

# Procurement Through Digital Platforms

INCLUDING INFORMAL  
WOMEN WORKERS &  
THEIR COLLECTIVES



Capacity-building • Business Development • Policy Action



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# EXECUTIVE SUMMARY

**Procurement policies, both public and private, can play a significant role in determining inclusive market participation, particularly for informal women workers and their collective enterprises.**

Various factors, including pricing, compliance and transparency in systems, can determine how and upto what extent women are able to utilise procurement platforms. With the emergence of a new, digital economy, procurement platforms (public and private) too have adopted technology-enabled systems. For informal women workers and their collective enterprises, the ability to engage with these interfaces also determines if and to what extent they can link with the supply chain.

In this report, we map the experiences of women's collective enterprises (owned by informal women workers), particularly their capacities to use digital procurement platforms and the concurrent challenges that they face. The challenges highlighted in this report present

an opportunity for procurement policies to deliberate and adapt, so that women workers can also utilise these platforms.

As a Women's Enterprise Support System, SEWA Cooperative Federation was able to study eight women's collective enterprises - owned, managed and used by informal women workers - with respect to procurement.

We interviewed board members, managers, and members of these collective enterprises, across sectors: agriculture, manufacturing, services, transport, and were able to understand key issues that emerged.

# KEY ISSUES

## 1

### Complex Registration Process:

The current process of registration onto procurement platforms is complex - both because of the technical jargon used and the need for various documents to be uploaded, including PAN and GST-related paperwork.

For informal women workers and their collectives, this is difficult to do without proper, continuous support.

## 2

### Financial Deterrent:

There is often a financial component linked with procurement platforms - on the public Government e-marketplace (GeM), this is in the form of 'caution money' and on private platforms, there are costs associated with visibility of the product or services in the form of advertising costs.

While GeM does allow a claim of the caution money when the account is closed, the reimbursement policy and process are unclear. This financial component acts as a deterrent for women's collective enterprises to engage with these platforms.

## 3

### Lack of Regional Languages:

The lack of regional language support can further create barriers to entering online sales platforms, which rely on English and Hindi for use.

This creates challenges for women workers and their collectives, which predominantly operate using their regional language.

**From these outlined challenges, SEWA Cooperative Federation was also able to develop recommendations for public and private sector platforms, to make these more accessible to informal women workers and their collective enterprises.**

The first recommendation would be for platforms to identify and recognise collectives owned, managed and used by informal women workers, so that affirmative action is able to reach them.

Second, a waiver of deposits, fees and other financial costs associated with platforms for women's collective enterprises, as these enterprises are often nano and micro enterprises, unable to bear these financial costs.

Third, a simplification of the interface and language optimization for informal women workers, and others who are unable to navigate the platforms.

Finally, continuous support, capacity-building and training for women workers on how to use these platforms and fully utilise procurement policies, so they are able to market and sell their products/services, bringing more work and income security to their members - women workers of the informal economy.

*Image below: Members of Trupti Cooperative making dry snacks*



# LIST OF ABBREVIATIONS

<b>B2B</b>	Business To Business
<b>B2C</b>	Business To Consumer
<b>FPO</b>	Farmer Producers Organisations
<b>GDP</b>	Gross Domestic Product
<b>GST</b>	Goods And Services Tax
<b>GeM</b>	Government E-Marketplace
<b>IFC</b>	International Finance Corporation
<b>ITC</b>	International Trade Center
<b>IVR</b>	Interactive Voice Response
<b>LSM</b>	Shree Gujarat Mahila Lok Swasthya Sahakari Mandali Limited
<b>MSME</b>	Micro, Small, & Medium Enterprises
<b>MSE</b>	Micro And Small Enterprises
<b>OTP</b>	One-Time Password
<b>PAN</b>	Permanent Account Number
<b>PSU</b>	Public Sector Undertaking
<b>SHG</b>	Self-Help Groups
<b>SEWA</b>	Self-Employed Women's Association
<b>UNDP</b>	United Nations Development Programme
<b>WCE</b>	Women Collective Enterprises

# MSME's IN INDIA

**Micro, Small, and Medium Enterprises (MSMEs)<sup>1</sup> in India play a crucial role in the economic growth of the country.**

The sector created 11.10 crore jobs and accounted for 30.27% of the gross domestic product<sup>2</sup> (GDP) in 2018–2019 (MSME, 2020). The formation of the Ministry of MSME in 2009, after the merging of the Ministry of Small Scale Industries and the Ministry of Agro and Rural Industries, led to rapid development of the sector, with numerous policies, programmes, schemes, and projects in place to help MSMEs scale. This created numerous opportunities for MSMEs to increase their participation in the market. However, there is also increasing scope for the sector's growth, since about 99% of the total estimated MSMEs are categorised as micro, and very few are listed as small or medium enterprises (MSME, 2020).

There is significant gender inequality in the MSME sector, with a high gap in women's participation. According to the Ministry of MSME (2020), there is higher male

proprietorship (79.3%) of these MSMEs as compared to female ownership (20.37%). Similarly, only 24% of the employees in this sector are female, as opposed to 76% that are male (MSME, 2021).

There are several contributing factors to this high gender gap, including limited access to resources, social and cultural norms, mobility constraints, disparities in education and financial support, and higher participation in the informal sector. However, there is some recognition of the role that MSMEs, particularly those that are collectively owned and managed (as those incubated, promoted and supported by SEWA Cooperative Federation), can play in the transition of informality to formality.

Women's participation in MSMEs allows for greater gender equality in the sector and market.



Moreover, about 98% of women-owned businesses are classified as micro-enterprises (IFC, 2014). Additionally, 95.6% are unregistered, keeping them in the informal enterprises category according to the MSME department (MSME, 2020).

Women entrepreneurs are mostly engaged in agriculture and related activities, as almost one-third of women-owned enterprises are operational in this sector, and 58% of total nonagricultural enterprises are in retail trade and manufacturing (Chakraborty et al., 2021). These micro enterprises and entrepreneurs offer small-scale production and service provision and have low rates of savings and investment and small capital accumulation; they face higher barriers in accessing and competing in markets (Chen et al., 2018).

Women-owned enterprises also have a lower capacity to leverage digital technologies due to the highly gendered digital divide and skill gaps.



Given the contribution and scope of MSMEs in the economy and the state's increasing push towards a 'Digital India', there is a great need for support for micro-enterprises and entrepreneurs to scale and sustain.

*Image above: Packaging unit of Ekta farmers' cooperative, Almora (Uttarakhand)*

# PUBLIC PROCUREMENT & PRIVATE E-COMMERCE PLATFORMS IN INDIA

**The rise in the digital economy is pervasively changing all sectors of work, including the informal sector.**

In India, the government has adopted favourable policies to enable the growth of the digital economy. Through the Digital India campaign, which aims to increase the use of technology, the Government of India aims to create a trillion-dollar online economy by 2025 (EY, 2021). In addition to this, other initiatives that it has adopted promote a cashless economy and broadband connectivity has created a suitable environment for e-commerce. This has prompted the Ministry to adopt several initiatives to digitise the MSME ecosystem.

