



# Women in e-commerce:

## Leveraging tax policy and administration for inclusive growth

29 APRIL 2025 | 14:00-15:30 (CEST) | EN | FR | ES

This joint webinar of the ATI and the NTO will tackle the overall theme of *how current tax regimes affect women entrepreneurs in e-commerce and shared economy platforms.*

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# Before we start...

Some house rules:

- Simultaneous interpretation into FR and ES is available.
- Please mute your microphone.
- You can use the chat to submit questions or comments.
- The session will be recorded.





## Objectives of the webinar

- Explore the intersection of gender, digitalisation, and taxation.
- Deepen our understandings of the main tax challenges women face in digital commerce.
- Highlight both the challenges and opportunities in using tax policy and administration as levers to support women's full and active participation in e-commerce.
- Present practical examples and best practices from different regions that can guide future reforms.
- Foster **discussion and knowledge exchange** among policymakers, tax administrators, e-commerce platforms, civil society actors, and researchers.

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5'	Welcome and introduction	<b>Nana Akua Mensah</b> , Moderator
5'	Opening remarks	<b>Esther Koisin</b> , Head of NTO Council and Executive Director Commonwealth Association of Tax Administrators (CATA)
10'	Expert presentation	<b>What are the key tax administration challenges women face in the digital commerce space?</b> <b>Jalia Kangave</b> , Associate Research Fellow, International Centre for Tax and Development (ICTD)
50'	Panel discussion	<ul style="list-style-type: none"> <li>• <b>Jalia Kangave</b>, ICTD</li> <li>• <b>Edward Abrokwah</b>, Director, Revenue Policy, Ministry of Finance, Ghana</li> <li>• <b>Varsha Singh</b>, Commissioner General, the Seychelles Revenue Commission (SRC)</li> <li>• <b>Pamela A. Clegg</b>, Vice President for Latin America, IVIX</li> </ul>
15'	Q&A and open discussion	<b>All participants</b> , facilitated by the Moderator
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# Gender, Digitalisation and Tax Administration

29 April 2025

Jalia Kangave


PARTNERS

BILL & MELINDA  
GATES foundation





## Outline

1. Tax responses to digitalisation
  2. Digitalisation and tax administration
  3. Rwanda Revenue Authority's E-Services
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# Digitalisation and Taxation



## Tax responses to digitalisation

### Policy Reforms

Mobile money & social media taxes

Digital service taxes (e.g. market places)

Increased corporate taxes on digital financial service providers

### Administrative Reforms

Electronic filing and payment

Tailored returns (e.g. rental, simplified returns)

Interfacing with taxpayer systems (e.g. electronic fiscal devices )

