



WORKSHOP REPORT

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



The workshop, *Paving the Way for Digital Commerce: Opportunities of Success in e-Commerce through Business Correspondents for Micro-entrepreneurs and Artisans*, held on 25th February 2025 in Patna, was a pivotal event aimed at enabling Business Correspondents (BCs) and helping micro-entrepreneurs and artisans leverage e-commerce platforms to grow their businesses. With a focus on enhancing income and skills, the workshop emphasized the importance of adopting digital channels to expand market access and foster sustainability.

Opening Remarks and Workshop Overview



The workshop began with a welcome address by Mr. R.R. Kalyan, Secretary, C-DOT (BCNM partner). Mr. Kalyan welcomed all participants and emphasized that Business Correspondents (BCs) should expand their services and increase their earnings by adapting to the growing digital world. He further noted that for too long, BCs have been limited to providing basic CICO (Cash In, Cash Out) services. Now, they have the opportunity to offer additional services and gain new skills.

Mr. Kalyan highlighted that this shift would not only benefit the BCs but also contribute to the betterment of society.

By onboarding local artisans and micro-entrepreneurs, BCs can help these individuals gain recognition, improve their incomes, and take their products to a larger market, thus getting access to finance. He encouraged BCs to identify the micro-entrepreneurs and artisans in their communities, such as pot makers, stone carvers, pickle makers, mushroom farmers, painters, weavers etc. and introduce them to the world of e-commerce.

Grameen Foundation for Social Impact



Mr. Rahul Dube, Project Director, Testing Innovations in BC Channel (GFSI), introduced **Grameen Foundation for Social Impact (GFSI)** and its mission. GFSI is a not-for-profit organization focused on enabling marginalized communities, particularly women, through programs in digital finance, agriculture, health, and women's entrepreneurship. Our mission focuses on enabling the poor, especially women, to create a world without Poverty & Hunger.

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 the Centre for Development Orientation and Training (CDOT) 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.

Interactive Ice-breaking Session





To build a sense of camaraderie and engagement, the workshop included an ice-breaking session where participants introduced themselves and shared their motivations for expanding their services. Pankaj Srivastava (Project Manager, Innovations, GFSI) moderated the workshop and kept the audience motivated and engaged. It revealed the participants' enthusiasm for learning how to leverage e-commerce for growth and connecting others to digital platforms.

Customer-Centricity and Gender Sensitization Training



Following this, Ms. Pooja Gupta led a session on the *Customer Centric Approach*. She emphasized the importance of understanding and prioritizing customer needs in every aspect of business operations. Pooja shared valuable tips on how business correspondents should engage with customers, focusing on clear communication and building trust. She encouraged participants to actively listen to customer feedback, address concerns with empathy, and provide solutions that truly add value. She also discussed the significance of guiding customers with a mindset that is rooted in delivering exceptional customer experiences, thus fostering loyalty and long-term relationships. Her session served as a reminder that a customer-centric attitude is crucial in today's competitive market for sustained business success.





Ms. Pooja Gupta also conducted a gender sensitization training session, emphasizing the idea that men and women are equal and should be treated as such, with equal opportunities provided to all. In today's rapidly changing world, it is essential to continuously enhance our skills and treat everyone with respect and fairness. Women, in particular, should not underestimate themselves. They should recognize their inherent abilities, continue to learn, and work on enhancing their skills. Men, too, have an important role in supporting women, not just in their personal lives but also in creating an environment of equality and respect. They should ensure that their children, whether male or female, receive equal education and opportunities.

Women should expand their services and products, particularly by using platforms like e-commerce. This would help them take their products, such as pickles or pappads, beyond the confines of their homes, reaching a larger market. Through such efforts, women can not only contribute financially to their households but also gain a sense of identity and independence, potentially becoming entrepreneurs in their own right.

The audience engaged actively during the session, and many agreed that they would make an effort to enable people in their surrounding communities to create their own identity, treat everyone equally, and empower women to sell their products and services. The attendees felt motivated by the session and expressed their readiness to contribute to this cause. They shared positive feedback and were eager to identify individuals who could benefit from being onboard e-commerce platforms, helping to enhance their quality of life and income. This collective enthusiasm showed that the message had resonated deeply, and many were committed to making a positive impact within their communities.