The government's initiatives have encouraged the development and adoption of a digital framework as the country witnesses the emergence of many B2B and

B2C e-commerce players that are digitising the wholesale supply chain. The e-commerce industry is expected to reach USD 99 billion by 2024, growing at a 27% compounded rate over 2019–24 (EY, 2021). In the private sector, Amazon Business is one of the largest B2B e-commerce platforms in India; other players include Indiamart and Shopify (EY, 2021). These private e-commerce platforms facilitate B2B and B2C transactions and offer enterprises unlimited market access. If a business increases its presence and sustains operations on private platforms, it can experience the multiple advantages of external marketing, which consequently increase brand awareness, sales, and an internal understanding of changing customer needs.

The feasibility of targeted marketing through private platforms can also increase operations and sales through online and offline channels.

Much like private e-commerce, the government's procurement systems have also shown potential in creating an inclusive marketplace for suppliers to access regional and national buyers.

In 2016, the government established the Government e-Marketplace (GeM), an online procurement platform that transparently replicates offline markets with the aim of opening the market to sellers across the board, ranging from established brands to MSMEs, individual suppliers, suppliers of innovative products and services, and artisans (GeM, 2018). According to the platform, the value of annual spending on public procurement in India is estimated to be anywhere between 18 and 20% of India's gross domestic product (GDP); it is expected to expand its operations and potentially capture as much as 5% of the nominal GDP in the

coming years (GeM, 2018). Moreover, the procurement policy mandates that every central ministry, department, and PSU shall set an annual target of 25% procurement from the MSME sector (Ministry of MSME, 2016).

Within this annual target, the government has set up a quota of 3% procurement from women-owned businesses (Ministry of MSME, 2020). If these targets are to be achieved, the procurement framework would increase operations for many small-scale businesses and create higher incentives for the scaling of smaller enterprises.

India has had a fairly progressive public procurement system since the Public Procurement Policy for MSMEs came into effect on 1 April 2019.

The objective of the policy is to support MSMEs in marketing their products (Ministry of MSME, 2016). However, private procurement and e-commerce platforms require

more policy attention and gender-sensitive provisions to make them more inclusive and accessible for women-owned enterprises, particularly those owned by informal women workers, such as self-help groups (SHGs), SHG federations, cooperatives, farmer producer organisations (FPOs), and others.



*Image: Products of Ekta farmers' cooperative on sale*

**An effective gender-responsive procurement or inclusive supply chain can promote women’s labour force participation and could mitigate economic and business risks by diversifying supply chains (Rimmer, 2017).**

In developing countries, public procurement accounts for about 30% of the GDP. Yet, approximately 1% of these procurement activities are geared towards women-owned businesses – which shows that there is scope for enhancing public procurement efforts (ITC, 2015).

However, an increase in investment in women-run enterprises through the instrument of public procurement can create over 30 million women-owned enterprises, which further translates into over 150 million jobs in India (Bain & Company and Google, 2019).

However, women’s participation in the process remains low, as the total procurement from women-owned

MSEs in 2020–21 was worth 0.63% of the total despite the 3% quota (MSME, 2020).

Generally, the participation of women entrepreneurs in online sales remains low, as they form only 20% of the total online sellers (Varaganti, 2020; Ratho, 2020).

In addition to the traditional barriers of low credit access, lack of assets ownership, and other factors, women-owned businesses also face digital structural constraints.

Although, the UNDP recorded that digitisation creates opportunities, including access to markets, financial inclusion, and cross-border trading (Gustilo Ong, 2021), women have lower digital ownership and literacy that hinders them from successfully operating on these platforms.

The gender gap in internet usage in India stands at 40.4% with only 15% of women accessing the internet versus 25% of all men (Nikore et.al., 2021).

Consequently, women who are not trained to make big transactions online show lower confidence in the adoption of digital tools and platforms.

Moreover, most women-owned businesses operate from households and do not have fixed operating locations, restricting their ability to sustain operations, maintain inventory, and hold registered business addresses, which are required for onboarding onto platforms.

Therefore, to ensure that women-owned businesses sustain their functional status on e-commerce and digital procurement systems, there is a need for higher regulatory support.

# AIM AND METHODOLOGY

The primary aim of this report is to map the experiences of SEWA-supported women's collective enterprises that are owned by informal women workers – particularly their capacity to use and the challenges they experience on digital procurement platforms.

We also identify the needs of enterprises, 10 of whom SEWA Cooperative will work with, on capacity building. This will enable collaborative engagement with the enterprises and facilitate a needs-based approach for interventions. Our aim is to understand the following:

- 1 The capacity of women-owned enterprises affiliated with SEWA to successfully onboard and use these platforms
- 2 The current status and needs of women-owned enterprises to successfully sell on these platforms
- 3 The requirements and allotted reservations for women-owned enterprises on these platforms

**We interviewed women-owned collective enterprises supported by the SEWA Cooperative Federation and SEWA Bharat.**

Through these interviews, we sought to understand the experiences of women-owned enterprises in both the service and manufacturing sectors. We interviewed representatives from a total of **eight enterprises** covering five states. These enterprises are involved in the health, handicrafts, agriculture, domestic work, and travel and tourism sectors of work.<sup>3</sup>

These enterprises had some experience using digital procurement platforms or expressed an interest in working with such platforms.

Additionally, we capture the experiences of micro entrepreneurs in the transport sector – women e-rickshaw drivers. For the purpose of the report, we analysed the enterprises' experience using the following platforms: Government e-Marketplace (GeM), Amazon Saheli, IndiaMart, Just Dial, Oye-Rickshaw, and Bookings.com.<sup>4</sup>

GeM is the online procurement platform that facilitates and enables local businesses, MSEs, and startups to conduct business with the government (GeM, 2018). Amazon Saheli is an Amazon initiative for women entrepreneurs to promote their products. IndiaMART is an e-commerce platform that provides B2B and C2C sales services. Platforms like Just Dial, Oye-Rickshaw, and Bookings.com cater to service-sector enterprises.

Just Dial provides local searches for different services in India through its website and mobile app and over the phone. Founded in 2017, Oye-Rickshaw is a shared, electric, micro-mobility marketplace operating in Delhi NCR. Women associated with the SEWA Vahini programme are registered on the Oye-Rickshaw platform. Meanwhile, Booking.com is an online travel platform for lodging reservations and other travel products. Currently, members of SEWA Atithi are registered on the platform.

We use primary and secondary data for analysis. For the primary analysis, the Federation team conducted in-depth interviews with the enterprise manager or equivalent personnel responsible for handling these platforms. Given the Federation's involvement with the cooperatives,

we interviewed the staff involved in the process.

Depending on the geographic location of the enterprises, we conducted these interviews in person and over phone/video calls. For secondary analysis, we carried out an in-depth review of the platform websites and the literature on procurement.

*Image: Manishaben, a member of  
the Abodana Handicraft Cooperative,  
Ahmedabad*





# ABOUT THE ENTERPRISES

**Lok Swasthya Mandali (LSM), Abodana, SEWA Homecare, Trupti Nashta, Karnabhumi, SEWA Ekta, SEWA Atithi, SEWA Vahini, and SEWA Bharati.**

The **Lok Swasthya Mandali (LSM)** is a health-sector cooperative, that also manufactures Ayurveda products. It has 1,825 members – all informal women workers.

