The Case for Gender Equality in E-commerce

IFC’s new research ‘Women and E-commerce in Africa’ shows that if women’s sales reached parity with men’s the value of the African e-commerce market could increase by nearly $15 Billion between 2025-2030.

In other words, companies lose out on just under $3 Billion for each year of delayed action on gender equality.

Where are we?
Women are active participants in e-commerce. On the Jumia platform, women own:

- Côte d’Ivoire: 31%
- Kenya: 51%
- Nigeria: 51%

But women are more likely to:
- Own microenterprises
- Have fewer employees
- Have lower individual sales
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E-commerce is helping women succeed in the digital economy.

- Women were more likely than men to come to e-commerce to grow an existing business.
- Women were more likely than men to benefit from platform-sponsored financing.
- Women were more likely than men to value training and business support.
- Women were more likely than men to value flexibility and additional time with friends and family.

Covid-19 Disproportionately Impacted Women

Women vendors experienced a 7% drop while men experienced a 7% rise in average GMV during the pandemic.

Reversing this trend will be key to ensuring women can compete in the digital economy following the pandemic.

How do we get to gender parity in e-commerce?

1. Collect sex-disaggregated data
Targeting women-owned businesses requires understanding which sectors women operate in and the barriers they face. Sex-disaggregated data can help platforms better understand women sellers and inform opportunities to enhance platform features and services that can help them succeed.

2. Leverage platform financing
Women are less likely to apply for financing through e-commerce platforms and other emerging fintech options. Just 7% of women received a loan via Jumia, compared to 11% of men, despite their higher likelihood of being approved.

3. Educate women on paid promotions
Currently, men are 12 percentage points more likely than women to take advantage of paid offerings such as advertisements, which could help boost sales.

4. Boost training offerings
When asked about Jumia services that they found most helpful in the last 12 months, 48% of women, versus 40% of men, indicated higher demand for future offerings.

5. Encourage entry into high-value sectors
Women performed well in segments like electronics where they are often under-represented in offline stores, suggesting e-commerce can help lower barriers to entry in high-value sectors.

Boosting women’s success on e-commerce will require providing additional training, expanded financing options and support their entry into higher value sectors.

To learn more, visit ifc.org/digital2equal