

# E-COMMERCE IN RURAL KENYA

Expanding Access, Driving Inclusion, Connecting Border to Border



# TABLE OF CONTENTS

<b>EXECUTIVE SUMMARY</b>	<b>03</b>
<b>INTRODUCTION</b>	<b>04</b>
<b>KENYA'S MARKET DYNAMICS</b>	<b>05</b>
<b>JUMIA'S GROWING FOOTPRINT</b>	<b>07</b>
<b>JFORCE PROGRAMME: THE HUMAN ENGINE OF RURAL E-COMMERCE</b>	<b>09</b>
<b>UNDERSTANDING THE RURAL CONSUMER</b>	<b>11</b>
<b>LOGISTICS: THE BACKBONE OF RURAL E-COMMERCE</b>	<b>13</b>
<b>SOCIOECONOMIC IMPACT &amp; FUTURE OUTLOOK</b>	<b>16</b>
<b>POLICY, PLATFORMS, PROGRESS</b>	<b>17</b>



# Executive Summary

Kenya's rural e-commerce sector is entering a transformative phase in 2025, with digital retail rapidly expanding across underserved regions and redefining access to goods, services, and economic opportunity. What began as a niche urban convenience has evolved into a nationwide **engine of inclusion**, with rural areas now at the forefront of this digital revolution.

Our 2nd report, "**E-commerce in Rural Kenya: Expanding Access, Driving Inclusion, Connecting Border to Border**" explores the dynamic growth of Kenya's rural e-commerce ecosystem, spotlighting key trends, infrastructure milestones, and the socioeconomic ripple effects of digital access. With nearly **70% of Kenyans living in rural areas**, the findings underscore both the urgency and the opportunity of inclusive e-commerce expansion.

Platforms like Jumia, which holds the largest market share, are leading this transformation through a multi-pronged rural strategy. As of 2025, Jumia operates over **300+ pick up stations** and has mobilized more than **26,000 JForce agents** - community based sales representatives who drive digital literacy, product awareness, and last mile engagement.

According to **Jumia Group Q3 2025 results**, rural adoption is accelerating faster than urban growth. **Orders from secondary cities and rural regions now represent 60% of total orders**, up from 54% last year. **Repurchase rates improved by 362 basis points year on year**, proving that rural and upcountry customers are becoming loyal repeat buyers. Offline local channels such as radio and print, combined with the **JForce agent network**, are driving efficient customer acquisition, while stronger supply and localized product assortment continue to boost demand outside Nairobi.

Rural consumers are increasingly embracing online shopping, drawn by **competitive pricing**, diverse product offerings, and improved delivery logistics. Popular categories include **beauty products, home essentials, mobile phones, and televisions**; reflecting a shift in consumer aspirations and access. Jumia's logistics network enables average delivery times of just **2-4 days**, even in remote areas, thanks to expanding infrastructure.

More importantly, rural e-commerce is not just connecting consumers to products; it is **empowering individuals, stimulating local economies, and bridging the digital divide**. Kenya's rural e-commerce model is emerging as a blueprint for inclusive digital development across Africa, positioning Jumia as both a market leader and a driver of socioeconomic transformation.



**Vinod Goel**

Jumia Regional CEO,  
East Africa

[HTTPS://WWW.STATISTA.COM/OUTLOOK/EMO/ECOMMERCE/KENYA?SRSLTID=AFMBO0BO2XWQIGTS6E8QGOYVCQGPYUKTGEEDGUBDR-QQK604KPEVK5G](https://www.statista.com/outlook/emo/ecommerce/kenya?srsltid=AFMBO0BO2XWQIGTS6E8QGOYVCQGPYUKTGEEDGUBDR-QQK604KPEVK5G)

# Introduction



## Overview

In 2025, Kenya remains one of Africa's most connected societies, with over 48% internet penetration and mobile connections exceeding 120% of the population. The country's population has grown to 57 million, with a median age of just 20, making it one of the youngest consumer markets globally. However, this youthful energy is tempered by economic strain and rising social unrest. As inflation erodes spending power, consumers now favour affordability, access, and convenience. Despite economic headwinds, smartphone adoption continues to rise, with over 42 million devices in use. Mobile money remains dominant, with 45 million active subscriptions.