Introduction to ONDC: Open Network for Digital Commerce



The next session was led by Mr. Eshank Bansal who provided an insightful introduction about ONDC (Open Network for Digital Commerce), emphasizing its core objective of delivering social impact through enhanced market access. 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.

Through ONDC, a diverse range of products from across India, previously unavailable online, are now accessible. For instance, ONDC's "Amazing India" program showcases unique products from farmers and sellers in the social sector. In a notable example, nine FPOs (Farmer Producer Organizations) from Dinajpur, West Bengal, joined ONDC and began promoting their products via e-rickshaws, collectively receiving over 14,000 orders on the network.

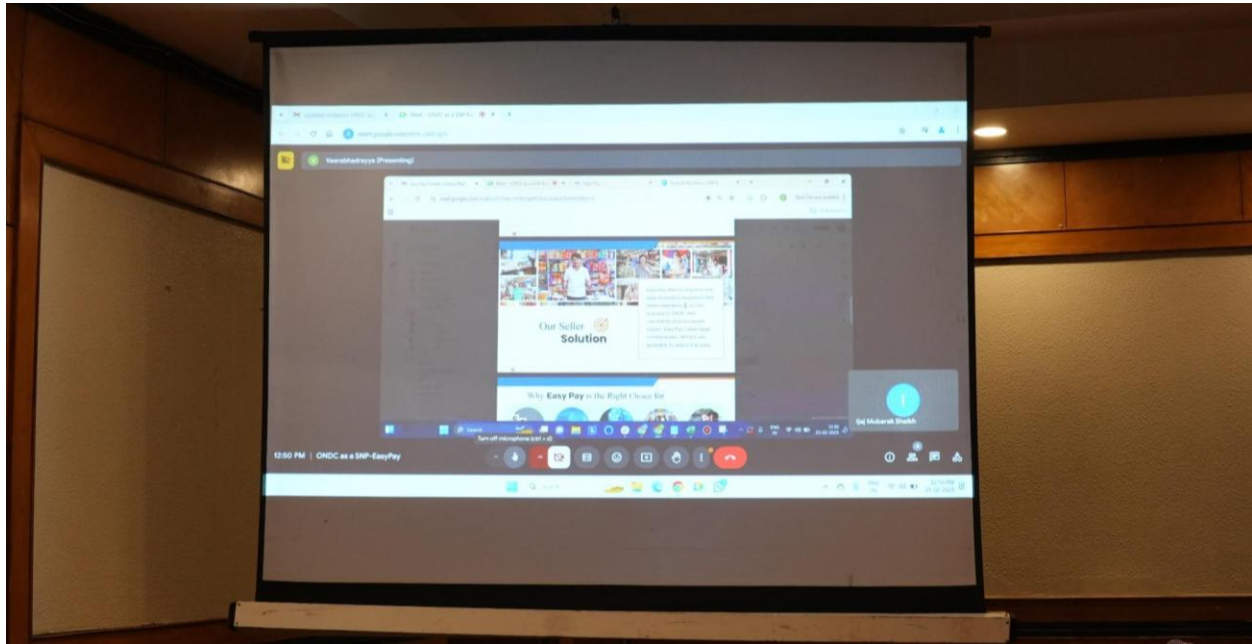
ONDC is also enabling weavers by helping them cut out middlemen and create sustainable livelihoods. Drivers benefit from lower commissions and higher efficiency, allowing them to increase their earnings. For MSMEs, ONDC provides national digital market access on their own terms, accelerating their growth. 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.

Seller Network Platform (SNP) and Digital Transactions

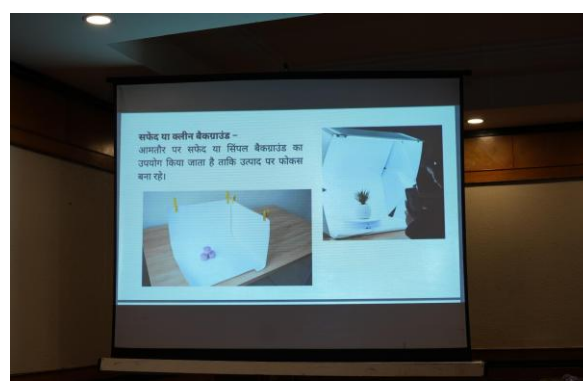


Mr. Veerbhadra from Easy Pay introduced the SNP (Seller Network Platform), providing an overview of its features and functionality. He also conducted a live demonstration, guiding the audience through the process of registering on the platform. The SNP platform is designed to streamline and enhance various digital transactions, offering a user-friendly interface and robust capabilities for businesses and individuals alike. It enables seamless integration and efficient management of digital payments and services.



