

# E-COMMERCE IN RURAL AREAS

Expanding Jumia across secondary cities and rural areas in Nigeria





# TABLE OF CONTENTS

---

EXECUTIVE SUMMARY	03
-------------------	----

---

INTRODUCTION	04
--------------	----

---

NIGERIA'S MARKET DYNAMICS	05
---------------------------	----

---

JUMIA'S GROWING FOOTPRINT IN NIGERIA	07
--------------------------------------	----

---

EMPOWERING COMMUNITIES THROUGH JFORCE	09
---------------------------------------	----

---

UNDERSTANDING THE RURAL CONSUMER	11
----------------------------------	----

---

THE LOGISTICS ECOSYSTEM	13
-------------------------	----

---

SOCIOECONOMIC IMPACT & FUTURE OUTLOOK	16
---------------------------------------	----

---



# Executive Summary



E-commerce in Nigeria has experienced rapid transformation over the past decade, and 2025 marks a significant milestone in this journey, especially as digital retail continues to expand beyond major cities and into rural communities. This report, titled “E-commerce in Rural Areas: Expanding E-commerce across Secondary Cities and Rural Areas in Nigeria,” examines the evolving landscape of digital commerce in the country, highlighting key trends, data insights, and socioeconomic impacts of e-commerce penetration into underserved regions.

With a population of over 233 million<sup>[1]</sup> people, nearly half of whom live in rural areas, Nigeria holds immense potential for inclusive e-commerce growth. Despite challenges such as limited infrastructure and varying levels of digital literacy, the increasing rate of internet and mobile penetration has enabled more Nigerians to participate in the digital economy.

This report unpacks Nigeria’s e-commerce dynamics in 2025, with a focus on how platforms

like Jumia are driving rural inclusion through infrastructure development, logistics innovation, community-based sales initiatives like JForce, and tailored consumer engagement strategies.

It also provides a comparative view of rural versus urban growth, delves into the needs and behaviors of rural consumers, and highlights the critical role that logistics and last-mile delivery play in unlocking access.

Using real-time data, case studies, testimonials, and regional insights, the report showcases the progress made so far and outlines the opportunities and challenges that lie ahead. More importantly, it emphasizes the transformative impact of e-commerce in empowering individuals, boosting local economies, and creating new pathways for development in Nigeria’s rural heartlands.

---

[1] UNITED NATIONS (UN)

# Introduction



## Overview

In 2025, Nigeria's e-commerce industry stands as one of the most dynamic and fast-growing sectors in Africa. Fueled by a youthful population, widespread mobile adoption, and a growing appetite for convenience and connectivity, the sector has evolved from serving only urban elites to becoming a mainstream channel for millions across the country. With over 142 million<sup>[2]</sup> internet subscribers and broadband penetration at 45.61%, e-commerce<sup>[2]</sup> is increasingly becoming part of everyday life for Nigerians.

Jumia, as a key player in this transformation, continues to lead efforts to deepen access to digital commerce, especially beyond the traditional urban strongholds of Lagos, Abuja, and Port Harcourt. The focus is shifting toward inclusivity, targeting communities in secondary cities and rural areas where untapped demand, infrastructural gaps, and economic potential converge.

## Rural E-commerce Adoption

Over the last 3 to 5 years, Nigeria has seen a significant increase in e-commerce adoption across rural and semi-urban areas.

This has been driven by multiple factors: increasing smartphone penetration, improved digital literacy, the expansion of delivery networks, and the introduction of flexible payment solutions such as Pay on Delivery and mobile wallets.

Jumia's strategic expansion, through localized pickup stations, an empowered JForce agent network, and regionally tailored product offerings, has been critical in this shift. Rural consumers are no longer on the periphery of Nigeria's digital economy; they are active participants shaping demand and driving regional growth in sectors such as electronics, fashion, beauty, and household goods.

## Importance of Digital Retail Expansion

Expanding e-commerce into rural and underserved regions is not only a commercial imperative but also a socio-economic one. Digital retail offers a lifeline to communities often excluded from traditional retail infrastructures. It reduces the cost of access to quality goods and creates employment through last-mile delivery and agent networks.

<sup>[2]</sup> NIGERIAN COMMUNICATIONS COMMISSION (NCC)



# Nigeria's Market Dynamics



## Key Economic Trends

Nigeria's macroeconomic landscape presents a mix of resilience and opportunity. With an annual GDP growth rate of 3.4%<sup>[3]</sup> in 2024, the country continues to maintain steady progress amid global economic headwinds. A crucial enabler of this growth is digital inclusion, driven by mobile and internet connectivity that is extending across both urban and rural populations.