## Rural E-commerce Adoption

Over the past 3 to 5 years, Kenya has witnessed a notable surge in e-commerce adoption across its rural and peri-urban regions. This growth has been fueled by several key factors: widespread mobile phone usage, the success of mobile money platforms like M-Pesa, increasing digital literacy, and the expansion of last-mile delivery services.

E-commerce platforms like Jumia have played pivotal roles in this transformation.

Jumia's investment in regional logistics hubs and mobile-friendly interfaces has further enabled rural consumers to engage confidently with digital marketplaces.

Today, rural Kenyans are active contributors to the country's digital economy, driving demand in categories like household essentials, farming tools, electronics, fashion, and personal care. Their participation is reshaping supply chains and prompting retailers to rethink how they serve emerging markets beyond urban centers.

## Importance of Digital Retail Expansion

Expanding e-commerce into Kenya's rural areas is both commercially strategic and socially impactful. Digital retail bridges gaps left by traditional systems, offering affordable access to goods and creating jobs through delivery and agent networks.

This shift empowers local entrepreneurs, enhances consumer choice, and drives inclusive growth. By integrating underserved communities into the digital economy, e-commerce is helping reshape Kenya's retail landscape from the ground up.

[HTTPS://DATAREPORTAL.COM/REPORTS/DIGITAL-2025-KENYA](https://datareportal.com/reports/digital-2025-kenya)

# Kenya's Market Dynamics



## Kenya's Macroeconomic Landscape

With a population of 57 million and a youthful median age of 20, the country is well-positioned for sustained digital-led growth. A key driver of this momentum is digital inclusion, powered by widespread mobile connectivity boasting 68.8 million mobile connections and 72.6% smartphone penetration and a robust mobile money ecosystem with 45 million subscriptions.



### GDP Growth

**4.6%**

2024

Expected to grow by 5.6% in 2025



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

**48%**

2025

internet users 27.4M



### Smartphone Adoption

**42m**

2025

72.6% smartphone penetration



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

2025

**48%**

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

As internet access reaches nearly half the population and e-commerce grows at 16–18% annually, rural communities are becoming central to Kenya's digital economy. Nearly 60% of Jumia's orders in 2024 originated from rural areas, underscoring the shift. Continued investment in 4G and 5G infrastructure is expected to accelerate this transformation, enabling broader access to online services such as learning, remote work, and digital retail.

[HTTPS://DATAREPORTAL.COM/REPORTS/DIGITAL-2025-KENYA](https://datareportal.com/reports/digital-2025-kenya)

# Kenya's Market Dynamics



Population

2024

57.5M



Average Age

2024

20 years

Gender Split

2024

51%

Female



Male

49%



Literacy Rate

2024

82%

people aged 15 and above who can read and write

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 Kenya'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.



<https://www.worldometers.info/demographics/kenya-demographics/>

# 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 Kenya**, 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 countrywide. **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 an integrated warehouse facility 11,000m<sup>2</sup> warehouse in Nairobi in 2022. 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 the country. This presence also empowers thousands of vendors who rely on the platform to reach customers in underserved communities.