LSM is a state-level cooperative that was initiated by SEWA, with the vision of linking work and health security. In FY 2020–2021, LSM reported an annual revenue of INR 40,390,680. The cooperative first registered its products on Amazon after recognising the potential of the online marketplace for sales expansion. It is currently registered on more than five online sales marketplaces including GeM, IndiaMart, and Amazon Saheli. Ilaben, Manager of LSM, said, “About three years ago we realised that some of our products can be listed on online marketplaces. We started with Amazon and later explored many more marketplaces that our

clients and people who worked with us suggested. Increasing [our] presence through various mediums means that we can generate leads and increase production, which will ultimately bring in more income to the cooperative, consequently benefitting the members.”

In the handicrafts sector, we interviewed the representatives of **Abodana**, which is a women’s handicrafts’ cooperative in Gujarat.

The cooperative has collectivised 86 self-employed women practising various artisanal crafts, who work alone or in groups. In the previous financial year (FY 2020–2021), the cooperative had a turnover of INR 1,926,488. It engages in two domains of production: as third-party producers for designers and companies on an order basis and as producers for direct retail

outlets. This provides the benefit of production on a large scale, and sustained production ensures employment and income security. The cooperative is in the process of registering on GeM; it was earlier registered on Amazon, but its account has been inactive for years.

While **SEWA Homecare** and **Trupti Nashta** are service-based cooperatives, Trupti Nashta also sells edibles. SEWA Homecare Cooperative's membership stands at 176. It provides four broad categories of services: childcare, elder care, patient care, and housekeeping. In FY 2020–2021, the cooperative reported a revenue worth INR 336,521. It renewed its Just Dial registration after several years of being inactive on the platform. It uses the platform to advertise its services and gain new customers. The cooperative has been unsuccessful with registration on other platforms, like GeM, due to a lack of GST registration. Whereas, Trupti Nashta Cooperative works in the food and beverage industry. Its 102 members produce and supply

food to institutional cafeterias and events and facilitate door-to-door sales of snacks. In FY 2020–2021, it generated INR 3,646,326 in revenue. The cooperative has faced challenges in registering on online platforms, as it lacks an FSSAI registration and its products do not list their ingredients on their labels.

In the agriculture sector, we interviewed **Karnabhumi** and **SEWA Ekta**. Karnabhumi is a farmer producer company based in two districts of Bihar – Munger and Bhagalpur. Promoted by 750 women farmers, their primary work is supporting the marketing of vegetables produced by local farmers. In addition, Karnabhumi provides all its member farmers access to inputs (seeds, fertilisers, pesticides, and vermicompost), advises them on good farming practices, and enables government scheme linkages. Through these initiatives, Karnabhumi made INR 713,757 as revenue in FY 2020–2021. SEWA Ekta is an all-women's cooperative of farmers that produces organic agricultural

products, such as red chillies, turmeric, coriander, quinoa, and holy basil. It conducts the same activities as Karnabhumi and supports the women in the production and marketing of the product. Both these enterprises are in the process of registering on platforms, but the process has been slow since the cooperatives do not have the capacity to supply on a large scale.

**SEWA Atithi** is a grassroots, women-run hospitality and ecotourism collective enterprise. Offering homestays to guests, conducting trekking and related experiential activities in Almora and Rudraprayag, Atithi promotes local culture and heritage.

**SEWA Vahini** is a programme to bring more women into the transport sector, using green vehicles such as e-rickshaws. The programme was led by SEWA Bharat, who identified, trained, and linked vahinis (female riders) in Delhi to this non-traditional means of livelihood.



*Image: E-rickshaw vahinis, Delhi*

# CASE STUDIES

## Case 1: SEWA Homecare's experience with Just Dial

Jaya Vaghela, ESS Mentor at SEWA Homecare, shared that the cooperative chose to register with Just Dial for better marketing so that the cooperative members can find new opportunities for work. In its five months using JustDial, the cooperative has received requests for both hiring opportunities and membership to the cooperative.

The cooperative is satisfied with the platform and would like to maximise its reach via the platform. This decision is based on the continued assistance provided by Just Dial during the registration process and the initial phase of usage. Just Dial employs a user-friendly approach wherein a team works with enterprises to develop, upload, and manage their profile on the Just Dial dashboard.

The platform also provides appropriate training sessions, which

help the cooperative to manage its activities on the platform.

## Case 2: LSM's experience with GeM

Divya Vevda, assistant manager at Shree Gujarat Mahila Lok Swasthya SEWA Sahakari Mandali Limited (LSM), explained that the cooperative chose to register on GeM because of the opportunity to secure government tenders.

However, since its registration with GeM, the cooperative has not seen any increase in orders. She shared that the platform interface is too complicated for the informal women workers' collective to self-register and manage. Even with respect to product categorisation and raising invoices, there were a few concerns that the cooperative alone could not resolve and for which it sought the platform's assistance. Despite trying various customer care contact addresses, the platform did not revert in time. It was only when the cooperative

reached out through SEWA Bharat that it could secure the necessary assistance. However, LSM found the assistance to be helpful.

Based on this experience, the cooperative recommends the following:

- Promote women-run cooperatives/collectives/enterprises on the platform.
- Improve the platform interface such that it is more user-friendly.
- Conduct training sessions on the different features of the platform or its updates.

### **Case 3: Vahini's experience using Oye-Rickshaw**

The case of Vahini – SEWA-supported e-rickshaw drivers – is an exception to the collective enterprise model, as the members use the platform exclusively and without any mediatory support. The study interviewed vahinis who use a

ride-based platform – Oye! Rickshaw – which enrolls drivers as partners to fulfil first- and last-mile rides. The platform trained the vahinis to register and use it.

The vahinis' experience with the platform was fairly positive prior to the pandemic, as they received extensive support with grievances and were not charged registration fees. Apart from registration, the app did not support drivers in connecting with customers, which was a challenge for vahinis; they did not see the extra benefits in joining platforms. Sumanben said, "It was hard to get clients through the app, and earning from the platform is not enough. We can earn this amount even without the app." Rates on the platforms are fixed. Prior to the COVID-19 lockdowns, the vahinis made a total of INR 300–350 per day through online and offline markets.

During the pandemic, changes in platform policies lowered their income significantly. Earlier, they received INR 150 for 20 customers;

this was reduced to INR 100 for 25 customers and later to INR 50 for 20 rides. This policy was further amended so that riders received payment for new rides only and not from existing customers. The change in income payment policies and the reduction in the number of daily customers severely affected the vahinis' loan repayments. Moreover, some vahinis had not received the subsidy under the EV policy of the Government of Delhi.

Apart from the pricing, the platform prompts support to drivers when they face challenges while completing a ride.

