GRAMEEN FOUNDATION

WORKSHOP REPORT

Paving the Way for Digital Commerce: Opportunities of Success in e-Commerce through Business Correspondents for Micro-entrepreneurs and Artisans

Date: 10th March 2025

Location: Netrang, Gujarat

Paving the Way for Digital Commerce: Opportunities of Success in e-Commerce through Business Correspondents for Micro-entrepreneurs and Artisans

A workshop titled **"Paving the Way for Digital Commerce: Opportunities for Success in e-Commerce through Business Correspondents for Micro-entrepreneurs and Artisans"** was held on March 10th in collaboration with our partner **KuberJee** at Netrang, Gujarat. The event gathered **150 participants, including 143 female Business Correspondents (BCs), District Coordinators, and representatives from ONDC and EasyPay, along with Grameen's Innovations team.**

Workshop Objectives & Focus

The workshop aimed to upskill BC agents in e-commerce-related areas such as **p**roduct photography, packaging, cataloging, and onboarding. These sessions were designed to equip BCs with the necessary skills to enhance product visibility and integrate local micro entrepreneurs and artisans into the digital marketplace. By showcasing products online, micro-entrepreneurs and artisans can increase sales and income, fostering economic growth within their communities.

The workshop introduced BCs to non-CICO products to help them expand their services and earnings while assisting micro-entrepreneurs and artisans in accessing the digital marketplace.

Key Sessions & Takeaways

1. Introduction to ONDC Network

- Overview of Open Network for Digital Commerce (ONDC) and its role in expanding market opportunities for micro-entrepreneurs.
- How ONDC enables wider digital reach and business visibility.

2. SNP Demo by EasyPay

- Live demonstration of the Seller Network Platform (SNP), covering registration, document uploads, cataloging, presentation, packaging, and logistics requirements.
- Ensuring BCs understand how to integrate into the digital marketplace beyond financial transactions.

3. Customer-Centricity & Gender Sensitization

- Strategies to enhance customer engagement and service delivery.
- Gender-inclusive practices to create equal opportunities, especially for female BCs.

Insights from Key Speakers

KuberJee's Role & Purpose

Sandesh from **KuberJee** introduced the women-led fintech platform-KuberJee, emphasizing how BCs can expand their services beyond CICO products by embracing e-commerce. He encouraged them to identify local artisans and micro-entrepreneurs in their communities and onboard them onto digital platforms.

Hitesh from **KuberJee** further motivated BC agents, highlighting the benefits of helping local artisans gain recognition and improve their earnings through e-commerce.

Grameen Foundation for Social Impact (GFSI)

Mr. **Rahul Dube**, Director of Innovations (GFSI), introduced GFSI's mission to enable marginalized communities, particularly women, through Innovations in Digital Finance, agriculture, health, and entrepreneurship programs.

He discussed the In **Innovations in Digital Finance (IDF)**, we leverage technologies like AI, blockchain, and augmented reality to enhance financial inclusion, especially for women in underserved communities. Our "**Testing Innovation in BC Channel**" project aims to revolutionize BC networks by offering innovative solutions beyond traditional CICO (cash in, cash out) products. We are introducing non-CICO products and services that will help BC agents diversify their offerings, increase their income, and build a sustainable ecosystem. This initiative will also enable micro-entrepreneurs and artisans by giving them greater visibility, access to markets, and improved earning potential, ultimately fostering growth and creating opportunities for all participants.

Together with KuberJee and other key partners like ONDC & SNP partner, we are focused on enabling communities through innovative solutions. We are helping BCs, MEs, and artisans build their identities, access broader markets, and increase their incomes, while fostering sustainability. This approach contributes to the long-term growth, prosperity, and resilience of the community.

Seller Network Platform (SNP) and Digital Transactions

Representatives Nitin and Swapnil introduced EasyPay, explaining its role in providing financial inclusion services in areas with limited banking access. They conducted an SNP platform demo, guiding BCs through the onboarding process and showcasing how to manage digital payments and services.

Practical Skill-Building Sessions

1. **Photography & Branding for E-Commerce**

A photography expert demonstrated how to take **high-quality product images** using proper angles, lighting, and backgrounds. The session emphasized:

- Using a clean, white background for a professional look.
- Ensuring well-distributed lighting to eliminate shadows.
- Capturing products from multiple angles for better customer understanding.
- Avoiding cluttered backgrounds and maintaining crisp focus.

2. Packaging for Safe & Effective Delivery
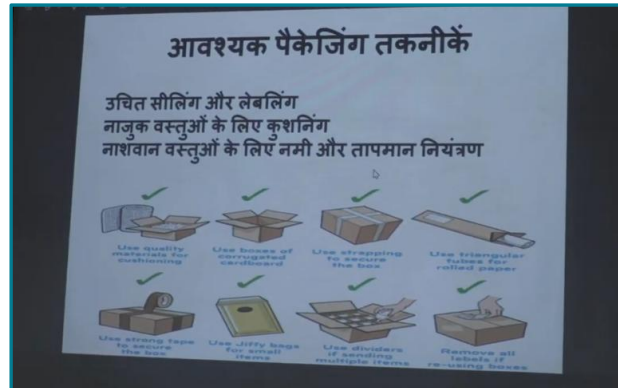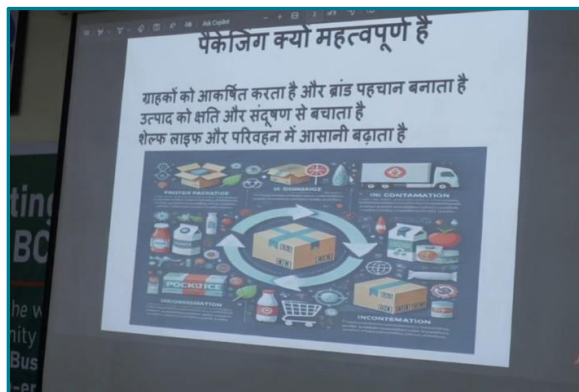
Participants learned best practices for packaging various products, including perishable and fragile items. Key takeaways included:

- Proper labeling and securing packaging for safe transit.
- Aesthetic packaging to enhance brand visibility and consumer trust.
- Branding essentials such as product descriptions, legal information, and design considerations.