2024

### GDP Growth <sup>[3]</sup>

**3.4%**

Expected to grow by 4% in 2025



2025

### Internet Subscribers <sup>[2]</sup>

**142m**

60.9% penetration rate



2025

### Mobile Subscribers <sup>[2]</sup>

**141m**

60.5% penetration rate



2025

### Broadband Penetration <sup>[2]</sup>

**45.61%**

These figures demonstrate a strong foundation for digital engagement, setting the stage for e-commerce to thrive as both a lifestyle and economic enabler.

## Rural vs. Urban Commerce Growth

According to the United Nations, Nigeria's urban population makes up 54.4%<sup>[1]</sup> of the total, while 45.6%<sup>[1]</sup> reside in rural areas as at 2023. This demographic split reveals a nearly even distribution that cannot be ignored when planning national commerce strategies. While urban centers historically dominate digital transactions, rural areas are fast catching up, fueled by increasing mobile access, expanding digital literacy, and targeted outreach programs like Jumia's JForce.

[1] UNITED NATIONS (UN) [2] NIGERIAN COMMUNICATIONS COMMISSION (NCC) [3] NATIONAL BUREAU OF STATISTICS (NBS)

# Nigeria's Market Dynamics



Population <sup>[4]</sup>

2024

**233M**



Average Age <sup>[1]</sup>

2024

**17.9 years**

Gender Split <sup>[1]</sup>

2024

**49.4%**

Female



Male  
**50.6%**



Literacy Rate <sup>[4]</sup>

2024

**63.2%**

E-commerce adoption in secondary and rural regions has accelerated through localised initiatives and trust-building mechanisms such as agent-based selling and localized delivery hubs. As a result, growth in rural commerce is beginning to rival and, in some cases, outpace growth in more saturated urban markets.

This growing inclusion indicates a structural shift in Nigeria's consumer economy, from concentrated urban demand to distributed national participation. The key drivers of this shift include affordable smartphones, improved delivery infrastructure, flexible payment options, and increased awareness of online shopping benefits.



[1] UNITED NATIONS (UN) [2] NIGERIAN COMMUNICATIONS COMMISSION (NCC) [3] NATIONAL BUREAU OF STATISTICS (NBS) [4] DATAREPORTAL



# Jumia's Growing Footprint



Over the past two years, Jumia has evolved from a city-centric digital marketplace into a truly nationwide platform, connecting millions of consumers, regardless of location, to quality products and reliable services. In 2024, Jumia's regional expansion strategy has positioned it as the most accessible and inclusive e-commerce platform in Nigeria, with deep inroads into secondary cities and rural areas.

## Updated Regional Presence and Impact

Through a deliberate investment in localized solutions and community engagement, Jumia has significantly extended its physical and digital presence. From the South-South to the North-Central regions, Jumia has strategically placed Pickup Stations (PUS) and fostered partnerships with third-party logistics providers to ensure seamless order fulfillment, even in hard-to-reach areas.

To support this expansion drive and enhance operational efficiency, Jumia launched a new 30,000m<sup>2</sup> warehouse in Lagos in 2024. This state-of-the-art facility streamlines logistics operations, enabling faster inventory movement &

improved delivery timelines nationwide. The warehouse represents a major milestone in Jumia's logistics infrastructure, strengthening its ability to meet growing consumer demand at scale. The result is a balanced geographic footprint that aligns with consumer demand and enables consistent service delivery across states. This presence also empowers thousands of vendors who rely on the platform to reach customers in underserved communities.