# CHALLENGES WITH PUBLIC PROCUREMENT

**In the public procurement domain, the only platform used was GeM.**

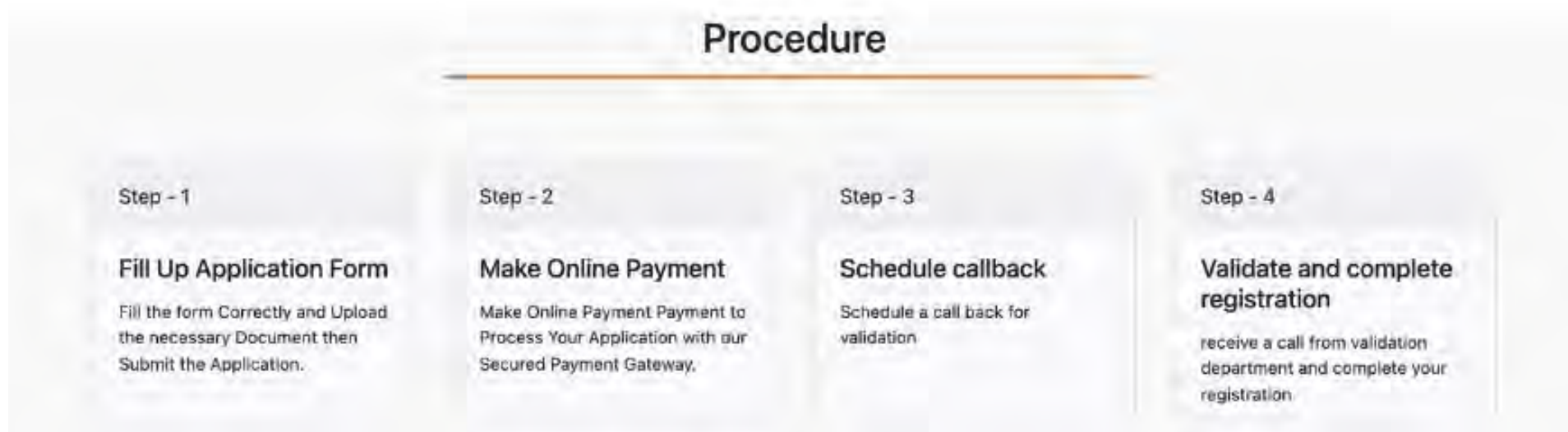
Out of the nine enterprises we interviewed, three were successfully registered on the GeM platform, while two were in the process of registration and four were yet to start the process. In addition to GeM, enterprises in the agricultural sector were exploring the National Agriculture Market (eNAM), but they had not yet registered or used the platform.

Within the service sector, SEWA Atithi, a tourism sector enterprise, was using an online platform facilitated by the Government of Uttarakhand's tourism department. The platforms, particularly GeM, provide a great avenue for enterprises to access contract opportunities, but enterprises face several constraints in registering

and selling through the platform. They highlighted some challenges that they faced in the registration and use of public procurement platforms, particularly GeM:

## **1 Registration and high documentation burden:**

Right from the start, women face challenges in onboarding their enterprise(s) on government platforms. The current process of registration is extensive<sup>5</sup> and has multiple requisites for business identification and documentation, such as PAN, GSTIN, and proof of business registration, which many informal sector enterprises or entrepreneurs do not have.



*Figure 1: Four-step process for registration on GeM. Source GeM website.*

The four-step registration on GeM includes validation through calls from GeM. This hinders women's enterprises from completing the registration, thus denying them the ability to sell their wares.

While an enterprise with support from staff can navigate the process of registration and obtain documents, it is extremely difficult for micro-entrepreneurs who lack the necessary tools, support, and knowledge. In cases where individual members were required to register, it was more complex, since women did not have proper identification, registered phones for OTPs, and email addresses.

Small-scale enterprises like SEWA HomeCare have been facing difficulties due to lack of GST registration. Dayaben from SEWA Atithi shared, "There are a few benefits of registering on state portals/platforms as our members can receive benefits from government policies. However, for registration, numerous documents were required<sup>6</sup> such

as house ownership proof and tax receipts, which very few of our members have." Post-registration documentation includes: product information including brand ownership and quality certification.

However, the platform does provide alternatives, such as undertakings and declarations by the enterprise.

## **2. Difficulty in changing the primary contact:**

Access to the GeM is mediated through OTPs and emails. This poses severe challenges for collective enterprises, since multiple individuals access the platform.

This additionally complicates the channel of communications, especially during registration, since often the phone number and email address used for registration belong to the enterprise manager – who does not carry out the registration process. Jyotsanaben, member of Trupti Catering Cooperative, shared:

"Trupti's members had training from GeM, but the process to register and use [it] is so complex that our members could not register.

We need a lot of guidance to do this, and our cooperative has now been registered, but this [involved] a lot of back-and-forth [communication] with OTPs and emails. This is both time-consuming and difficult for small collectives, such as Trupti, to undertake."

## **3. Difficult cataloguing process:**

A common challenge for enterprises on GeM was products. Currently, the basis for categorising products on the platform is unclear; the seller registered on the GeM portal needs to mention the general specifications<sup>7</sup> of the product.

In addition to this, SEWA was also registered as an emporium brand on GeM, which automatically lists all the enterprises under this category.



Coupled with the emporium product status, the enterprises face challenges with product categories and descriptions since they are unsure of which category specific products fall under; often, the category is not even listed.

For example, many Ayurveda products are mis-categorised as they cannot be listed under Ayurveda or beauty products. Ilaben, Manager of LSM, said, “Our enterprise is registered under the brand name of SEWA, which falls under the emporium category, but our Ayurveda products do not qualify as emporium products.

Potential leads for our products will not look at this category. There has been no support from the platform to streamline the categorisation process. After continuously following up on this, we now have the option to categorise the product under Ayurveda, but the process is still not user-friendly.”

#### **4 Caution money:**

Sellers are required to deposit a one-time amount of INR 5,000 as caution money. There is a provision for the deposit to be refunded upon closure of a GeM account, but the process and guidelines are not easily available to the public.

Despite the reimbursement, the requirement of caution money imposes constraints in participation, as most female entrepreneurs operate on a small scale or alone and depend on their own savings, loans from family and friends, or micro-loans to finance their business needs (IWWAGE, 2021). Given the large gender financing gaps, women enterprises and entrepreneurs are often cash-strapped.

#### **5. Language:**

Women in the informal sector tend to be less capable of navigating

digital platforms due to low digital literacy and skills. Therefore, the lack of options for regional language use on the platform creates an additional barrier. The recent introduction of navigation in regional languages is countered by the fact that pages default to English during navigation, and key resources – like platform terms and conditions, training modules, and bid documents – are available exclusively in English.

#### **6. Low awareness of the opportunities available through public procurement:**

This was evident in our interviews with service-sector enterprises, as managers perceived e-commerce and B2B platforms as traditional platforms that facilitated the exchange of commodities and limited opportunities for services.

Bhartiben, Manager of SEWA Homecare, said, “Our process of registering on GeM is ongoing but

*Image: SEWA Atithi homestay host,  
Bhagwati ben (Uttarakhand)*



we are unaware of the benefits our members will receive from the platform. Intuitively, we know that the platform can benefit our sisters in the manufacturing sector [by]facilitating the sale of tangible products. However, those [of us] in the service sector are unaware how we can penetrate the procurement process. GeM offers opportunities for service-sector enterprises too, but there is a need for the platform to build awareness on how it can benefit smaller enterprises like ours.”

## **7. Post-contractual challenges:**

Enterprises that are successfully registered face challenges in facilitating sales. After receiving orders through GeM, the enterprises are required to generate online invoices before the date of delivery; if they are unable to do so, there is no method to generate an offline invoice.