## Expansion into Underserved Areas

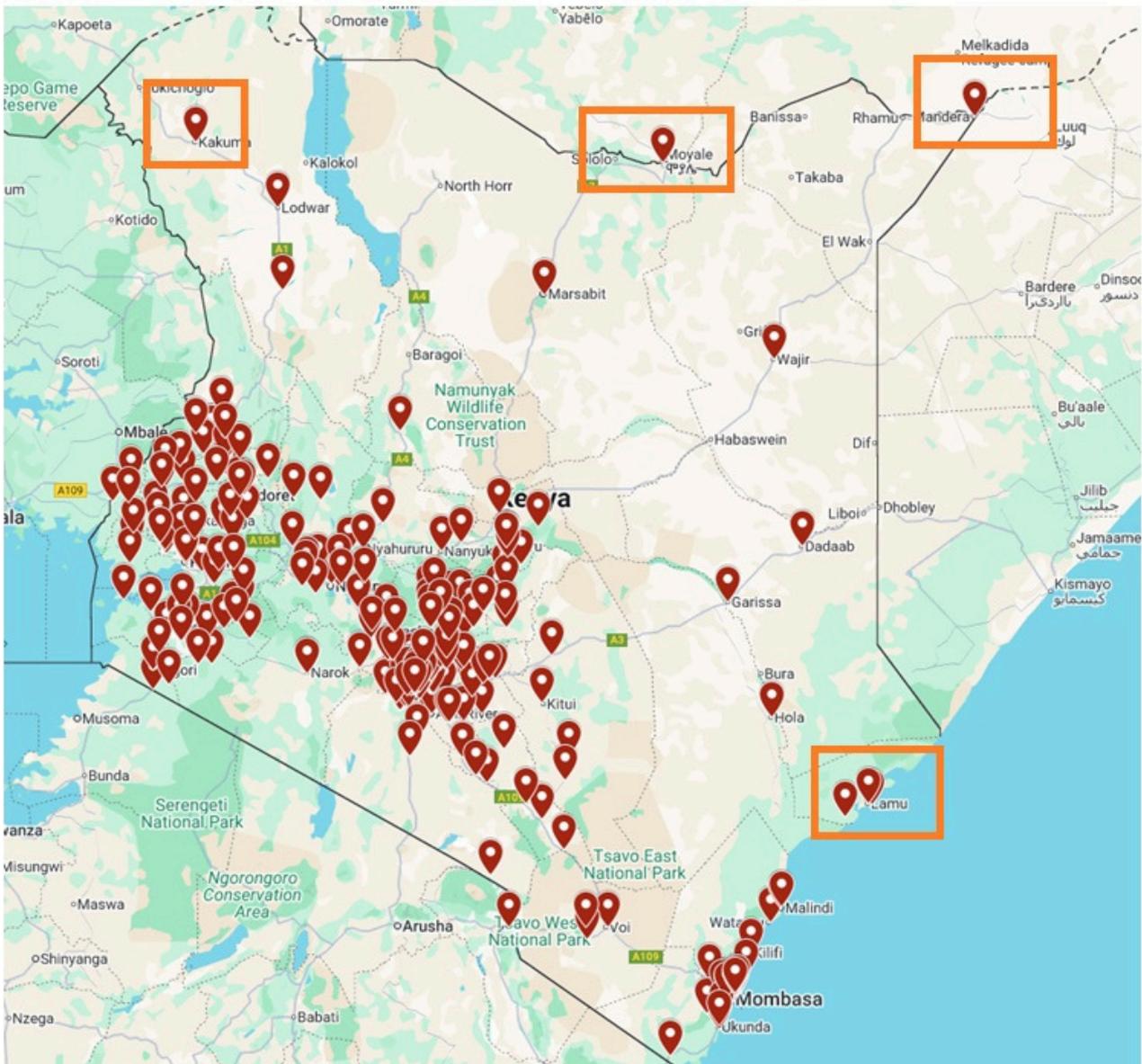
In recent years, Jumia has mapped out and expanded into emerging markets beyond primary cities. Through data-driven planning and demand forecasting, the company identified rural zones with increasing consumer activity and proactively introduced services to those areas. These efforts include:

- Launching Pickup Stations in high-demand rural towns
- 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.



 PUS locations

Source: Jumia Internal Data

Jumia Kenya delivers across the country from Garissa to Mandera, Moyale to Lokichogio, and all the way to Lamu, reaching even the most remote corners with remarkable speed. With a nationwide logistics network and optimized routing, most orders arrive within 2–3 days, regardless of location.