## Expansion into Underserved Areas

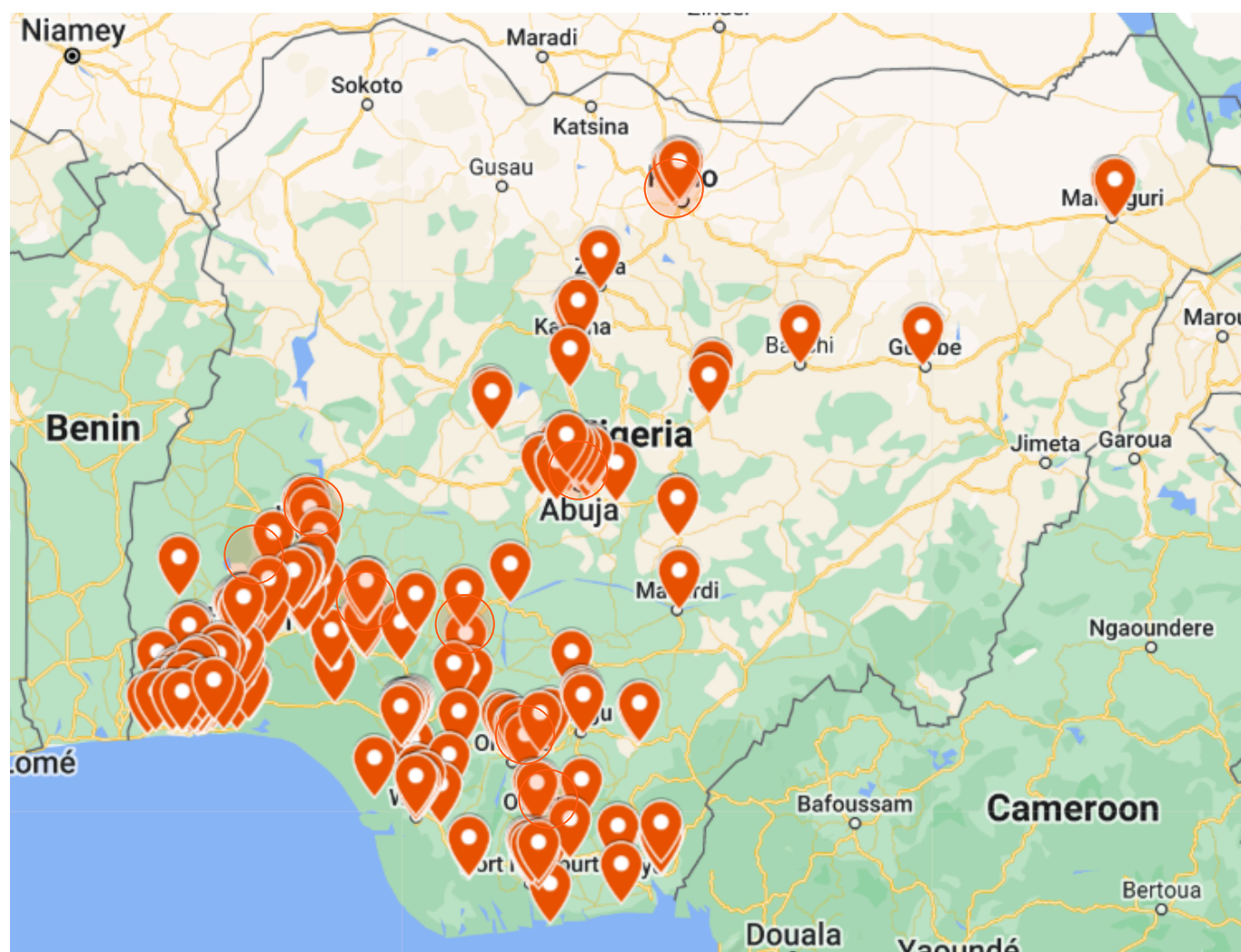
In recent years, Jumia has mapped out and expanded into emerging markets beyond Tier 1 cities. Through data-driven planning and demand forecasting, the company identified rural zones with increasing consumer activity and proactively introduced services to those areas. These efforts include:

- Launching Pickup Stations in high-demand rural districts
- Integrating local delivery partners to support last-mile fulfillment
- Equipping JForce agents with tools to promote and educate consumers on how to shop online.

# Jumia's Growing Footprint

These initiatives have not only broadened market access but also instilled trust in digital commerce among rural populations.

The data reveals a steady climb in rural transactions and user adoption, proving that when infrastructure and education meet opportunity, e-commerce can thrive anywhere.



Source: Jumia Internal Data



PUS locations



Consumer demand growth



# Empowering Communities Through JForce



One of the most impactful pillars of Jumia's rural expansion strategy has been the JForce program, an innovative, community-driven sales network that bridges the digital divide by putting e-commerce into the hands of everyday Nigerians. Particularly in rural and semi-urban areas where trust and access are critical, JForce agents have become key enablers of digital retail adoption.

## Growth of JForce

JForce has evolved into a powerful driver of economic empowerment, especially in areas underserved by traditional retail or digital infrastructure. With over 32,000<sup>[5]</sup> active agents, the program provides flexible income opportunities while also educating communities about the benefits of shopping online.

Agents assist customers in product discovery and order placement, creating an experience that

builds trust in the platform. For many rural consumers, these agents represent their first real engagement with e-commerce.

