



# Jumia

## Jumia’s Women and Youth Empowerment Program

While Africa is increasingly connected, regional e-commerce penetration remains low because of gaps in connectivity and trust in online payment systems. To succeed, Jumia Group has had to adapt its e-commerce business model to the local contexts where they operate. In 2019, Jumia sold 110,000 stock-keeping units (skus) of products to more than 6 million consumers over the Jumia platform with an estimated transaction or lead every two seconds.<sup>1</sup> One way the company has done so is through the Women and Youth Empowerment (WYE) Program, a network of microentrepreneurs that helps build acceptance for online transactions.

### THE CHALLENGE

Growth of e-commerce in Africa is hindered by low connectivity, particularly among women. In Jumia’s home market of Nigeria, only 21 percent of women and 38 percent of men have formal internet access.<sup>2</sup> Social norms as well as

restrictions on women’s economic activities and mobility also place significant limitations on women’s access to and use of digital platforms. For example, studies of women’s use of the internet in northern Nigeria show that women’s lowered access to education coupled with cultural and religious influences that deter women from participation in public life are strong contributors to women’s lower use of the internet.<sup>3</sup>

### JUMIA WOMEN AND YOUTH EMPOWERMENT (WYE) PROGRAM

To support women and youth and to help build the local e-commerce market, Jumia launched the WYE Program. The goal of the program is to equip women and Nigerians younger than age 30 with the training and support needed to help them earn additional income by selling products and on online platforms. Launched in June 2019, the program seeks to empower 50,000 Nigerians by providing training on use of the Jumia platform and by providing an opportunity to earn extra income on the basis of the number of customers who make purchases on the Jumia platform following their referral.

The WYE Program scraps registration fees for women and people younger than age 30 seeking to make extra income through the Jumia platform. Each person receives onboarding training on how to use the Jumia platform, in addition to a personal referral code that they are able to pass on to customers. For each purchase made by the customer, the original entrepreneur earns ₦200 (\$0.56), in addition to 1 percent of the value of that entire customer’s purchases

#### Quick facts about Jumia

Jumia is a pan-African e-commerce platform serving consumers in 10 countries.

**Founding year:** 2012

**Footprint:** Algeria, Arab Republic of Egypt, Côte d’Ivoire, Ghana, Kenya, Morocco, Nigeria, Senegal, Tunisia, Uganda

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on Jumia for the next six months. Additionally, women and young people who sign on to the program continue to earn a percentage of the sales of each subsequent buyer down the line from their original customer (up to three). There is no cap on the amount of money one can earn through the program, meaning that entrepreneurs can maximize their efforts in line with potential incomes through the Jumia platform.

### When women are empowered, families are also empowered.

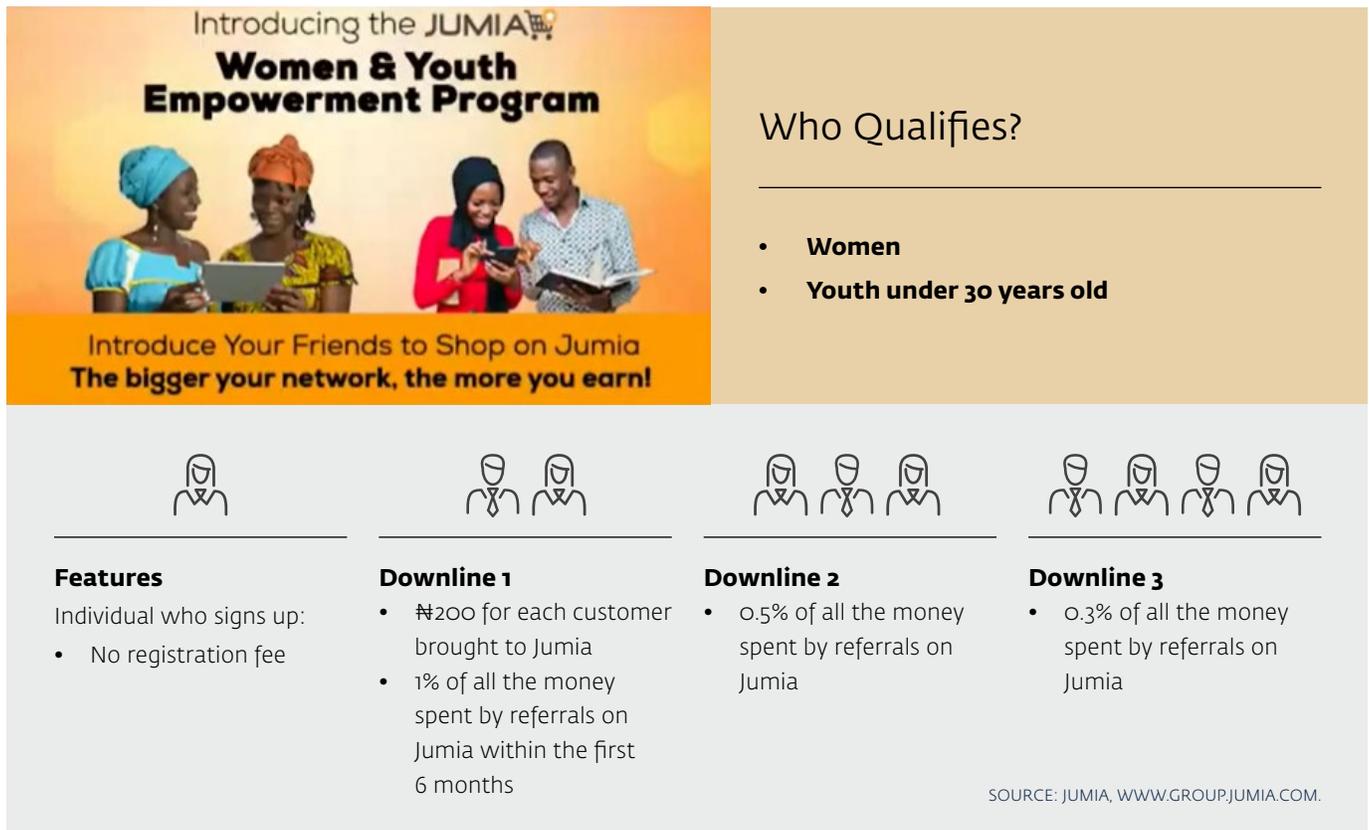
—Juliet Anamah, Chairperson, Jumia Nigeria

### IMPACT

By providing virtual storefronts, targeted training, and value-added services to fulfill deliveries, Jumia has increased access to goods, services, and jobs across Nigeria. The WYE Program takes this to another level by allowing Nigerians with limited internet access to also earn from the platform economy.

Within three months of launching the program's first phase in Yaba, a suburb of Lagos, in June 2019, more than 1,000 Nigerian youths joined the program's in-person and online training sessions. Of these trainees, 277 women—approximately 30 percent—would go on to sign up. Collectively, these women were able to refer an additional 878 women across Nigeria within the three-month period.

**Figure 1: Jumia Women and Youth Empowerment Program**



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- 1 Data reported by Jumia Group, 2019.
- 2 AfterAccess, "The Inside Internet Story of Africa, Asia and Latin America," report, AfterAccess, 2019.
- 3 Y. Z. Ya'u and M. A. Aliyu, "Internet for Men? The Digital Marginalization of Women in Northern Nigeria," report, Centre for Information Technology and Development, Kano, Nigeria, January 2017, <https://www.apc.org/en/pubs/internet-men-digital-marginalisation-women-northern-nigeria>.