This border-to-border coverage has made online shopping faster, more reliable, and accessible to millions of Kenyans. It's a game-changer for rural consumers who now enjoy the same convenience and product variety as urban shoppers.

# JForce: The Human Engine of Rural E-Commerce



JForce is Jumia's grassroots sales and digital inclusion programme, designed to bridge the digital divide and bring e-commerce to the heart of rural Kenya. It is a cornerstone of Jumia's rural strategy and a key differentiator in the market.

## Growth of JForce

**Agent Network:** Over 26,000 JForce agents operate across Kenya annually, with a strong presence in rural and underserved areas. Most agents are young (average age: 27), reflecting Kenya's youthful population.

**Order Points:** Jumia has deployed over **2,700 Order Points** - physical kiosks or partner shops across the country, with a target of **8,000 by 2026**. These serve as vital bridges between traditional retail and modern e-commerce, especially in areas where digital literacy and internet access vary widely.

## How JForce Works

**Community Engagement:** JForce agents are often local community members who educate users, onboard new shoppers, and place orders on behalf of customers. They are the first point of contact for many first-time online shoppers, building trust and digital confidence.

**Income and Entrepreneurship:** Agents earn commissions for every order they facilitate, creating flexible income opportunities and fostering entrepreneurship. Many agents have grown from side hustlers to full-time entrepreneurs, reinvesting their earnings and training sub-agents.

**Empowering SMEs:** Jumia's marketplace has evolved into a powerful engine for economic inclusion, particularly for small and medium-sized enterprises (SMEs). In 2025, the **share of SMEs on the platform rose from 40% to 60%**, a clear indicator of Jumia's commitment to supporting local entrepreneurship.



*"I've been a Jumia agent since 2019. The commissions have helped me support my family, and I've gained valuable skills in client engagement and digital marketing. I focus on electronics like TVs and laptops, especially popular among students near my area. It's empowering to help customers and grow my business at the same time."*

— **Peter Wachira, JForce Agent, Machakos**

# JForce: The Human Engine of Rural E-Commerce

## Impact

**Digital Literacy:** By combining human guidance with physical infrastructure, Jumia is expanding its reach and building trust among first-time users. This model is particularly impactful in areas where smartphone penetration is rising but digital literacy is still emerging.

**Vendor Empowerment:** Jumia's upgraded Vendor Center gives sellers more control, flexibility, and confidence in running their businesses online, with features like instant holiday mode activation, product save/delete options, and real-time payment updates.

**Socioeconomic Benefits:** JForce and Order Points are helping rural Kenya leapfrog into the digital economy - one kiosk, one agent, and one shopper at a time.



*"Joining JForce helped me earn extra income and support my community to shop smarter online. I've grown both financially and professionally, especially in how I connect with customers. Phones, fashion, and home appliances are top picks, and Jumia's digital training has made it easier to promote deals and reach more people."*

— **Diana Parsalach JForce Agent, Vihiga**



### No. of JForce agents

**26,000** active

Over 100K active JForce agents annually



### No. of JForce Activations

**77**

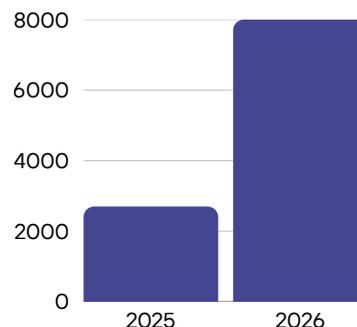
Marketing activation allow great awareness campaign to acquire new consumers on rural areas

### Gender



There are more male JForce agents than women in Kenya

### No of Order Points



Order points are vital bridges between traditional retail and modern e-commerce

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 Kenya 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 buy electronics, smartwatches, headphones, and even jewelry online because it's cheaper, faster, and more convenient than going to town. With reliable rural delivery, I get exactly what I want without leaving my neighbourhood. It's changed how I shop and how often I shop. Everything is just a click away now - **Faridah Makori, Customer - Kisumu**

# Understanding the Rural Consumer

Kenya's e-commerce landscape in 2024 reflects a dynamic shift in consumer preferences, with digital retail becoming a mainstream channel for everyday purchases. Jumia's data reveals strong demand across categories like phones, beauty & perfumes, home essentials, TVs, and men's clothing—driven by both urban and rural shoppers.

