

A Growing Female Taxpayer Base: A Marker of Women's Economic Empowerment

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Women's rising participation in India's tax base tells a story of economic empowerment. In recent years, more women have been filing Income Tax Returns, registering under GST, and obtaining PAN cards—signalling their growing visibility as earners, entrepreneurs, and asset holders.

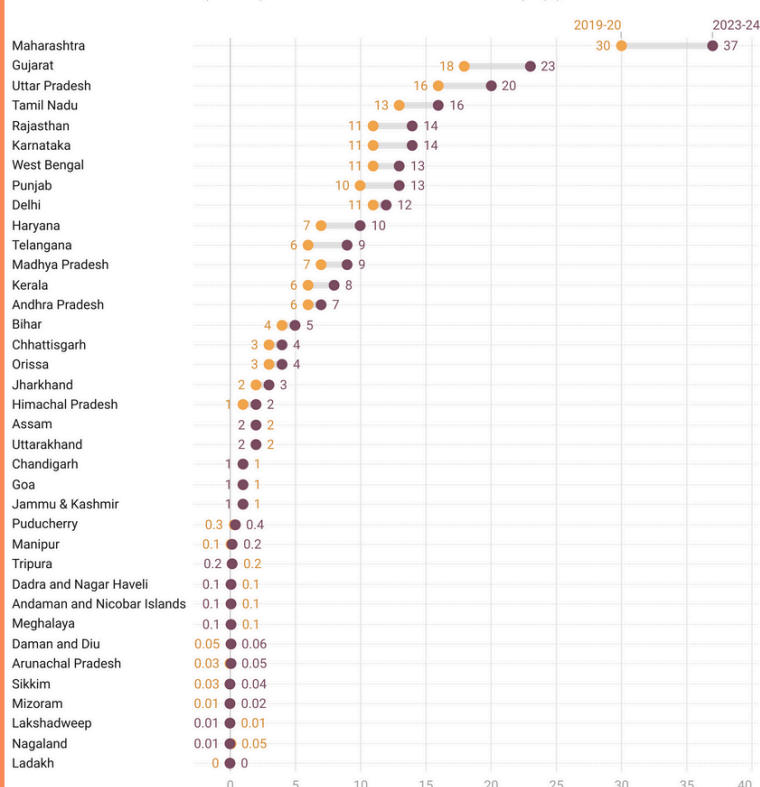
This shift goes beyond compliance with tax laws - it reflects a deeper integration of women into the formal economy, where their financial contributions and entrepreneurial presence are steadily reshaping India's growth trajectory. Their growing share in tax collections legitimises women as key contributors to India's fiscal strength. This gives them a justifiable claim in demanding inclusive utilisation of public funds, and makes it imperative for governments to ensure that budgetary allocations genuinely reflect women's needs and priorities

Women as ITR Filers: A Steady Rise

Between 2019–2024, the number of female ITR filers grew from 183 lakh to 229 lakh—an addition of 46 lakh women in just four years with varying growth rates across states (figure 1). Maharashtra, Gujarat, and Uttar Pradesh account for the highest number of new women filers. Smaller states and UTs, especially in the North-East (smaller in population base) show the sharpest growth—signalling wider inclusion. This rise suggests more women are entering formal employment and self-employment, directly contributing to the tax net.

Women's Increasing Tax Contribution: A 25% Surge in Female Income Tax Payers in 4 years

Number of women ITR filers (in lakhs) have increased across states with varying growth rates



Source: Lok Sabha Unstarred Question no.70 (Income Tax Department) • Created with Datawrapper

Figure 1: Women's Increasing Tax Contribution: A 25% Surge in Female Income Tax Payers in 4 years

Source: Lok Sabha Unstarred Question no.70 (Income Tax Department)

Note: the figure shows state-wise number of women ITR filers (in lakhs) in 2019-20 vs 2023-24

Women in GST: Expanding Entrepreneurial Footprints

In eight years of GST, women's participation has visibly increased. Based on the constitution of businesses, nearly one-fifth of taxpayers include at least one female member (Figure 2). Almost 50% of GST-registered Pvt. Ltd. companies, LLPs, and partnerships have at least one woman member. Although smaller in share, all-women-owned enterprises are on the rise, now accounting for 14% of GST-registered firms. Women's presence is growing steadily in more structured businesses, signalling higher formalisation.