For example, LSM faced difficulties when generating an online invoice

due to technical glitches; they missed the period within which the platform could generate the invoice. Despite delivering the order well within the stipulated time, LSM has been unable to receive the payment from the buyer through GeM. Further, the dashboard indicates that LSM is yet to complete the order.

## **8. Government pricing mandate:**

The current system on GeM mandates a compulsory minimum discount of 10%, even on small order quantities. Coupled with GST and shipping charges, this makes the cost to suppliers prohibitive. Most enterprises struggle to cover their overheads, let alone make a tenable profit.

## **9. Grievance redressal:**

GeM provides an option to raise a ticket or contact support who (if they respond) raise a ticket on

the seller’s behalf. However, the enterprises have not received timely responses for their grievances. Moreover, after a ticket has been raised, the enterprises are not informed of the reason the challenge occurred and how to address it in the future.

## **10. Low digital access and literacy:**

Efficient infrastructure for broadband and internet are largely absent in semi-urban and non-urban pockets in the country, making the gig economy largely an urban phenomenon (Chaudhary, 2020). In addition to infrastructural and training challenges, women are faced with patriarchal socio-economic norms that hinder their access to digital technologies.

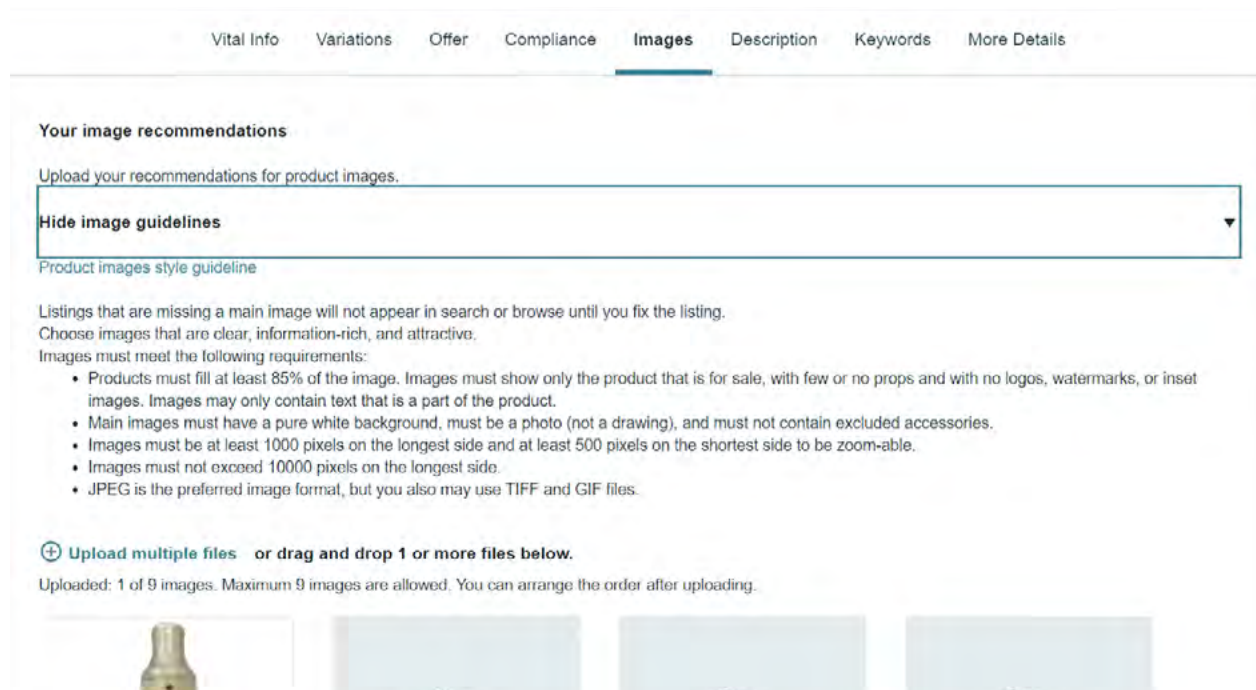
Consequently, women have lower digital literacy and lack experience in using digital tools to advance business. This was evident in the interview with SEWA Atithi, where Dayaben said, “They [embers] did not have email addresses or the

OTPs that were generated when we registered their phone numbers. Therefore, we had to submit my number for all of their registrations. The entire experience of registering on the government [tourism] platform was extremely difficult, since the website was outdated and we were required to make multiple visits to the offices – which is extremely challenging for many due to restrictions from households; [it also] takes away time from unpaid household work.”

## 11. Digital gender divide:

There exists a wide digital gender divide, with women workers having lower access to digital tools and assets and, consequently, lower literacy. According to a study by the Internet and Mobile Association of India (IMA, India), male users account for 67% of India’s online population; women account for just 29% (IMA, 2019). The fact that the

digital space is dominated by men leads women to fear online abuse and harassment. Additionally, the household surveillance of women’s mobile and internet use and the lack of family support are other barriers to bridging the divide (Barboni et al, 2018).



The screenshot shows the 'Images' tab in the Amazon Seller Central interface. At the top, there are navigation tabs: Vital Info, Variations, Offer, Compliance, Images (selected), Description, Keywords, and More Details. Below the tabs, the section is titled 'Your image recommendations'. It includes a text input field for 'Upload your recommendations for product images.' and a 'Hide image guidelines' button. A 'Product images style guideline' section follows, containing a warning: 'Listings that are missing a main image will not appear in search or browse until you fix the listing. Choose images that are clear, information-rich, and attractive. Images must meet the following requirements:'. A bulleted list of requirements is provided: products must fill at least 85% of the image, main images must have a pure white background, images must be at least 1000 pixels on the longest side and at least 500 pixels on the shortest side, and JPEG is the preferred format. Below the list, there is a '+ Upload multiple files' button and a note: 'Uploaded: 1 of 9 images. Maximum 9 images are allowed. You can arrange the order after uploading.' At the bottom, there are four image slots; the first one contains a small image of a bottle, while the others are empty.

Figure 2: Image guidelines for an Amazon Saheli account

# CHALLENGES WITH PRIVATE MARKETING AND SALES PLATFORMS

**To assess how women's collective enterprises used platforms in the private sector, we interviewed both enterprises and individual members.**

The enterprises in the study highlighted that they have been able to participate in private marketing and sales platforms beyond registration and generate sales.

However, when we probed deeper, we found that entry and sales on these platforms that were facilitated through digital mediums remain highly complex due to multiple barriers and a lack of digital awareness and ownership among informal women workers. We list a few challenges that the enterprises and individual members experienced with private procurement.

## **1. Registration support from the platform:**

Platforms like Amazon, Just Dial, and Oye-Rickshaw provided assistance with registration, making the process easier for enterprises and individual members. Furthermore, Oye-Rickshaw extended support beyond registration, which generated some confidence among the entrepreneurs and motivated them to use the platform.

Sumanben, a vahini using Oye-Rickshaw, said, “[Right from the very beginning] I received training

[on how] to use the app, accept rides, and check payments from the platform. Without their support or training, it would have been difficult to navigate the platform. This has instilled confidence in me to explore other, bigger platforms.”