Rural consumers, in particular, are shaping market behavior with clear priorities: best prices (58.9%), product availability (30%), and ease of access (11.1%). These insights highlight the growing importance of affordability, convenience, and reliable inventory in driving digital adoption across Kenya's diverse regions.

## Top Product Categories

2024

-  Phones
-  Beauty & Perfumes
-  Home Appliances
-  Men's Shoes
-  TVs, Audio & Video



## No. of Products listed

2025

1.4M



## Average Age

2024

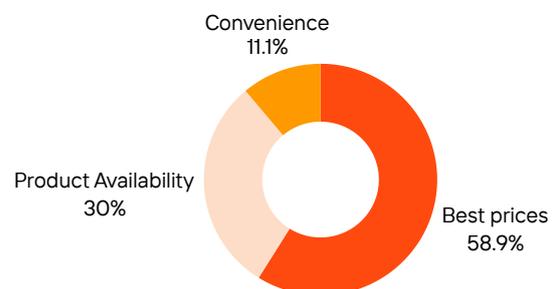
32 years

## Popular Products

2024

-  Smartphones (under Ksh 15K)
-  Smart TV 43'
-  Kitchen Blender
-  Men's Cap

## Why are consumers buying on Jumia?



# Logistics: The Backbone of Rural E-Commerce



Jumia's logistics network is a national asset, designed to make e-commerce accessible, affordable, and reliable for rural consumers.

## Network Scale and Reach

**Pick-Up Stations:** Jumia operates over 300 pick-up stations across Kenya, with a physical presence in around 100 towns. This network bridges the gap between offline and online retail, allowing consumers to order online, collect their packages locally, and access after-sales service.

**Expansion:** In 2025, Jumia expanded its logistics footprint to 90 new cities, including remote and underserved border towns like Moyale, Mandera, Lamu, and Lodwar. Nearly half of all Jumia orders in 2024 were placed from rural areas, a steady increase over the past five years



### Fastest growing Markets

- Othaya
- Kangundo
- Zambezi/Sigona:
- Isebania
- Kondele/Migosi

### Biggest Markets (outside Nairobi)

- Nakuru
- Eldoret
- Thika Town

## Speed, Reliability, and Innovation

Jumia's logistics upgrades in 2024 have significantly improved delivery speeds across Kenya. In Tier 1 and 2 cities, packages now arrive a full day faster, while Tier 3 and 4 rural regions have seen delivery windows shrink by up to two days. Nairobi leads the transformation with the launch of Jumia Instant Delivery, offering 4-hour fulfilment and setting a new benchmark for e-commerce efficiency nationwide.

Jumia boasts a 99.6% delivery promise performance, proving that speed and reliability can coexist at scale and making e-commerce the preferred choice for modern Kenyan consumers.



### Delivery Timing

**2 to 4 Days**  
on average



### 3rd Party Logistics Partners

**25**

JUMIA INTERNAL DATA - FIGURES AS OF DECEMBER 2024

# The Logistics Ecosystem



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



Delivering to rural areas remains challenging due to poor roads, sparse populations, and limited connectivity. At Lakeland Ltd, we overcome these barriers by partnering with local transport operators and agents who know the terrain. We optimize routes, establish community pickup hubs, and keep customers updated via SMS and phone. Continuous innovation ensures reliable, cost-effective last-mile delivery while expanding access to Kenya's growing rural e-commerce market.

— **Lakeland Cargo Logistics**



We tackle rural delivery challenges like poor network coverage, informal addresses, and rough roads by using local guides, motorcycles, and proactive communication. The rise of rural e-commerce has expanded our reach and made deliveries more frequent and predictable. We've adapted with rugged vehicles and cashless payment incentives. These changes have positioned us as a trusted nationwide logistics partner.