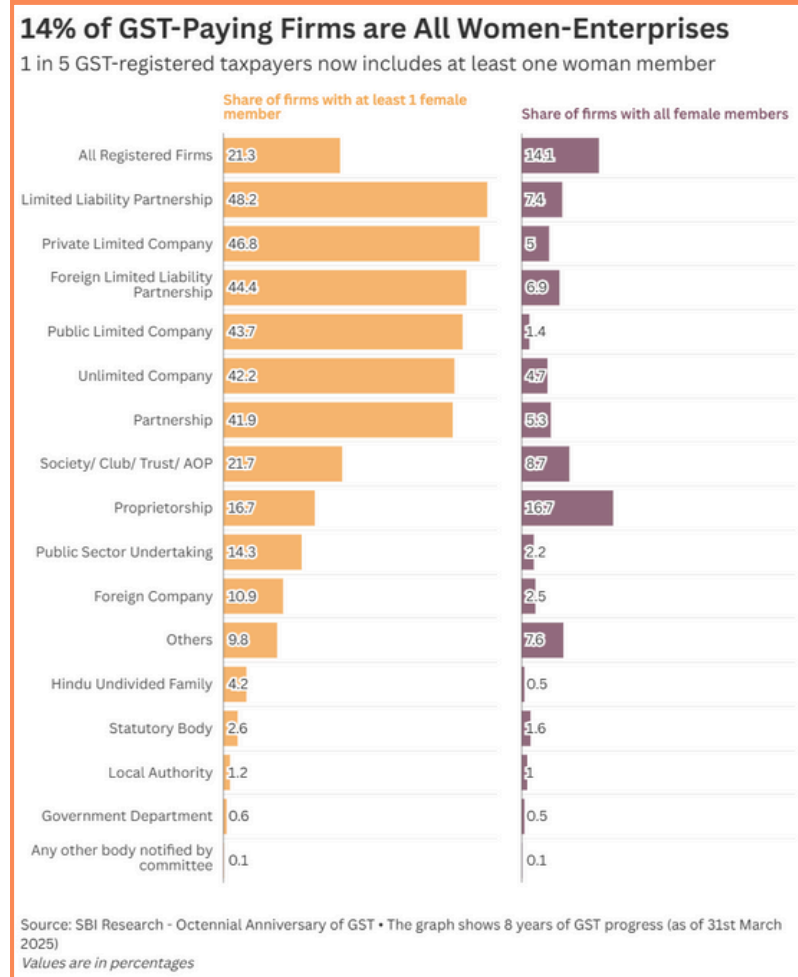


Figure 2: 14% of GST-Paying Firms are All Women-Enterprises

Source: SBI Research - Octennial Anniversary of GST

Note: Data includes taxpayers with at least one female member and those with all female members, across business constitutions. The graph shows 8 years of GST progress (as of 31st March 2025)

PAN Holders: Narrowing the Gender Gap

The number of women with PAN cards has increased significantly in last 5 years, narrowing the gender gap by 12 percentage points between 2019 and 2024 (figure 3). This signals women's growing entry into formal financial systems, driving entrepreneurship, asset ownership, and economic independence.

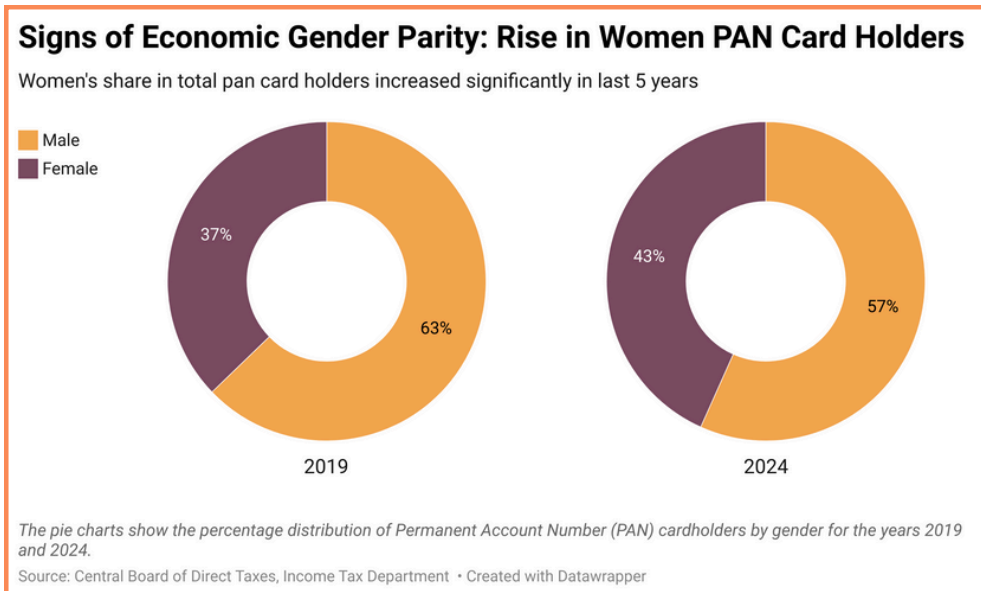


Figure 3: Signs of Economic Gender Parity: Rise in Women PAN Card Holders

Source: Central Board of Direct Taxes, Income Tax Department

Note: The pie charts show the percentage distribution of Permanent Account Number (PAN) cardholders by gender for the years 2019 and 2024.

Why This Matters

The surge in women taxpayers—whether as ITR filers, GST registrants, or PAN holders— is more than a statistical change. It marks a transformation in how women participate in India’s economic and social fabric. It reflects -

- Formalisation of women-led enterprises, driving digital adoption and entrepreneurship.
- Easier access to government support, subsidies, and credit.
- A louder collective voice for women in policy advocacy and accountability.
- Shifting social norms, strengthening women’s financial and decision-making power.

Every new woman taxpayer is not just a contributor to revenue, but a driver of growth, equity, and social progress. The rise of women as taxpayers is both an economic milestone and a powerful signal of changing norms, bringing India closer to a more inclusive future.