## **2. Marketing costs:**

The interfaces of these platforms are highly complex; they have multiple steps and require enterprises to hire professionals to register and use them. The registration on Amazon Saheli is facilitated by the platform after the enterprise has been registered as an Amazon seller.

There are also specific requirements for photo dimensions, labelling, and product descriptions, which many small-scale enterprises are unfamiliar with. “To successfully use the platform, our enterprise will need a full-time marketing employee who can help navigate different platforms and their requirements. We also have to invest in labelling, as the market

segments of online and offline markets differ greatly. As a collective enterprise, we have been able to hire professionals to support us, but informal workers do not have the capacity to do it on their own or hire marketing personnel,” said Ilaben, Manager of LSM.

Figure 2 shows a list of guidelines that have to be followed to successfully upload product pictures onto the Amazon Saheli platform. In an environment of human resource constraints and language barriers, informal workers’ cooperatives consider such guidelines to be complex.

## **3. Lack of provisions for collective ownership:**

The platforms do not have a mechanism to register more than one proprietor. While multiple phone numbers may be provided, only one primary contact can be listed; they provide their documents for registration. This is not true of

platforms such as Oye-Rickshaw, but of marketplace platforms.

## **4. Transparency in cost and pricing:**

In general, there is a lack of transparency in costs, particularly in the case of hidden costs<sup>8</sup> that vary across products. Prices of products have to be revised to account for administrative charges and commissions charged by platforms in addition to courier, stock-keeping, and other margins.

On an average, platforms like booking.com charge a 15% commission on each booking through the platform. The burden of hidden costs falls on the enterprises and individual members if the pricing is inefficiently fixed. In addition to the hidden costs associated with the platform, there are also many ambiguities with GST.

SEWA Atihti’s members struggled with GST pricing, as the cost

displayed on the platform is not inclusive of taxes. Consequently, it happens that many members are unaware of pricing when customers do not route their payment through the platform, and pay in cash instead. This has led to many instances where the women have incurred losses as they have had to pay the commission and GST to the platform.

## 5. Competitive pricing:

Small-scale women-owned enterprises face higher price competition and cannot compete with the larger manufacturers who can offer lower prices for their products. These prices are often below the cost recovery prices for small-scale enterprises; hence they lower sales options for small women-owned businesses.

Divyaben, Assistant Manager, LSM, shared: “On platforms like Indiamart, where we trade in bulk, it is extremely difficult for small-scale enterprises to compete with bigger

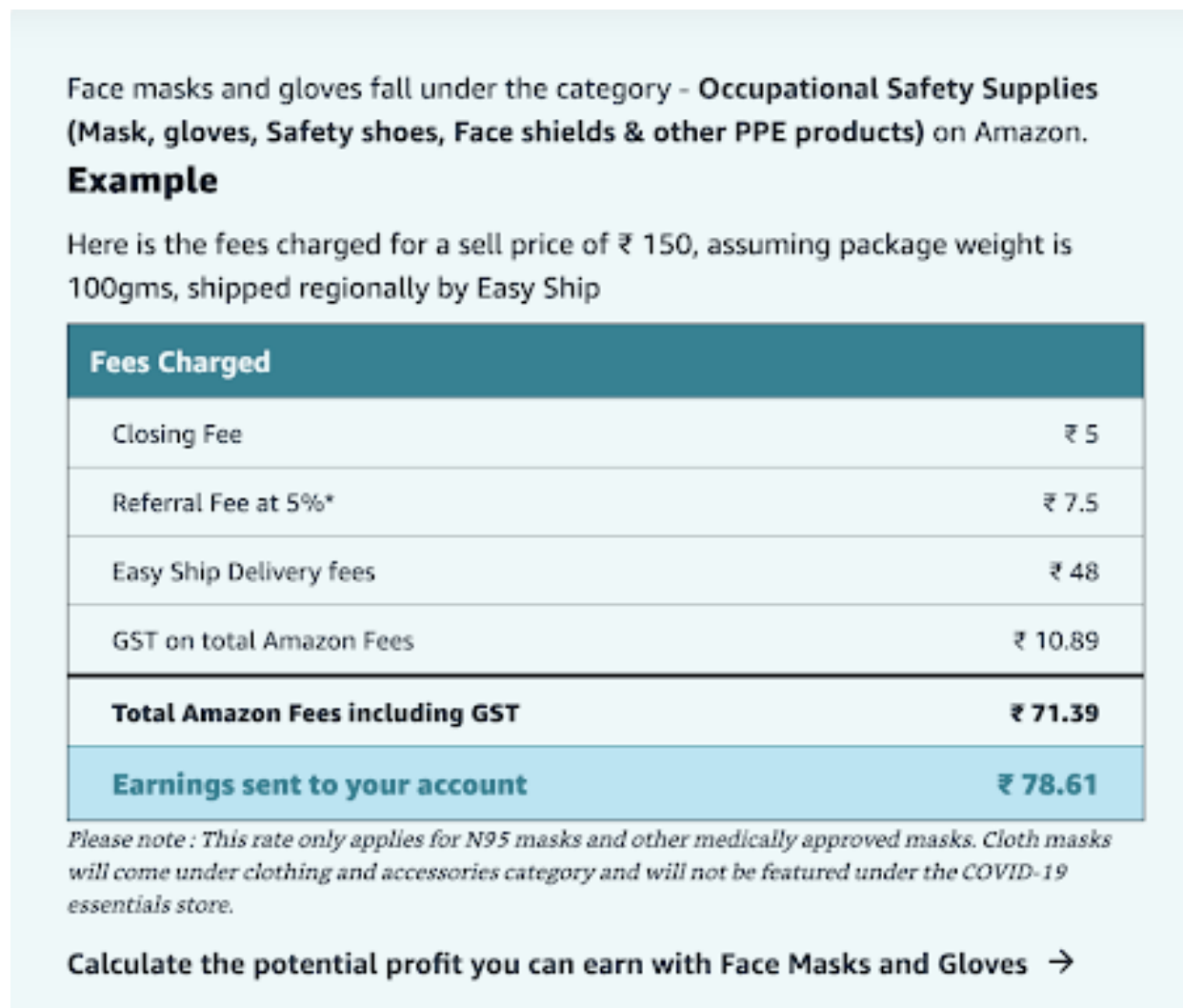


Figure 3: An example of pricing a product on Amazon. Source: Amazon Saheli Account

enterprises who offer extremely low prices. We cannot compete with these prices, as our cost of production is higher and our raw materials are more expensive.”

## **6. Visibility costs:**

There are high visibility costs associated with sales on these platforms. Businesses have to pay high amounts to be listed in the first few pages of the search on the platform, which brings greater visibility and leads. For informal sector businesses and workers, these costs are an added burden that often disincentivizes them from participation. There is no mechanism or support for subsidising these costs for women-owned enterprises or entrepreneurs.

During the study, we recorded that manufacturing and service enterprises are currently paying INR 12,000 and upwards per platform for visibility, but in general, about 30–40% of the leads are fake.

To make efficient use of this investment, enterprises require constant follow-ups with buyers, usually through WhatsApp. This is a significant commitment for the enterprises, since they face labour constraints when carrying out the tedious process of sales conversions.

Moreover, some platforms, despite the visibility cost, do not guarantee that the visibility of enterprises on the platform will increase.