— **JBN Express LTD**

# The Logistics Ecosystem



## Inclusive and Affordable Logistics

**Jumia Delivery Service:** A major innovation in 2025 was the launch of Jumia Delivery, a standalone logistics service that opens Jumia's extensive network to independent sellers and everyday individuals. Anyone can now send parcels across Kenya using Jumia's infrastructure, which includes real-time tracking, hundreds of pick-up points, and a proven delivery engine.

**Pricing:** Delivery costs range from **KSh 160 to 1,600**, depending on the destination. This affordability makes the service accessible to small businesses, informal traders, and individuals who previously lacked reliable nationwide shipping options.

**Asset-Light Model:** Over 80% of pick-up stations are owned and operated by third-party logistics providers, reinforcing Jumia's asset-light approach and enabling rapid expansion without heavy capital investment.

## Technology and Future Outlook

**AI-Driven Operations:** Jumia leverages AI-powered customer support for order tracking, refunds, and inquiries, handling over 50% of customer interactions. This frees up human agents for more complex needs and ensures 24/7 support.

**Real-Time Tracking:** Both senders and recipients benefit from real-time parcel tracking, increasing transparency and trust in the delivery process.

**Continuous Expansion:** Jumia's logistics model is designed for scalability, with ongoing investments in new pick-up stations, technology, and partnerships to ensure even the most remote communities can access fast, reliable, and affordable e-commerce delivery.



JForce and Jumia's logistics ecosystem are the twin engines powering rural e-commerce in Kenya. Together, they enable digital inclusion, empower local entrepreneurs, and deliver affordable, reliable service to millions, making Jumia the benchmark for rural e-commerce in Africa.

# Socio-economic Impact and Future Outlook



## Socio-economic Impact

E-commerce is steadily reshaping the socioeconomic landscape of rural Kenya, 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.

E-commerce is driving transformative socioeconomic change across Kenya, especially in rural regions. Jumia has supported over 80,000 livelihoods and employs more than 200 direct staff, contributing meaningfully to job creation. **The platform's SME share rose from 40% to 60% in 2025, empowering local businesses to scale digitally.**

Mobile money, affordable smartphones, and AI-powered support tools are accelerating digital inclusion, helping bridge the rural-urban divide.

With rural demand now outpacing urban centers particularly for electronics, phones, home goods, and fashion, digital retail is becoming a powerful engine for inclusive growth.

## Key Trends Shaping the Future

With the continued rollout of 4G and 5G networks and rising smartphone affordability, rural internet and e-commerce penetration is projected to exceed 60% by 2027

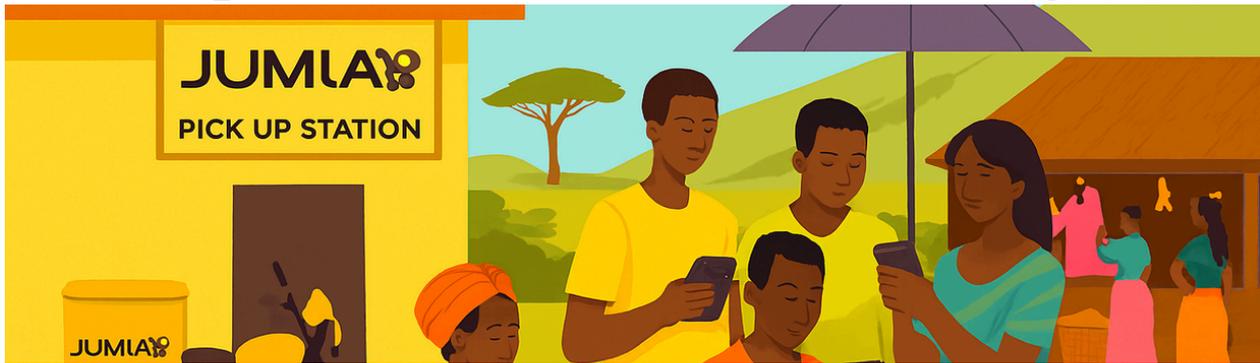
This surge in connectivity is unlocking new markets and integrating millions into the digital economy.

