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THE AWARE CONSUMER

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IN FOCUS

**Consumer Health
In Lockdown**



COVID-19 AND THE CONSUMER

RESEARCH FEATURE

Reports Predict Huge Shifts In Consumer
Behavior In A Post-Covid-19 World

THE LAST MILE

Covid-19:
Advantage India?

PLUS

ROUND UP • MY MARKET • THE PRESCRIPTION



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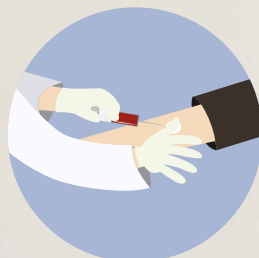
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QUALITY IN PATIENT CARE



BEJON KUMAR MISRA | bejonmisra@theawareconsumer.in

SALUTE

To The Grassroots Workers

“UNPRECEDENTED” – THE WORD that has been used to contextualize the unexampled and unparalleled nature of COVID-19 pandemic, sums up the frightening character of the current situation that the world encounters. Since there is no history to fall back on in hindsight, the scenario is bizarre, a race against time as people all around us fall like nine pins. Where has this virus come from, what exactly is it, how does it affect us – there is no reliable source or model to guide us. Most of what we read and hear is conjecture, as the virus keeps shifting its stance, its symptoms changing, impact expanding and the cure – none as yet.

What is constant though is human endeavor. The enemy is unknown, the terrain dangerous like a landmine, yet the war must go on. Governments realized early on that a war on this scale cannot be fought by the state machinery alone. You need each citizen standing by you in this battle of survival. You need to keep morale high and the spirit from flagging even as the tolls keep mounting.

Realizing the enormity of the task, the Empowered Group 6 (EG 6) constituted by the Government of India and chaired by CEO, NITI Aayog took on the onus of galvanizing civil society organizations, NGOs and

development partners, industry partners, and international organizations to create synergies with the government. CEO Niti Aayog reached out to a network of more than 92,000 CSOs/NGOs, writing to them and setting a record of sorts in the process. The idea was to harness their strengths, resources and expertise in key social sectors – nutrition, health, sanitation, education – and rely on their extensive reach in the community to mobilize the people to follow mandated precautions and ensure that the economic fallout of the lockdown on the vulnerable groups was mitigated.

This army of grassroots workers has been functioning efficiently like a colony of ants strengthening the hands of the state governments and district administrations in their efforts on the ground. Identifying hotspots and deputing volunteers to ensure the supply chain of essentials is maintained to the vulnerable, the civil society has silently held the fort in our march against the pandemic.

Salute to this selfless army!

The government approved - under the Pradhan Mantri Garib Kalyan package, a Rs 50 lakh insurance cover per person for sanitation staff, doctors, Asha workers, paramedics and nurses, involved in managing the COVID-19 outbreak.

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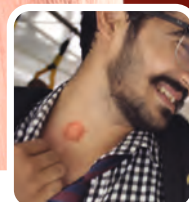
REDNESS



RASHES



PRICKLY HEAT



FUNGAL INFECTION

Message from the Editor-in-Chief

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Living By Hope

THE CONSUMER COST of coronavirus crisis is as unprecedented as the pandemic itself. The cost of any illness is the measure of all the costs of a particular disease, including the direct, indirect, and intangible dimensions. And, then there is the burden of a disease borne by a society which is the cost of illness expressed in monetary terms. According to the UN's trade and development agency, UNCTAD, apart from the tragic human consequences of the COVID-19 coronavirus epidemic, the economic uncertainty it has sparked will likely cost the global economy \$1 trillion in 2020. A doomsday scenario which visualizes the global economy growing at 0.5 per cent puts this cost at \$2 trillion. Huge and crippling. But this is nothing compared the toll the virus is taking on humanity – it is debilitating physically and draining emotionally.

As nations downed their shutters to prevent the spread of the contagion, the worst sufferers were the poor in the emerging economies, stranded and nowhere to go. India's national lockdown revealed an ugly saga of migrant exodus from city centers as they lost their livelihoods and hopes. With no means to earn, they had no money to buy essentials or pay rent and were eventually shunted into shelters. The

situation despite the governments best intentions has been abysmal.