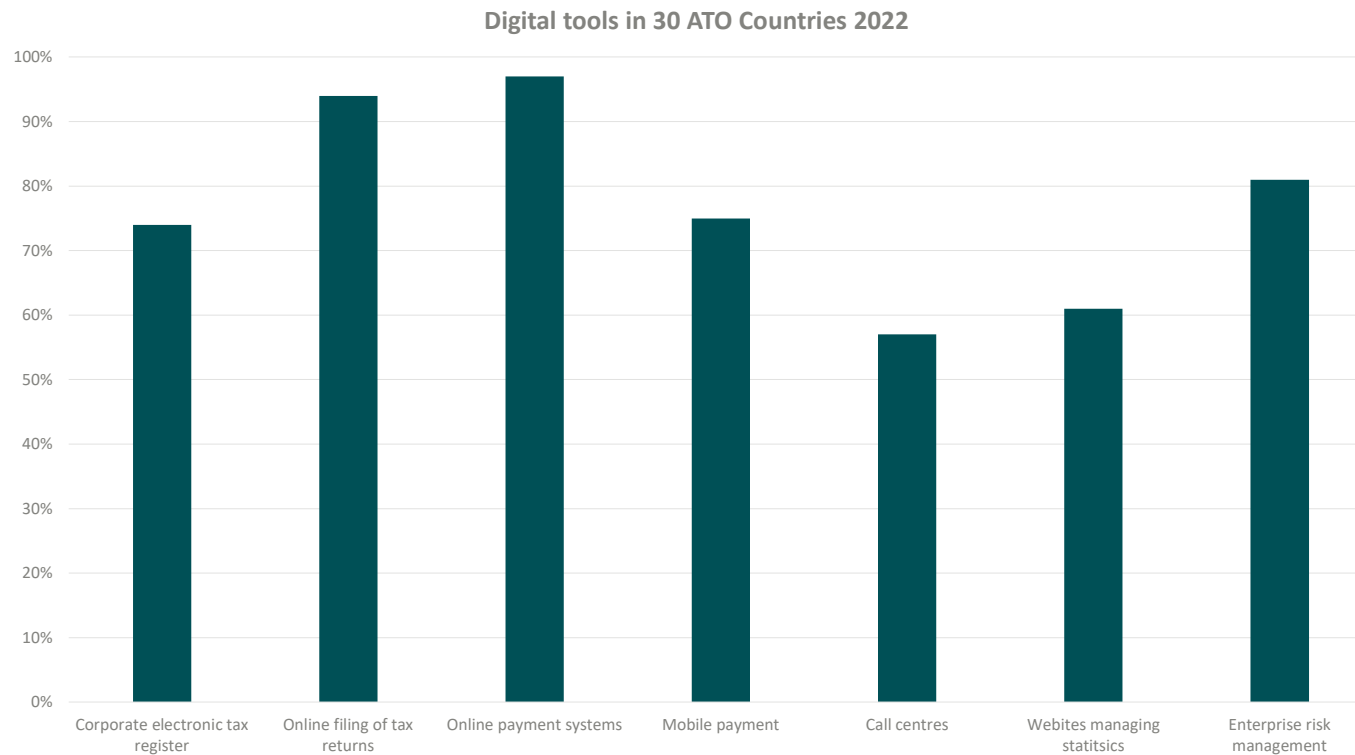




# **Digitalisation and Tax Administration**



# Digitalisation in African Tax Administrations



Source: African Tax Outlook 2023





# Digitalisation and tax administration

Digitalisation serves various purposes for tax administrations and taxpayers:


- **For tax administrations:**
  - Managing big data (costs of sorting and analyzing data)
  - Easier to cross-check information (reducing errors)
  - Reducing tax collection costs
  - Simplifying procedures and reducing costs of compliance
- **For taxpayers:**
  - Reducing compliance burden (easing filing and payments, reduced costs of travel)
  - Reducing face to face interactions (and associated risks of rent-seeking)
  - Ease in access to taxpayer records