## Success Stories and Economic Impact

In rural communities, JForce agents have grown from side hustlers to full-time entrepreneurs, often reinvesting their earnings to expand their reach. Some have even trained sub-agents, creating a micro-ecosystem of digital commerce in their locality.

These agents don't just sell, they solve problems, enable access, and help people navigate the digital world. From helping a farmer in Borno buy rechargeable fans online to enabling a business woman in Enugu to get a freezer for her shop via the app, JForce is delivering real impact.



JForce has been financially beneficial to me because I earn commissions from people who place orders through me. It also gives me the opportunity to be my own boss. My customers mostly buy handbags, shoes, dresses, and sometimes drinks."

— **Okparaocha Chika, JForce Agent, Mbaise**

[5] JUMIA INTERNAL DATA - FIGURES AS OF DECEMBER 2024

# Empowering Communities Through JForce



JForce has been beneficial to me in many ways. Beyond the financial benefits, it has also allowed me to connect with influential people, including bankers, police officers, lecturers, and government officials.”

— **Ihejieta Johncross Okechukwu, JForce Agent, Nekede**



I started JForce in 2014 through a referral from a friend, and I can say it has positively impacted my life. Through the commissions earned and better personal financial habits, I’ve experienced significant growth over the years. In 2024, I was ranked the number one JForce agent in Nigeria based on total items sold. Today, I own several shops and employ others. This reflects the power and impact of the Jumia ecosystem.”

— **Adeniyi Abass Adeshola, JForce Agent, Abuja**



**No. of JForce agents** <sup>[5]</sup>

**32,080** active

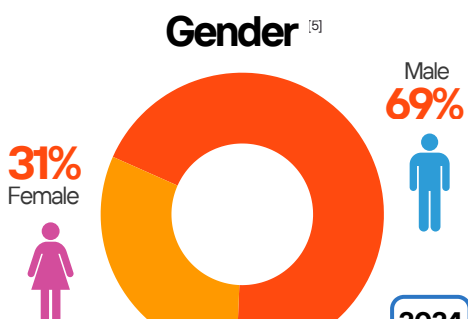
Most of the JForce agents are youthful



**No. of JForce Activations** <sup>[5]</sup>

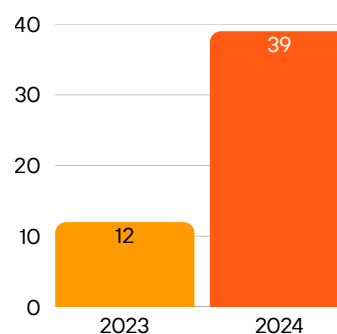
**100**

Marketing activation allow great awareness campaign to acquire new consumers on rural areas



There are more male JForce agents than women in Nigeria

**No of Activation Cities** <sup>[5]</sup>



[5] JUMIA INTERNAL DATA - FIGURES AS OF DECEMBER 2024



# Understanding the Rural Consumer



As e-commerce becomes more inclusive, understanding the unique behavior, preferences, and challenges of rural consumers has become crucial to long-term growth. Unlike urban buyers who are often digital natives, rural consumers in Nigeria are mostly driven by aspiration, trust-building, and community influence.

Rural consumers are increasingly adopting digital channels to meet essential needs, especially for products that are either unavailable or overpriced in local markets. As trust in online shopping grows, fueled by word of mouth, JForce agents, and reliable delivery, these consumers are now exploring a broader range of categories.

The most sought-after products reveal a blend of utility and aspirational spending.

## Digital Adoption and Payment Trends

Despite infrastructural constraints, digital adoption is steadily rising in rural areas. Mobile-first platforms and low-data applications have made browsing and ordering easier. Payment flexibility also plays a crucial role, many customers opt for pay-on-delivery or use the help of JForce agents for secure transactions.

Rural consumers are not just buying, they are learning. They compare prices, read reviews, and wait for promotions. This digital literacy, though still emerging, is increasing their confidence in repeat purchases.



I have been shopping on Jumia for the past two years, and my experience has been good. The prices are pocket-friendly, and it saves me stress. Instead of going to shops to get things, you order online and get nothing but the best from them. I usually buy phone accessories, sneakers, wristwatches, wigs, and lots more."