The government did its best to ensure the supply of essentials wasn't disrupted and the city folk were by and large better placed. However, the prolonged lockdown has brought the economy to a grinding halt and despite government advisories, heads are rolling, people are losing their jobs, salary cuts are happening, and hopes are dashed. In the rural side, the farmers are confronting bleak prospects even as unseasonal rains and hailstorm battered their standing crops.

Everybody is talking of a new normal. Yet, the contours of this new normal are vague as the world is still racing against time to find a cure for coronavirus. Till that happens, life continues in a limbo, fed on that bottomless pit of hope that humans have.





15

RESEARCH FEATURE

REPORTS PREDICT HUGE SHIFTS IN CONSUMER BEHAVIOR IN A POST-COVID-19 WORLD



From shopping patterns to goods preferences, all are set to see a sea change as consumers become more conscious of their fragile universe under the threat of a pandemic.



25

HORIZONS

CORONA VIRUS: A SHOT IN THE ARM OF E-COMMERCE?



Work-from-home and social distancing are here to stay, and consumers are switching shopping preferences and are logging online as they become comfortable with the idea.



33

INTERVIEW

Amitabh Kant
CEO, NITI Aayog is at the forefront of fighting the Covid-19 pandemic and is among those leading India's efforts to win this war against coronavirus.



42

MY MARKET

CHANGING CONSUMER BEHAVIORS IN COVID-19 CRISIS



Consumer behavior is in the rapid transition phase and it is difficult to predict whether the shifts are a temporary response to the crisis or whether they are deeper and lasting.



47

OUT OF THE BOX

CRISIS MAKES CONSUMER PROTECTION TOP PRIORITY



Consumers are the most vulnerable group and the COVID-19 pandemic has emphasized this more than ever.



52

IN FOCUS

CONSUMER HEALTH IN LOCKDOWN

The Government of India moved swiftly in the aftermath of the coronavirus outbreak in the country bringing in several measures, including telemedicine, to ensure that consumers get timely health intervention.



SHRI NARENDRA MODI
CHAIRMAN - PM CARES, PRIME MINISTER OF INDIA

It is my appeal to my fellow Indians, kindly contribute to the PM-CARES Fund.
This Fund will also cater to similar distressing situations, if they occur in the times ahead.

Donation Details: Name of the Account: PM CARES. Account No.: 2121PM20202.
IFSC Code: SBIN0000691. SWIFT Code: SBININBB104. Name of Bank & Branch: State Bank of India, New Delhi Main Branch. UPI ID: pmcares@sbi • Can also donate on pmiindia.gov.in



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ROUNDUP



"In the post-COVID world, we need a new template of globalization, based on fairness, equality, and humanity"