Engagement & Reflection

To encourage interaction, an ice-breaking session was held, where participants introduced themselves and shared their motivations. Pooja Gupta (Training Manager, GFSI) moderated the session, ensuring engagement and participation.

Ms. Pooja Gupta conducted gender sensitization and customer centricity sessions, reinforcing the importance of equality and the need for women to expand their businesses through e-commerce. The discussion emphasized:

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- Encouraging women to sell products online for financial independence.
- Ensuring equal education and opportunities for both men and women.
- Promoting gender equality in business and community settings.
- Understanding customer needs and expectations to enhance business growth.
- Building strong customer relationships through trust, quality, and service excellence.

The session highlighted how gender inclusivity and a customer-focused approach can drive success in entrepreneurship and economic empowerment.

ONDC Insights by Eshank
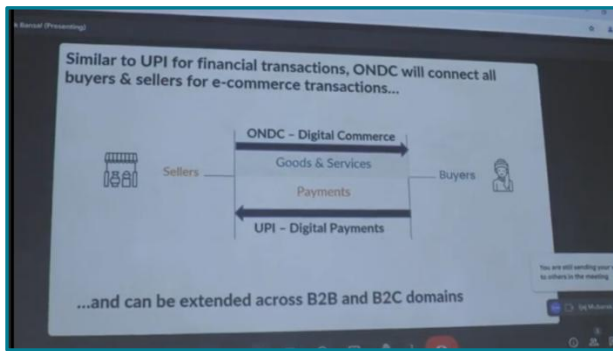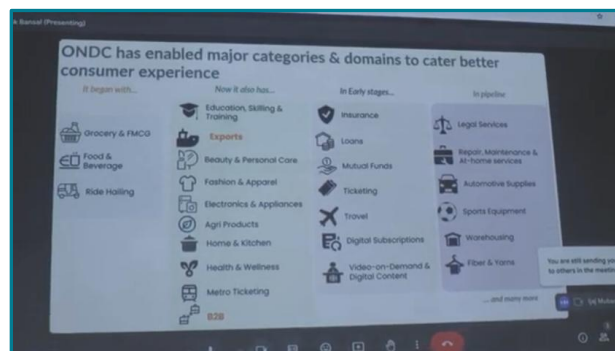
Mr. **Eshank Bansal** presented an insightful session on ONDC's role in **bridging the gap between buyers and sellers**. He discussed how ONDC provides market access to **small businesses and artisans** while eliminating barriers such as **high costs, limited market place, and middlemen dependency**.

The COVID pandemic and increased internet penetration have significantly boosted the eCommerce sector. However, despite the rise in online shopping, eCommerce still only accounts for 5-6% of retail spending in India. In comparison, eCommerce accounts for 23-24% of retail spending in the US and over 35% in China.

While the pandemic and internet growth have accelerated eCommerce, its reach remains limited to a select few, primarily benefiting the elite. This concentration has led to several challenges, such as:

- High entry barriers for new players
- Limited innovation
- Captivity of buyers and sellers
- Information asymmetry, causing market inefficiencies
- Limited options for buyers and sellers
- Rising operational costs and growth challenges

Most eCommerce platforms operate with proprietary technology focused on their own interests, rather than those of buyers and sellers. This creates a clear need to shift from a platform-centric approach to a network-based one.

ONDC aims to address this by promoting **unbundling** and **interoperability**, much like UPI (Unified Payments Interface) does for financial transactions. By connecting buyers and sellers for eCommerce transactions, ONDC will extend its reach across both B2B and B2C domains.

ONDC is also enabling weavers by helping them cut out middlemen and create sustainable livelihoods. Drivers benefit from lower commissions and higher efficiency, allowing them to increase their earnings. For MSMEs, ONDC provides national digital market access on their own terms, accelerating their growth. Additionally, ONDC is enhancing digital commerce accessibility for street vendors and facilitating connections to skill development, learning, and livelihood opportunities.

Overall, ONDC is making digital commerce more inclusive, enabling states to accelerate digital market access for local ecosystems and drive broader economic growth.

Q&A Session & Participant Feedback

The workshop concluded with an interactive Q&A session, where participants asked about photography techniques, packaging methods, and onboarding processes for e-commerce platforms. The exchange allowed for deeper understanding and problem-solving.

Certification & Closing Remarks

Conclusion

Participants received Certificates of Participation as recognition of their efforts. Many expressed motivation to onboard micro-entrepreneurs and artisans onto e-commerce platforms, recognizing this as a key opportunity for enhancing their income and brand identity.

The **Gujarat workshop successfully equipped Business Correspondents with essential e-commerce skills**, enabling them to support **micro-entrepreneurs and artisans in their communities**. Participants gained practical knowledge in **product photography, packaging, customer engagement, and digital onboarding**, fostering a sustainable ecosystem for economic empowerment.

The enthusiasm and commitment displayed by attendees indicate a promising shift towards **leveraging digital commerce for financial growth**. By integrating their learnings into their businesses, BCs can play a crucial role in **expanding digital financial services and creating inclusive economic opportunities** in rural areas.

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