## **7. Fraudulent queries:**

There is no mechanism to filter fraudulent buyers through these platforms, which results in safety issues for micro-entrepreneurs. SEWA Ruaab’s experience pointed out that having access to accountants at all times is crucial to ensuring the financial safety of the business.

In their experience, sometimes the fraudulent buyers request banking details, so they have had to verify

the payment processes of these buyers with an accountant. This could become a great financial threat for those enterprises and entrepreneurs that do not have access to such services.



*Image: Member from the HomeCare  
Domestic Workers Cooperative, offering  
Elder-care services*



# CONCLUSION

**The procurement system in India requires more attention, as it has the scope to generate wider market access for women-owned MSMEs.**

Despite the large contribution of women-owned enterprises to the economy, the procurement system does not allow for smooth participation of these enterprises; it continues to face multiple barriers. Along with interventions by public and private stakeholders, the workers' collective needs to amplify its needs for participation in digital procurement markets. Therefore, to increase women's participation in the procurement and value chain process, we make the following recommendations.

## **Recommendations for public procurement:**

### **Simplify the process:**

The process of registration has to be simplified and streamlined. The registration process on the platform

is highly complex; reducing the requirements to the bare minimum will be a step towards easing access for women's enterprises from the informal sector. Government agencies need to support and handhold enterprises through the registration process via training, support in acquiring the necessary documentation, and troubleshooting during the registration process.

### **Content in local Language:**

The registration and platform utilisation processes should be made available in local and regional languages. This will allow a wider range of informal grassroots enterprises to access the portal, upload and edit their own product listings, and sell their wares on GeM by themselves.

Coupled with a multilingual IVR or telephone helpline, this could aid less experienced enterprises as they navigate these challenging processes.

**Classify Women Enterprises:**

The current procurement quota of 3% for women’s MSMEs must be increased to a more substantial 33% to demonstrate a commitment to more active participation by women in the nation’s economic growth. Creating visible tags and filters to ease procurement from women’s enterprises would be a natural first step.

**Clear Categorization:**

Creating clear categories guidelines for enterprises linked to existing categorisation systems, like NIC codes, could streamline the proper categorisation of enterprises.

Supplementing this with direct communication channels and mandating timely responses from category managers in case of miscategorisation could be an effective step towards reducing

confusion and precious time invested by enterprises.

**Concern on Caution Money:**

Caution money is a stumbling block and should be completely waived for WCE’s of informal workers. These enterprises have limited resources, and many are unwilling to put down a deposit to sell their wares.

**Access to finance:**

Women-owned enterprises require financial support through loans or trade-receivable discounting. Access to finance still remains a key constraint to growth for SMEs in India, and women-owned enterprises face higher barriers due to high gender financing gaps.

According to the IFC (n.d), the large discrepancy in gender financing can be largely attributed to several gender-sensitive factors, such as lack of collateral, weak property rights, and unconscious bias in regulations, laws, and customs. Therefore, given the recurring need for finance so an enterprise can participate successfully in online

and offline markets, there is a need to increase capital support to small enterprises.

This can help address challenges in cash flows associated with production. It can also support sellers by addressing expenses that are incurred but yet to be recovered from buyers.

In addition, women entrepreneurs, especially those in the informal sector, require non-financial training and support with accountancy and financial planning.

## Recommendations for Private Platforms

Based on women collective's experiences with private platforms that are mentioned here, actions on the following points should be taken care of for availing the services to them.

### **Subsidise the cost of visibility for women-owned companies:**

The burden of the cost of visibility for small-scale enterprises is high, and for many enterprises, these platforms are one of the few means for marketing their products and services. With limited financial and human resources to invest in marketing strategies, the trade-off is high, especially when the customer conversion rate from the platform is low.

Therefore, a subsidy for visibility costs would help enterprises maintain their registration on platforms until they secure a strong supplier-buyer relationship. In addition to subsidies,

platforms should also reduce the commissions charged to women-owned enterprises.

### **Training support to use the platform:**

One big challenge we identified with digital platforms is that the interface can be highly complex for new users, especially those who have limited digital skills.

To ensure that enterprises can make progress beyond registration, the platform will need to provide support and training to women-owned businesses, which can enable them to use the platform successfully. Beyond training, the enterprises will also require constant support from the platform to address their grievances, especially when faced with technical issues.

### **Provision for regional languages:**

To make platforms more accessible to grassroots enterprises, a provision for regional languages should be made available. The registration

process for many private platforms is straightforward, and therefore a regional language feature would increase accessibility for grassroots suppliers. This includes translation of all sub-pages and policy documents.

### **Capital support for the purchase of assets or as working capital:**

Enterprises of informal workers face numerous financial barriers, which can prevent them from registering as suppliers on bigger platforms. Many informal enterprises and workers cannot scale their operations due to resource constraints, such as access to equipment, space for production, and – most importantly – resources to invest in digital technologies.

Therefore, linking these enterprises to working capital or other financial support, through various government ministries, can allow for scalability, expansion, and participation in online marketplaces.

# ENDNOTES

1. An enterprise whose investment in plant and machinery or equipment does not exceed INR one crore, and whose turnover does not exceed INR five crore is classified as a micro enterprise. For a small enterprise, the investment in plant and machinery or equipment should not exceed INR 10 crore and the turnover must not exceed INR 50 crore. Meanwhile, for medium enterprises, the investment in plant and machinery or equipment must not exceed INR 50 crore and the turnover must not exceed INR 250 crore.

2. Calculated at current prices

3. See Annexure Table 1 for detailed list of enterprises and states

4. See Annexure Table 2 for a description of these platforms.

5. Please see the annexure for the technical terminology and business identification keys used during registration.

6. Some of the documents required for registration were Aadhar card, address proof, residential document, tax receipts, character certificate, house photos, and passport-size photos.

7. See Annexure for a list of general specification required to be verified for the seller

8. For example, to sell on Amazon Saheli, the total fee that an enterprise has to pay includes the following: a referral fee (based on product category), a closing fee (based on prices), a weight handling fee (shipping fee), and other fees.

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# ANNEXURE

1.  
**Table 1: Platforms discussed in the study**

Platform Name	Description	Transaction Volume	Estimated No. of Users
Government e-Marketplace (GeM)	GeM is a public procurement platform for governmental organisations, departments, and public-sector undertakings. GeM was established to improve transparency and efficiency in public procurement through tools such as e-bidding, reverse e-auction, and demand aggregation. This platform was founded by the Ministry of Commerce and Industry, Government of India in 2016.	This platform has seen a transaction value of over INR188,383.	More than 57,600 buyer organisations and 3,691,000 sellers/service providers.
Amazon Saheli	Amazon Saheli is an initiative by Amazon India that aims to improve Indian women entrepreneurs' access to the Amazon platform. To this end, Amazon assists these entrepreneurs through subsidised referral fees, cataloguing support, increased customer visibility, account management support, and marketing support. This initiative was launched in 2017.	Not Available	Over 80,000 women artisans are registered under Amazon Saheli. Amazon India has about 150 million registered users.