— **Hope Omorogbe, Student, Ile-Ife**

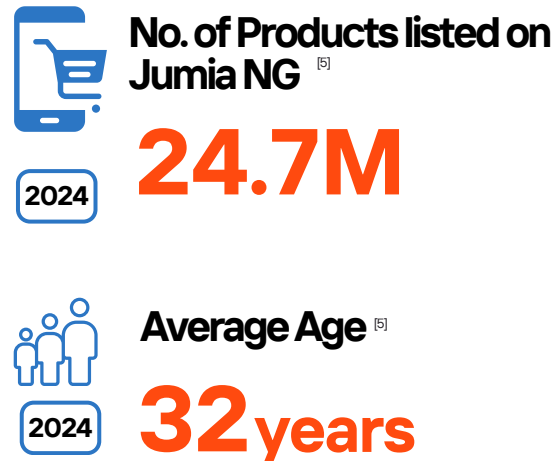
[5] JUMIA INTERNAL DATA - FIGURES AS OF DECEMBER 2024

# Understanding the Rural Consumer

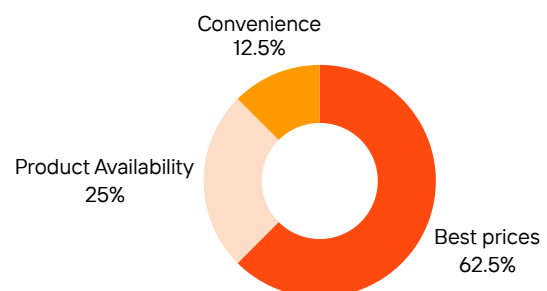


Shopping on Jumia has been a great experience for me. There are a wide variety of products on the platform and they are affordable. I have ordered severally from Jumia and have always gotten what I wanted."

— **Mariam Joshua, POS Agent, Gwarimpa**



## Why are consumers buying on Jumia?



[5] JUMIA INTERNAL DATA - FIGURES AS OF DECEMBER 2024



# The Logistics Ecosystem



E-commerce success in rural Nigeria hinges on efficient logistics, especially in overcoming the "last-mile" challenge that has traditionally limited access outside urban areas. As digital demand expands, Jumia has strategically adapted its logistics model to ensure that distance no longer determines access.

## Challenges and Innovations in Last-Mile Delivery

Rural and semi-urban areas present unique logistical hurdles: poor road networks, limited address systems, and longer travel distances. But these barriers have sparked innovation, from hyperlocal partnerships to route optimization and hybrid delivery models.

**Most promising areas** <sup>[5]</sup>

By GMV growth

- Gaya (Kano)
- Akpapava (Benin)
- Ekpoma-Eguare
- Owerri
- Wurukum (Markurdi)

## How Jumia is Bridging the Divide

With over 357 Pickup Stations across the country and 67 active logistics partners, Jumia has built a nationwide delivery framework that brings products closer to rural customers.

Consumers now receive packages within an average of 2 to 4 days, even in remote towns, thanks to expanded fulfillment centers, data-driven routing, and localized dispatching.

This logistics engine not only supports growth but builds trust, ensuring customers that what they order will arrive, and arrive on time.



### Delivery Timing <sup>[5]</sup>

**2 to 4 Days**  
on average



### 3rd Party Logistics Partners <sup>[5]</sup>

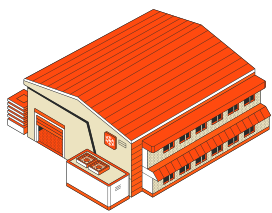
**67**

[5] JUMIA INTERNAL DATA - FIGURES AS OF DECEMBER 2024

# The Logistics Ecosystem



Jumia's commitment to driving inclusive commerce across Nigeria continues to be underpinned by strategic investments in logistics infrastructure. In 2024, the company took a major leap forward with the launch of a modern integrated warehouse facility in Isolo, Lagos. This facility marked a turning point in Jumia's operational capabilities, enabling more efficient inventory management, streamlined order processing, and faster delivery times to customers nationwide.



**Capacity: 30,000 m<sup>2</sup>**

**Storage Capacity: 1.8m items**

**More than 120 cities served**

**More than 650 employees**

The Isolo warehouse, covering over 30,000 square meters, centralizes key logistics functions under one roof, from receiving and sorting to storage and dispatch, allowing for a more coordinated and responsive supply chain.

Its location, strategically positioned within one of Lagos' most accessible industrial corridors, plays a critical role in accelerating last-mile delivery, not only to core urban areas but also to harder-to-reach secondary cities and rural regions.



