

# **Supporting the empowerment of 1M+ women through ONDC**

## **Insights, Impact, and Challenges**

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Project Duration: October 1, 2023 - September 30, 2028

# Project overview

**Brief Summary:** Empower **1M** women over **5** years through three pathways -

- Create a seller store to test and pilot various methodologies
- Build social sector infrastructure based on learnings
- Develop a playbook of best practices for NGOs and government agencies

## Problem Statement:

- **62M** MSMEs, **20%** owned by women, but **<5M** have e-commerce access, due to several barriers
- Women micro-entrepreneurs also faced several other livelihood challenges, that hinder their ability to grow and sustain their businesses

## Unique Approach:

- Holistic multi-intervention approach, including access to credit via innovative blended financing instruments, social security, entrepreneurship development, digital & financial empowerment, and access to healthcare. This equips them to succeed on ONDC, and build overall economic resilience

**Thematic Areas:** Digital Public Infrastructure, Innovation, Strengthening Distribution

# Stakeholders and Geographies

## Key stakeholders:

- ONDC (key strategic partner)
- On ground partners like leading NGOs that support in implementation (e.g. TISSER)
- Technical Service Providers (TSPs) like plotch, e-samudaay
- Off network logistic service providers like Shiprocket
- Multiple philanthropic and corporate donors (e.g. Microsoft)

## Geographies:

Pan India (currently in Maharashtra, Uttar Pradesh, Gujarat, Orissa)

# Project Outcomes Achieved (incl WIP)

## Outcomes:

- **13,054** women impacted so far, **140** seller accounts created across FPOs, women collectives, artisans and individual entrepreneurs
- We have diversified into categories such as food products, apparel, jewellery, accessories, handicrafts, home decor, furnishing, household and kitchen products
- Built partnerships with:
  - **6** NGOs/Foundations and MSME aggregator bodies like FICCI FLO, FMC with a clear line of sight to onboard **25,000** individuals by March 2025
  - **3** co-funders with matched funding in **\$434K** impacting **6,565** participants, where they also receive additional livelihood support such as access to social security, credit, digital and financial empowerment, entrepreneurship development, etc.
- The Project Specific Seller Store is currently live on ONDC (Prod status)
- Technical Service Provider capabilities are being built to support the creation of additional seller stores and is slated to be completed by March 2025

## Impact on women:

- **100%** of the project participants are women
- A customized approach for each stage-Crawl, Walk, Run, Fly-providing women with support tailored to where they are in their entrepreneurial journey.
- Enhance gender-intentional e-commerce design by running pilots that gather data on women's unique needs, market data, and intersectional levers that enable high performance
- Comprehensive livelihood support alongside market linkages, to enable better outcomes

# Key Learnings and Insights

## Things that worked

1. Existing partnerships were critical in enabling initial onboarding
2. Working with on-ground partners and trusted members of local communities to provide handholding support
3. Support from key project stakeholders in resolving challenges, both operational and technology related
4. Public (ONDC), private (TSPs) and philanthropic (BMGF) collaboration to leverage respective strengths
5. Ongoing assessment of processes and playbooks - making monthly improvements
6. Key USP for women sellers that we are beginning to deliver on - Provision of multiple livelihood interventions to enable better chance of success (e.g. providing working capital support for inventory, upskilling support, etc.)

## Challenges

1. Poor awareness of ONDC and its benefits
2. Technological challenges remain ONDC TSP ecosystem which are being addressed by building our own TSP solutions
3. Logistics challenges in remote locations especially for off network partners
4. Adequate demand from the buyer side, in the face of growing e-commerce competition
5. Ability to source quality products which can be linked to demand successfully

## What could have been done differently?

1. Deployment of more Feet On Street Partners to provide more on ground training - In process
2. End to end onboarding process at seller events - In process
3. Working with Buyer Stores more extensively upfront to understand demand generation considerations - In process

# Opportunities for collaboration

<b>If you have...</b>	<b>We can...</b>
<p>Programs that include women that could benefit from livelihood support such as access to:</p> <ul style="list-style-type: none"><li>• Market linkages</li><li>• Access to social security</li><li>• Digital &amp; financial empowerment</li><li>• Credit</li><li>• Entrepreneurship development</li><li>• Trade specific skilling</li><li>• Healthcare information, products and services</li></ul>	<p>Facilitate the delivery of these interventions and work with you and your partners to build capacity to provide this support</p>
<p>Partners in your network who would be interested to become seller stores on ONDC</p>	<p>Provide your partners with the technical support required for them to become separate sellers</p>
<p>Funding available to empower women's livelihoods</p>	<ul style="list-style-type: none"><li>• Provide direct livelihood support to women</li><li>• Provide opportunities to fund public goods that provide significant leverage (e.g. innovative financing instruments like returnable grants, credit guarantees and pre-credit score)</li></ul>

# Team Information

**Ranjini Sen (Associate Director, Growth & Innovation)** supports the development and management of strategic partnerships with organizations across SIDBI, USAID, ONEST, ONDC, and others. She also supports the development of innovative blended financing tools. She previously worked at Citibank (six years) across Risk, Retail Investments, Structured Products, Corporate FX Sales, and Treasury. In her last role, she was the Treasurer of Citi's NBFC arm in India, Citicorp Finance (India) Limited. Ranjini holds a Master's in Financial Mathematics from LSE (Distinction) and a Bachelor's in Mathematics from St. Xavier's College, Mumbai (ranked first in the science stream)



**Abhishek Gupta (Associate Director, Measurement, Analytics and Products)** leads impact evaluations, research, and data architecture at CGF. His experience spans MSME finance, microfinance, creative industries, financial & digital upskilling, and gender equity in financial services. He focuses on using mixed-method research, behavioral economics and design thinking, ensuring customer centricity in financial services and entrepreneurship development for low-income households. He has worked with LEAD at Krea University (IFMR), Intellectap, and MicroSave Consulting (MSC), and authored publications in Mint, Business Line, Inc42, CNBC TV18, and NextBillion. He holds a B.E. from Delhi College of Engineering (DCE) and an MBA from IRMA