Photography and Branding for E-Commerce Success





The photography expert conducted an insightful session on how to capture high-quality product images. He provided detailed guidance on key aspects such as angles, background, lighting, and focus. One of the crucial tips he shared was the importance of using a clean, white background, as it allows the product to stand out and gives a professional, polished look. He emphasized that lighting should be well-distributed to eliminate shadows and ensure the product is clearly visible, with soft lighting being ideal for highlighting details without harsh reflections.

The expert also discussed how different angles can showcase a product's features and provide a better understanding of its look and functionality to customers. Taking pictures from various angles allows customers to get a more comprehensive view of the product, which can help them make more informed purchasing decisions. He encouraged participants to experiment with different views, such as top-down, side, and close-up shots, to highlight specific details and give a fuller representation of the product.

He also stressed the importance of avoiding cluttered or distracting backgrounds, which can take attention away from the product itself. Crisp focus was emphasized as key to capturing the fine details and quality of the product. The expert also recommended using props or context to show the product in use, making it more relatable to potential buyers.

Well-composed images can significantly impact customer perception and purchasing decisions, ultimately driving sales. A well-captured image not only provides a great first impression but also boosts the trustworthiness and appeal of the product, making it more likely to catch a buyer's eye in a competitive market.

Packaging Tips for Safe and Effective Delivery



The packaging experts and Aditya from Kuber Jee led a session on best practices for packaging products for e-commerce. Participants learned how to package a wide range of items, including perishable goods like mushrooms and fragile products like showpieces. He demonstrated how to properly package products to prevent damage and ensure safe delivery. For example, mushrooms were cleaned, placed in a plastic container, wrapped in plastic, and shipped in a cardboard box with proper labeling and an address slip. A showpiece was wrapped in bubble wrap, placed in a box, and labeled. A saree was wrapped in paper, placed in a plastic bag, and sealed in a box with additional wrapping and labeling.

The expert emphasized that packaging should be functional, solid, and visually appealing, as it influences consumer attraction and brand perception. Proper branding is also crucial, including a product's USP, design, name, tagline, description and legal safety information, is essential. Packaging should ensure the product's safety, compliance, and appeal.

This knowledge was crucial for business correspondents, artisans, and micro-entrepreneurs, helping them enhance product visibility, protect items during transit, and build a trustworthy brand that can thrive in both local and digital markets.

Q&A Session: Addressing Concerns and Sharing Insights



A dynamic Q&A session allowed participants to ask questions related to product photography, packaging, and other e-commerce challenges. We asked the audience questions related to the session, such as what kind of background should be used when photographing a product like a water bottle or how to properly pack items like pickles. In return, the audience engaged by asking their own questions, clearing doubts, and gaining valuable skills and knowledge. This interactive exchange helped everyone deepen their understanding of the session.

Certificate of Participation



This certificate is awarded to participants in recognition of their dedication and active involvement in the workshop. Through their engagement, they gained valuable skills in photography, packaging, and other essential aspects of digital commerce, along with insights into customer centricity and gender sensitization.

Reflection and Closing Remarks



As the workshop concluded, participants were invited to reflect on the new skills and insights they had gained. They shared what new insights and skills they had gained, as well as how these would benefit them in their businesses. Participants also discussed the challenges they face in the field, along with their success stories, providing a well-rounded perspective. Participants offered positive feedback, emphasizing the value of the knowledge shared during the workshop.



The session not only enhanced their understanding but also inspired them to expand their services. A number of participants expressed a strong desire to onboard micro-entrepreneurs and artisans onto e-commerce platforms. They recognized this as a key opportunity to improve their sales, enhance their brand identity, and increase income. The overall response was highly motivating, as the workshop equipped them with the tools and confidence to grow both locally and digitally.