## Jumia Delivery Service

In 2025, Jumia expanded the Jumia Delivery Service to Nigeria. Through Jumia Delivery, individuals and businesses, including social commerce sellers and SMEs, can leverage Jumia's trusted logistics network to fulfill deliveries for orders placed outside the Jumia platform. By opening its delivery infrastructure to a wider segment of the digital economy, Jumia is enabling more entrepreneurs to scale their operations and serve customers with greater efficiency and confidence.

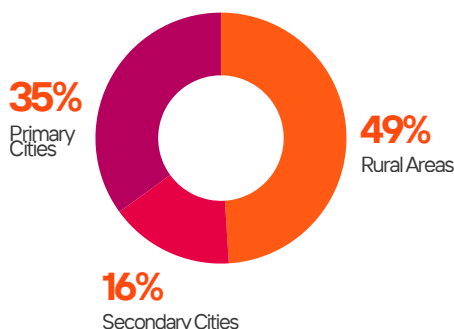
[5] JUMIA INTERNAL DATA - FIGURES AS OF DECEMBER 2024

# The Logistics Ecosystem



## Orders Destinations <sup>[5]</sup>

Per Region



This higher share of package deliveries in rural areas reflects Jumia's breakthrough in democratizing access across Nigeria, reshaping the e-commerce narrative in Africa.



## Pick-up Station <sup>[5]</sup>

357

Over 80% of these pick-up stations are owned and operated by third-party logistics providers reinforcing Jumia's asset-light model.



Jumia's push for the Pick-Up Station model has really changed the game for rural deliveries. With the smooth roll-out and constant support from the logistics team, we've been able to step into new areas with confidence. Our volumes are growing, and we're using our resources more effectively than ever. It's clear that smart, practical logistics ideas like this can open up new opportunities for everyone involved."

— **Chidi Jude, CEO, ACOA Courier**



The Gwagwalada pickup station has been a good initiative for the community because of the location and accessibility. It has also help with the trust issue people have with shopping online. Potential customers see this physical location and they have more confidence to try shopping on Jumia."

— **Benneth Augustine, PUS Manager, Gwagwalada**



What I like most about this Pick-Up Station strategy is how involved and supportive Jumia's Supply Chain team has been. It doesn't feel like we're just service providers; it feels like we're partners building access to Upcountry Cities together. We're already seeing more packages and better efficiency, and that's a win for everyone."

— **Salahueen Rasheed, Co-founder, Iclass Global Logistics**

[5] JUMIA INTERNAL DATA - FIGURES AS OF DECEMBER 2024



# Socioeconomic Impact



E-commerce is steadily reshaping the socioeconomic landscape of rural Nigeria, driving inclusive growth and economic participation across underserved regions. What was once a challenge of access and infrastructure is now becoming an opportunity to integrate millions into the digital economy.

## Economic Empowerment Through Digital Access

The growing reach of platforms like Jumia is enabling rural consumers and informal retailers to participate in commerce at a scale previously inaccessible. Access to a wide array of products, transparent pricing, and reliable delivery systems is helping rural buyers save time, reduce travel costs, and make informed purchasing decisions.

Programs like JForce are contributing to rural employment, offering flexible income opportunities across Nigeria's underserved areas. As of December 2024, over 32,000 JForce agents are actively engaged, with more than 9,800 women participating. This decentralized model fosters entrepreneurship and extends the benefits of the digital economy beyond consumers to local actors across the value chain.

## Key Trends Shaping the Future

Looking forward, several trends will define the evolution of e-commerce in rural Nigeria:

- **Youth Demographics:** With a national average age of 18, Nigeria's digital-native generation will accelerate e-commerce adoption in rural zones.
- **Rural Connectivity:** Increasing broadband penetration (currently at 45.61%) and smartphone usage will drive greater digital participation.
- **Gender-Inclusive Growth:** Programs targeting female participation in digital trade will further enhance rural household resilience and economic stability.

In conclusion, e-commerce is emerging not only as a retail solution but as a key driver of equitable development. With continued investment in infrastructure, education, and inclusive programs, Nigeria is poised to unlock the full potential of rural digital commerce, ensuring no region is left behind in the digital era.



## Authors

### Robert Awodu

Regional Head of PR & Communications, Jumia

### Abdesselam Benzitouni

Group Head of Communications & Public Affairs

## CONTACT



[press@jumia.com](mailto:press@jumia.com)



[group.jumia.com](https://group.jumia.com)



[JumiaNigeria](https://twitter.com/JumiaNigeria)



[Jumia Nigeria](https://www.linkedin.com/company/jumia-nigeria)



[Jumia Nigeria](https://www.facebook.com/JumiaNigeria)