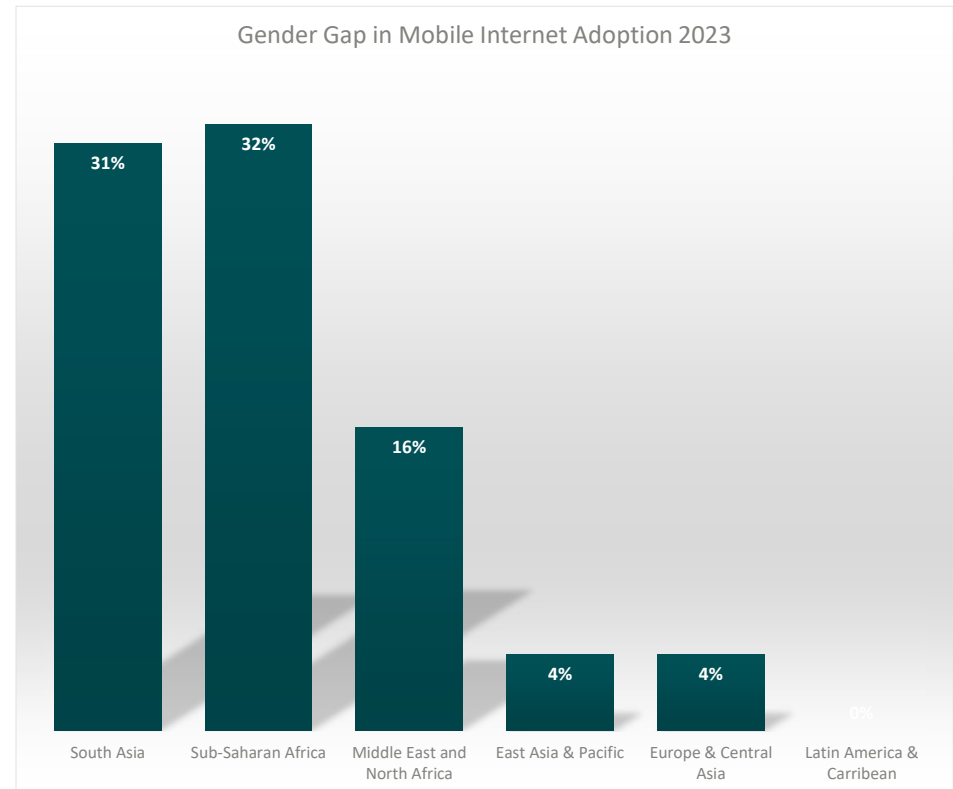
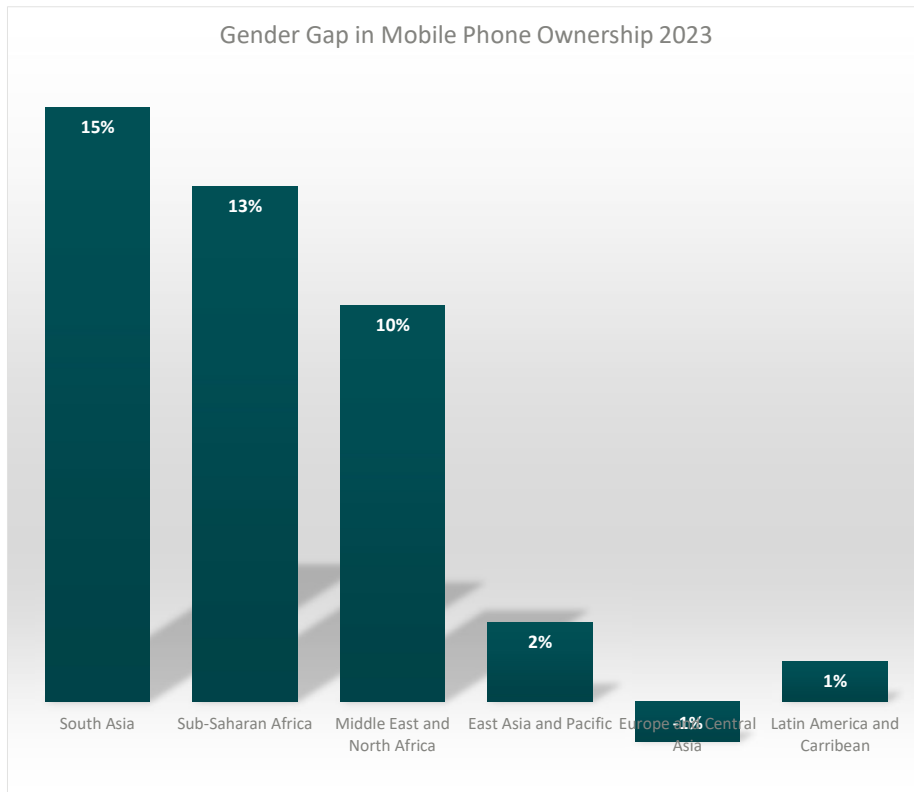
# Digitalisation and tax administration

For taxpayers, the benefits of digitalisation are not automatic.

- **Access** to technology, the internet and reliable electricity supply
  - **Awareness** of digital solutions
    - Broader issues relating to literacy
    - Information and time required to learn digitalized tax processes (access to networks)
  - **Adoption** of new systems (issues of trust, complicated processes, tax obligations)
- 



# Mobile Gender Gaps



Source: GSMA, The Mobile Gender Gap Report 2024





## Tax administration and the informal sector

- 93% of African's enterprises are informal and over 60% of African labor force work in informal enterprises (ILO 2023)
- Tax administrations have made various efforts to simplify taxation for those in informal sector:
  - Streamlining registration processes (e.g use of one-stop shops)
  - Simplified tax regime e.g presumptive taxes or turnover taxes
  - Use of technology to support registration processes
  - Simplified returns for small businesses


Reform processes do not necessarily target women-led enterprises, but broader segment of small/informal businesses





## Example: Rwanda and E-Services for Small businesses


**Fabrizio Santoro et al., “Technology and Tax: Adoption and Impacts of E-services in Rwanda” (2023) ICTD Working Paper 153**