Prime Minister Narendra Modi
at the virtual NAM Summit

IMAGE: PIB

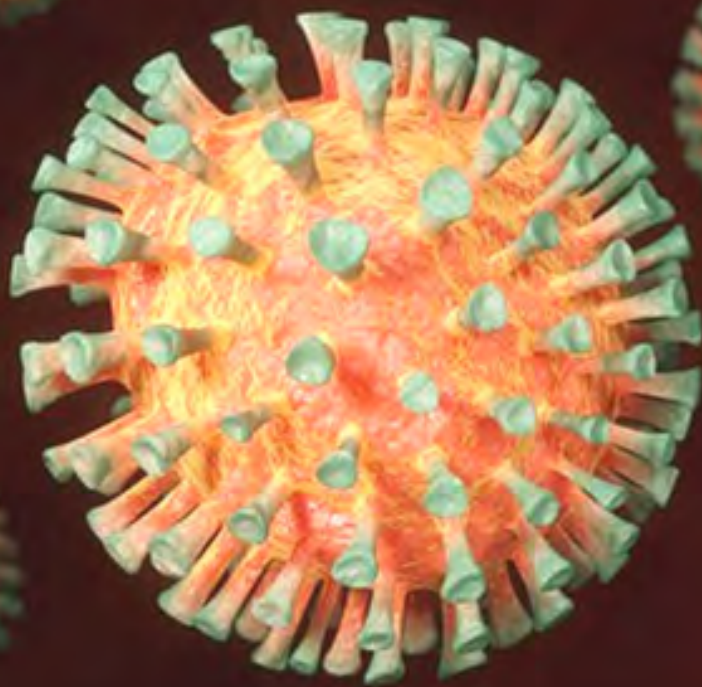
DATA BRIEFING

400

million –
Number of
workers
from India's
informal
sector that
are likely to
be pushed
deeper into
poverty due
to Covid-19

COVID-19: India Tackles Its Crisis With A Firm Hand

Ensures supply of essential goods and services remain uninterrupted and consumers do not suffer.



India tries to tame coronavirus, keep consumer sufferings at bay.

IMAGE: PIXABAY

THE ANNOUNCEMENT OF the three-week COVID-19 (coronavirus) lockdown on March 25 had sent consumers in a panic. The uppermost concern for all was availability of essential goods – dry ration, vegetables, fruits, milk, medicines, LPG and the like. Undeniably there were initial hiccups, but the government went into an overdrive to ease consumers' woes.

The Department for Promotion of Industry and Internal Trade (DPIIT) got down to regularly engaging with retailers and e-commerce companies to ensure there was no disruption in the supply chain of essential goods and that other facilities continued to function smoothly. To ensure this, Commerce and Industry Minister Piyush Goyal had held a video conference with stakeholders from e-commerce and logistics industry to understand the issues faced by them due to the lockdown and discussed the measures to resolve them. Representatives of leading e-commerce players like Snapdeal, Shopclues, Flipkart, Grofers, NetMeds, PharmEasy, 1MG Tech, Udaan, Amazon India, Big Basket, and Zomato had participated in the discussions. There were also representatives of large retail operators like Metro Cash & Carry, Walmart, Delihivery, Safexpress, Paytm, and Swiggy.

DPIIT's efforts resulted in the Ministry of Home affairs issuing standard operating procedure to guide the state governments on the procedure to handle different aspects related to supply of essential goods.

Invest India also launched Essential Supply Solutions, a unified platform to bring together key government stakeholders, industry champions and logistic providers to identify and fill the demand-supply shortages in the supplies required to combat Covid-19. The purpose of the platform is to locate organizations that can support the

supply of critical health and safety supplies and equipment, including personal protective equipment, treatment equipment, diagnostic and testing products, essential medicines, and components, as a part of the government's response to Covid-19. On the webpage especially created for the purpose, a form is provided which has to be filled by interested organizations to help the government identify the suitability and readiness of the concerned entity to offer medical supplies.

Right from day 1 of the lockdown, the government anticipating the supply chain hiccups had moved to iron out the issues. With news of thousands of trucks stranded on the highways denied permission to enter city precincts, both central and state authorities had to immediately step in to ensure that the supply of essentials such as food and medicines didn't suffer as police got cracking to enforce the lockdown stopping trucks and delivery staff who began complaining of physical intimidation by them.

On March 29, the government took a major decision to allow the transportation of all essential and non-essential goods in the country. The move came even as there were reports of thousands of liters of milk being dumped by milk suppliers for want of transportation. This change removed the legal hurdles preventing the smooth functioning of the entire supply chain of milk collection and distribution, including its packaging material.

Following government assurances, e-commerce platforms such as Flipkart and Amazon resumed delivery of groceries and essentials and in fact prioritized it to enable deliveries to consumers' doorsteps. Passes were issued to registered vegetable and fruit vendors, markets, traders, truckers and workers in the vital hubs to allow connect between farmers and consumers.