Platform Name	Description	Transaction Volume	Estimated No. of Users
India Mart	Claimed to be India's largest B2B marketplace, IndiaMart aspires to "make doing business easy" by serving as a platform to MSMEs, individuals, and large enterprises. Established in 1996, IndiaMart was recently listed on the National Stock Exchange in 2019.	Not Available	The platform has 143 million buyers and 7 million suppliers.
Oye Rickshaws	Founded in 2017, the platform is a shared, electric, micro-mobility marketplace that caters to both B2B and B2C clients.	In 2020, the platform completed 3 million rides	Over 7,000 rickshaw drivers are registered as driver-partners.
Booking.com	This was established in 1996 with the vision to "make it easier for everyone to experience the world." The online platform aims to connect travellers to travel options while helping properties around the world reach a global market.	Not Available	Available in over 43 languages, Booking.com offers over 28 million accommodation listings that includes 6.2 million homes/apartments.
Just Dial	Established in 1996, Just Dial is a local search engine that provides pan-India search-related services through its website, apps, telephone and SMS mediums. The official online platform was launched in 2007.	The platform has over 1.275 million reviews and ratings with over .43 campaigns.	The Just Dial database has 31.4 million listings and 142.7 million users.

## 2. Technical terminology and business identification process for GeM registration

### Key Person Validation

ITR type

INDIAN INCOME TAX RETURN  
(For Companies other than companies holding exemption under section 11)  
(Place on one side of the document)

Assessment Year: 2016-17

Assessment Year

PAN

Company PAN

Authorised Person Name \* ⓘ

ITR Type \*

Figure 4: An example of key person validation step on GeM, Source: GeM account

**Original Equipment Manufacturer (OEM):** OEM is the owner of the brand/trademark of the product or, in case of unregistered brands or products with their own brand, the actual manufacturer of the final product.

**Authorised Person:** Director of the organisation or a key person/ proprietor

**Key Person:** A key employee or keyman is a term used specifically for an important employee or executive who is core to the operation of the business; their death, disability, or absence could prove to be disastrous for the company or organisation.

**UAM Number:** Udyog Aadhar Number, which is provided to every MSME when it registers itself on the udyam portal.

**Reverse Auction (RA):** A reverse auction is a type of auction in which sellers bid for the prices at which they are willing to sell their goods and services.

### 3.

#### Table 2: List of documents required by GeM during account creation and profile completion

S.No.	Document/ Information	Conditions
1.	Business/Organisation Type	<ul style="list-style-type: none"><li>• <b>P</b>roprietorship (If you are registering as a sole proprietor business)</li><li>• <b>F</b>irm (If you are registering as a Partnership/LLP Firm)</li><li>• <b>C</b>ompany (If you are registering a Private/Public limited company)</li><li>• <b>T</b>rust/Society/Association of persons (If you are registering a Trust/ Society/association of persons)</li><li>• <b>G</b>overnment Entity (If you are registering as a Government Entity)</li></ul>
2.	Aadhar card OR PAN Card	
3.	On registering with Aadhar Card - Linked mobile number On registering with PAN Card – PAN, name, and date of birth	
4.	Active e-mail ID	Personal or organisational

S.No.	Document/ Information	Conditions
5.	PAN of your business (as per income tax records)	<ul style="list-style-type: none"> <li>• Proprietorship PAN if you are registering a Sole Proprietorship Business</li> <li>• Partnership/LLP PAN (fourth letter of PAN should be “F” (XXXFXXXXXX)) if you are registering a Firm</li> <li>• Company PAN (fourth letter of PAN should be “C” (XXXCXXXXXX)) if you are registering a private or public limited Company</li> <li>• Trust/Society PAN (fourth letter of PAN should be “T” (XXXTXXXXXX) or “A” (XXXAXXXXXX) or “B” (XXXBXXXXXX) if you are registering as a Trust/ Society/Association of Persons</li> <li>• Government Entity PAN (fourth letter of PAN should be “G” (XXX-GXXXXXX)) if you are registering as a Government Entity</li> </ul>
6.	CIN (Company Information Number)	In case you are registering as a Private/Public Limited Company
7.	Income tax return details (ITR Form and ITR acknowledgment) for the last three years	Entities incorporated less than 24 months ago or exempt from filing ITR; ITR details are not mandatory if you do not want to participate in a bid/reverse auction.
8.	Complete registered office address details + contact no. + e-mail ID	To be used for printing order details and invoices
9.	Billing address with GSTIN Number	In the absence of GSTIN, entities will not be able to accept any orders beyond INR 0.25 million on GeM
10.	Bank account number and IFSC code of bank	To be used for accepting payments of business done on GeM
11.	For entities registered as <b>1. Start-up</b> <b>2. MSE</b>	<b>1. Start-up:</b> <ul style="list-style-type: none"> <li>• DIPP number</li> <li>• Mobile number linked with DIPP</li> </ul> <b>2. MSE</b> <ul style="list-style-type: none"> <li>• UAM number (Udyog Aadhaar memorandum number)</li> <li>• Mobile number linked with UAM</li> </ul>
12.	Verification of key person’s details	To be matched with ITR records. Details to be verified: <ul style="list-style-type: none"> <li>• Authorised person’s name</li> <li>• ITR type</li> <li>• Assessment year</li> <li>• Acknowledgement no.</li> </ul>

#### 4. Specifications required to enlist a product on GeM

A seller registered on the GeM portal needs to mention the general specifications of the product as follows:

**Category of the product and their sub-category:** Categories are mostly listed on the portal. In case a particular category is not listed, the seller may issue a request on the GeM portal to enlist a particular category option.

**Name of the product:** As uniquely decided by the company or a name the company might be using to describe the product.

**Product description:** Specifications of the product as may be applicable in any particular case. For example, the mileage, weight, height, and engine type of a tractor.

**Brand of product:** The particular brand the product belongs to; for example, a company might be registered as “Barn Foods” and produce fertilisers under the brand “Fuel for Green”.

**Product model:** The specific model the product belongs to.

**HSN code:** HSN is an abbreviation for Harmonised System of Nomenclature code. It is required for both B2B and B2C tax invoices on Goods and Services supplied. The World Customs Organisation introduced this in 1988 (WCO) to allow for the systematic classification of both national and international goods. It is a six-digit code used to categorise various products.

**SKU ID:** Stock Keeping Unit (SKU) is a unique identifier for a product that is used to keep track of the item’s stock quantity (among other attributes). A retailer, for example, might want to know how many black t-shirts he has in small and medium sizes. As a result, each of these will be assigned a unique SKU code, as well as the quantity of each in the warehouse. The assignment of an SKU Code or SKU Id to individual products is one of the most common methods used to keep track of inventory.

## **SEWA Cooperative Federation**

SEWA Cooperative Federation has decades of experience working with women-owned collective enterprises.

In the past years, the Federation has been working to facilitate the use of public and private procurement platforms for these enterprises in both manufacturing and service sectors. In the experience of the Federation, these platforms pose several hurdles for enterprises as there is no sustained market connection.

## **SEWA Bharat**

SEWA Bharat is a federation of women-led institutions providing economic and social support to women in the informal sector. Established in 1984, it is part of the national SEWA movement . SEWA Bharat emerged out of the need to address the SEWA movement's challenges of geographical expansion and coordination. SEWA Bharat is a family of SEWA organisations, which further informal women workers' rights, livelihoods, financial independence, education, health, and social security.