



# 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*.

## Background

In today's digital world, e-commerce, gig work, and digital finance have transformed how we live, work, and do business. E-commerce and the sharing economy are reshaping businesses, while cryptocurrency and digital finance offer exciting opportunities for financial inclusion. For many women and other vulnerable groups in developing countries, such platforms and mobile technologies are opening new frontiers for entrepreneurship and economic inclusion. Data from the International Finance Corporation (IFC) and other development partners show a growing share of women in e-commerce: over 50% of sellers on leading platforms like Jumia in Nigeria and Kenya are women.<sup>1</sup> In Southeast Asia, women represent up to 40% of gig and digital platform workers, particularly, in microenterprise and informal sectors.<sup>2</sup> At the same time, these technologies present various challenges, and we observe persisting gender-based barriers, including a greater risk of financial exclusion due to lack of knowledge, security risks, or limited access to devices and the internet. For instance, women in South Asia and parts of Latin America are less likely to own mobile phones, use the internet, or access digital payment platforms<sup>3</sup> — limiting their ability to participate meaningfully in e-commerce. Women entrepreneurs also often face challenges in accessing support networks. With tax policies and administration designed largely around traditional business models, many women are left without the guidance or incentives they need to thrive. Therefore, as these sectors expand, tax policies must adapt to ensure fairness, equity, and inclusivity.

Beyond access barriers, gendered tax and regulatory systems often disadvantage women-led digital enterprises. Many women operate at small, informal, or home-based scales that do not fit neatly within existing tax frameworks. Unclear guidance, high compliance costs, and complex registration procedures deter women from formalising their businesses.<sup>4</sup> Moreover, the burden of unpaid care work disproportionately borne by women makes compliance with inflexible tax processes even more difficult.<sup>5</sup> Many tax systems remain gender blind and, hence, opportunities to use tax policy as a tool to support women's inclusion in the digital economy are missed. Creating gender-sensitive tax policies require considering the diverse needs of women. As such, countries like Rwanda, Kenya, Mexico, and Indonesia are leading reforms that include simplified tax regimes for microbusinesses, targeted education campaigns, and gender impact assessments in tax design. Learning from the experiences of those countries that have made positive progress, others should aspire to follow suit.

1. International Finance Corporation (IFC), Women and E-Commerce in Africa, 2021.

2. ILO, World Employment and Social Outlook: The Role of Digital Labour Platforms in Transforming the World of Work, 2021.

3. GSMA, The Mobile Gender Gap Report, 2023.

4. UN Women, Gender and Taxation: Improving Equity and Compliance, 2022.

5. UN Women, Progress of the World's Women 2019–2020: Families in a Changing World, 2019.



## Objectives

The ATI Declaration 2025 promotes gender equality and equitable tax policies and administration. In line with that and the vision to establish 'tax systems that work for people and sustainable development goals', the Addis Tax Initiative (ATI) works to advance Goal 5 of the 2030 Agenda that calls to ensure gender equality and the empowerment of women in all aspects of life. The ATI and its members support reform measures that improve the equitability of tax systems, reduce inequalities, and advance the social contract. Similarly, the Network of Tax Organisations (NTO), in its effort to contribute to strengthening tax systems for the wellbeing of citizens, prompts the consideration of gender dimensions in tax administration matters.

Against these commitments of both the ATI and the NTO, the event seeks to explore the intersection of gender, digitalisation, and taxation by bringing together policymakers, tax administrators, e-commerce platforms, civil society actors, and researchers. It will 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. It will also present practical examples and best practices from different regions that can guide future reforms. By addressing this timely topic, it hopes to contribute to efforts that work to promote the economic advancement of women for a sustainable socio-economic development by underscoring the transformative potential of making the digital space gender inclusive.

## Agenda

Time	Agenda item	Speaker
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 policy and 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
5'	Closing remarks	<b>Moderator</b>

*The webinar will take place via MS Teams. The event will last 90 minutes and will be held in English with simultaneous interpretation to French and Spanish.*