Despite assurances from the government of the safe and smooth passage of supply chain and delivery executives, the initial days of the lockdown had many hiccups for the retailers. Their delivery executives were harassed by the local authorities on the roads. This triggered the mass exodus of the largely migrant workforce to their home states and villages. They also had to shut down warehouses on local authorities' orders. For instance, online grocer BigBasket was badly hit in the initial days by lower demand and shortage of manpower bringing down its operational capacity by 50 percent. From a listing of 32,000 stock keeping units (SKUs) on their platform, BigBasket came down to 3,500 SKUs and was down to 30,000 orders a day from 150,000 orders earlier. However later they scaled up to 300,000 orders (per day) with their strong supply chain and warehousing network.

The implementation of rules on the ground led to police and municipal authorities obstructing all movement, including that of medicines. The All India Organization of Chemists and Druggists issued a warning about stocks running low and even the supply of hydroxychloroquine tablets recommended for healthcare workers dealing with Covid-19 patients took a hit. IPCA Labs finally got permission after two days to airlift the tablets for use by the central government. In Himachal Pradesh, authorities had asked Wallace Labs, a manufacturer of hydroxychloroquine tablets, to shut its plant despite the demand for supply from many states.

Information and broadcasting minister Prakash Javadekar had also told reporters that the Centre and states will ensure the supply of essential goods to people. Further, the government will give 7 kg of foodgrains to every poor person a month at a concessional rate of Rs 2 per kg for wheat and Rs 3 per kg for rice.

Transportation proved a key bottleneck with state borders and police pickets proving to be a major hurdle for trucks to pass through. However, things eased with

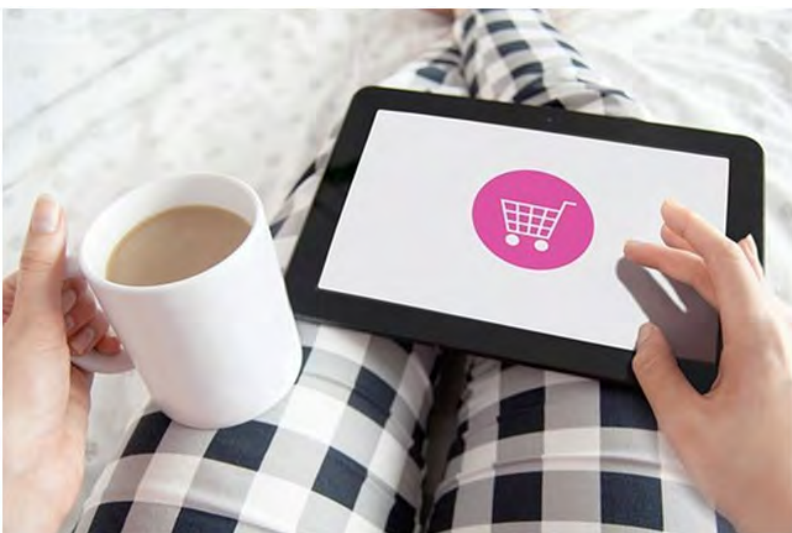
the Centre and the state governments stepping in to smoothen the processes.

The e-commerce companies in the country played a sterling role to ensure that essentials reach the consumers. Another sector that pulled out all stops to ensure consumers are not denied essentials was the Indian Railways. It decided to run trains to meet the supply of essential items amid Covid-19 lockdown, taking delivery of essential items by running parcel vans. The IR is running these high capacity parcel vans that have been designed and manufactured by Rail Coach Factory, Kapurthala on 65 routes. These parcel trains were inaugurated by the Ministry of Railways in the end of January 2020. Needless to say, these came in at a very opportune time and ensured relief to a large section through quick transportation of small parcels.

Lockdown 2.0

On April 14, India entered the second phase of the Covid-19 lockdown. The 21-day nationwide lockdown was extended to May 3 due to the rising number of cases in the country. The prohibition on the supply of non-essential goods by e-commerce companies was continued, as in the first phase of lockdown between March 24–April 14, with only delivery of essential goods, including food, pharmaceuticals and medical equipment through e-commerce platforms being allowed. Though there was some confusion with many thinking that e-commerce companies will be allowed to sell non-essential items during lockdown 2.0, but this was not the case.