Jumia is investing in **AI and automation to streamline operations and enhance customer experience.** Tools like AI-powered support, voice search, and vendor dashboards are improving service delivery and empowering sellers. Financial inclusion remains central to this transformation, with **mobile money and Buy- Now-Pay-Later (BNPL) solutions such as "Lipa Pole Pole"** making premium products and services accessible to unbanked populations.

**Sustainability and localisation** are also shaping the future of logistics and retail. Jumia is exploring **solar-powered delivery hubs, eco-friendly packaging, and partnerships with local vendors** to promote "Made in Kenya" products and reduce environmental impact. These efforts not only **support green commerce** but also strengthen community-based economies.

For investors, Kenya's rural e-commerce market represents Africa's fastest-growing digital retail segment—backed by scalable logistics, high mobile penetration, and a young, tech-savvy population. Jumia's asset-light model and market leadership position it as a prime vehicle for innovation and long-term growth.

# Policy, Platforms, Progress



Kenya's e-commerce penetration remains at 2–5% of total retail sales- far below global benchmarks like China (22%) and the U.S. (19%) highlighting the need for supportive policy and infrastructure to unlock growth

## Inclusive E-Commerce Growth

As Kenya ramps up digital infrastructure from the Digital Superhighway to smartphone assembly and youth skilling, the promise of rural e-commerce is becoming real. But connectivity alone isn't enough; it needs **supportive policies that foster innovation, protect local businesses, and ensure fair competition.**

A key concern is the proposed Withholding Tax (WHT) on goods sold via digital marketplaces in the Tax Laws (Amendment) Bill 2024. While aimed at broadening the tax base, it risks unintended fallout. Platforms like Jumia, which connect buyers and sellers without holding inventory, would need to **withhold 5% tax on resident vendor transactions. This hits MSMEs hardest, who already pay a 1.5% Turnover Tax** and operate on slim margins. The likely outcome: a shift from formal platforms to informal channels like social media and physical stores undermining the very tax base the law seeks to grow.

## What Is a Digital Marketplace?

A **digital marketplace** is a platform that facilitates transactions between independent sellers and buyers. The platform earns commission per sale but does not own the goods. Responsibilities are distributed as follows: In Kenya's digital marketplace ecosystem, platform operators play a critical role by facilitating payments, logistics, and digital access while ensuring compliance and transparency.

Sellers contribute by listing products, fulfilling orders, and upholding consumer protection standards. Meanwhile, consumers benefit from convenience, variety, and price transparency, supported by clear recourse mechanisms for resolving disputes.

This model has proven effective in formalizing MSMEs, expanding access to underserved regions, and creating jobs. However, it also faces regulatory ambiguity, especially when laws do not distinguish between platform operators and direct retailers.

## A Call for Collaborative Growth

Kenya's e-commerce ecosystem includes **resident platforms like Jumia**, which are tax-compliant, contribute to employment, and support local SMEs. In contrast, **non-resident platforms** often operate without local registration, tax obligations, or consumer protection standards. Applying WHT solely to resident platforms creates an uneven playing field, discouraging local innovation and investment

Unlocking Kenya's digital commerce potential demands collaborative policymaking that supports not stifles innovation. Stakeholders must consider the full ecosystem: entrepreneurs creating digital livelihoods, platforms formalizing trade, and consumers embracing convenience. With thoughtful, inclusive regulation, Kenya can bridge the digital divide and position itself as a continental leader in e-commerce transformation.



## Authors

**Emmi Business Ltd**

PR Consultant - Jumia Kenya

**Abdesselam Benzitouni**

Group Head of Communications & Public Affairs

## CONTACT

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

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







[JumiaNigeria](#)

[Jumia Nigeria](#)

[Jumia Nigeria](#)