and promoting decent working conditions.
- (iv) More research is to be sponsored and done in the area of addressing gender issues in taxation and tax policies. This becomes very important as a lot of research and work have been done in the area of improving tax revenue but little has been done in the area of addressing gender issues in taxation and tax policies.

⁵⁷UNCTAD (2009) *Mainstreaming Gender in Trade Policy. Note by the UNCTAD Secretariat.* TD/B/C.I/EM.2/2/Rev.1; see also: Women Watch 'Gender Equality & Trade Policy' United Nations Inter-Agency Network on Women and Gender Equality (IANWNGE), Resource Paper, 2011, 6. <http://www.unctad.org/en/docs/ciem2d2_en.pdf> accessed on 15 April 2019

- (v) The need for broad involvement of many actors - government, NGOs, civil society groups, academics, parliamentarians who are versed in gender issues in relation to different sectors of the economy.

7.1 Conclusion

In conclusion, a gender responsive budget should aim at restructuring revenue and expenditure so that the needs and interests of not only the females but of all citizens are equally addressed. If the ranging gender biases or inequalities in some identified economic areas are not addressed by the relevant authorities by putting in place necessary institutional and regulatory measures, the country will not be able to realize its full economic potential. Above all, there is a need for gender responsive budgeting in the country because of the hidden treasure in investing in women because when you empower a woman, you empower a family and indirectly empower a nation. Empowering women and the other vulnerable members of the society will no doubt unlock the unrealized potentials which can transport the nation to another level of economic freedom.⁵⁸