- E-tax (2011): used for all taxes apart from local taxes (filing, payment, refunds). Can be used on computers and smartphones. Taxpayers can use internet banking.
  - M-declaration (2013): targeted mainly at presumptive taxpayers and motor vehicle or transport income taxes. Less sophisticated than E-tax, basic functionality, used for limited set of taxes. Can be used offline (mobile money payments; simpler process for filing returns).
  - Mandatory online filing and payment of taxes for all taxpayers (2015)
- 



## Rwanda E-services Cont'd


### **Methodology:**

- Survey of approximately 2000 small and medium taxpayers registered for income tax
  - Analysis of administrative data (taxpayer register; CIT-PIT returns and payments data for 2019)
  - Four focus group discussions (24 participants)
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## Rwanda E-Services Cont'd

### Findings:

- Lack of awareness:
    - 19% of CIT and 40% of PIT taxpayers not familiar with E-tax or M-declaration (survey)
    - Women less likely to be aware by 40% and 17% respectively
    - Education a significant factor in levels of awareness
  - Positive correlation between business size and adoption of E-tax (instead of M-declaration)
    - For CIT, female-owned businesses 37.5% less likely to adopt e-services
    - For PIT, female-owned businesses 34% less likely to adopt M-declaration
  - Uptake of e-tax increases substantially (52%) 2 years after start of Covid-19. However, for M-declaration, uptake remains low (60%) during the same period.
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## Rwanda E-Services Cont'd

### Findings Cont'd:

- Lack of knowledge and information about taxes broadly negatively impacts adoption of e-services
- Older taxpayers and taxpayers in rural areas more resistant to adoption of e-services (trust issues)


### Positive developments

Strong correlation between up-take of e-services and increased use of mobile money payments

Uptake of e-tax higher in Kigali while M-declaration higher in provinces

Some indication that as businesses grow, they opt for E-tax and abandon M-declaration

By 2022, gender gaps close (though lack of choice may explain some of this)





### 3. Gender, tax administration and e-services

Women's experiences with digitalised tax systems often mirror their experiences with tax systems more broadly, calling for more targeted approaches.


#### Access

- Digitalisation may increase access (unpaid care, permission for travel)
- However, digital divide still an issue in some cases (along with access to professional services)

#### Awareness


- Lower levels of literacy limit utilisation of digital benefits (and benefits available in tax laws more broadly)
- Limited networks of knowledge to raise awareness

#### Tax morale

- Less likely to perceive the benefits of registration or digitalisation
  - Trust having a bearing on digital uptake and compliance more broadly
- 



## Resources

- Komatsu, Hitomi, and Irum Touqeer. 2023. “Gender and Taxpayer Study in Khyber Pakhtunkhwa, Pakistan: In Preparation for the One-Stop Taxpayer Facilitation Centers.” (2023) EFI Insight-Macroeconomics, Trade and Investment. Washington, DC: World Bank.
  - Santoro, Fabrizio, Adrienne Lees, Marco Carreras, Theonille Mukamana, Naphtal Hakizimana and Yves Nsengiyumva. 2023. “Technology and Tax: Adoption and Impacts of E-services in Rwanda” (2023) ICTD Working Paper 153
  - Saha, Amrita, Kelbesa Megersa & Keir Macdonald. 2023. “Business Licencing Reform and Gender Equality: Evidence from Indonesia” The Journal of Development Studies, 59:8, 1283-1307, DOI: 10.1080/00220388.2023.2218003
  - Fatih Yilmaz Jacqueline Coolidge Can E-Filing Reduce Tax Compliance Costs in Developing Countries? (2013) World Bank Policy Research Working Paper 6647
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**Thank You!**

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# Moderated panel discussion

Moderated by Nana Akua Mensah

## **Jalia Kangave**

Associate Research Fellow,  
International Centre for Tax and  
Development (ICTD)

## **Edward Abrokwah**

Director of Revenue Policy and Chief  
Economic Officer at the Ministry of  
Finance in Ghana.

## **Varsha Singh**

Commissioner General of the  
Seychelles Revenue Commission  
(SRC).

## **Pamela A. Clegg**

Vice President for Latin America at  
IVIX.

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## Q&A and open discussion

This is the time for your questions and thoughts!

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An illustration featuring the profiles of several diverse individuals in various shades of blue, grey, and white. The background includes a grid pattern on the left and a blue banner with white stars on the right. A semi-transparent white box is centered over the illustration, containing the text.

**Thank you for your time  
and participation!**

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