In a press release issued by the Government of India, Ministry of Information and Broadcasting on 19 April 2020, the Ministry of Home Affairs (MHA) put all speculations to rest reiterating that supply of non-essential goods by e-commerce companies would remain prohibited during lockdown. The latest guidelines were issued by Ministry of Home Affairs (MHA) after Prime Minister Narendra Modi said that the initial lockdown of three weeks is being extended until May 3. The



Supply of essential goods through e-commerce platforms made life easier in the lockdown.



Online classes keep learning going as educational institutions remain shut.

government, in a statement said, “Digital economy is critical to the services sector and is important for national growth. Accordingly, e-commerce operations, operations of IT and IT enabled services, data and call centers for Government activities, and online teaching and distance learning are all permitted activities now.”

The Ministry of Home Affairs issued guidelines permitting vehicles that are used by e-commerce companies to ply with permission.

The Union Home Ministry also released a list of services and activities which are being allowed to open from April 20 in areas where the effect of coronavirus is negligible.

The government's decision to allow a few more essential services to function in areas that are not Covid-19 containment zones after April 20, came in the backdrop of the financial hardship being faced by low-income earners.

“In order to mitigate hardship to the public, select additional activities would be allowed, which would come into effect from 20 April 2020. However, these additional activities would be operationalized by States/Union Territories (UTs)/District Administrations based on strict compliance to the existing guidelines on lockdown measures. Before operating these relaxations, States/UTs/District Administrations shall ensure that all preparatory arrangements with regard to social distancing in offices, workplaces, factories and establishments, and other sectoral requirements are in place,” an official statement of the Ministry of Home Affairs had said.

The government had also shared the list of activities and services being permitted and those that will remain shut on its citizen portal MyGov.

However, these exemptions given after April 20 were not applicable in hotspots. The state, UT and district administrations were given the jurisdiction to decide the hotspots across the country.

Lockdown 3.0

The third phase of the lockdown began on May 4 and extended till May 17. However, in this phase government took a calibrated decision to allow considerable relaxation



IMAGE: PIXABAY

India imposed one of the strictest lockdowns, won praise from global community.

while continuing curbs in the containment zones. The decision was taken to ensure that the gains made in the battle against Covid-19 is not diluted. The country has been divided in three zones – Red, Orange and Green – based on coronavirus risk-profiling. At the time of filing this report, the country was still in this lockdown edition.

Conclusion

The Government of India has received high global appreciation for its handling of the Covid-19 crisis and for imposing one of the strictest lockdowns to contain the community spread of the virus. Despite the limitations imposed by the size, structure and nature of the country, India has ensured that by and large, its consumers do not suffer during the crisis and has managed to keep the virus contagion at manageable levels. However, it remains to be seen how effective India's lockdown and mitigation measures prove to be in the long run. ▶

Source: Secondary research & media reports

THREE SYMPTOMS OF COVID 19



FEVER



COUGH



SHORTNESS OF BREATH

Consumers, Beware



Pandemics and disasters are ripe grounds for frauds to flourish.

IMAGE: PIXABAY

FRAUDS IN THE TIME OF COVID-19

In times of a pandemic or any other crisis, humans become susceptible to being exploited and defrauded. Several scamsters have sprung up in the cover of Covid-19 too and consumers must take greatest care to save themselves from falling prey.

COVID-19 SEEMS TO have provided a fertile ground for all kinds of fraudsters to make a quick buck. Financial, scams, frauds and misinformation are playing on the fears of the people generated by a pandemic that has no precedent. Even as governments across the globe are working on their response to the crisis, fraudsters and scamsters are ramping up their scams and schemes and finetuning their modus operandi to swindle gullible consumers. From banks to governments, all are sounding warnings for people to beware of these criminals on the prowl.

Investments scams that promise quick return on a flailing stock market, miracle cures and fake donation seekers and NGOs promising to feed the poor, the stranded and the stray animals on the streets, fraud has taken a variety of forms in order to feed on the unsuspecting consumers by playing on their fears.

Some types of scams that are taking place are:

People are receiving phishing emails that claim to be from the Centers for Disease Control and Prevention (CDC) or the WHO. But these emails contain malicious link which if the recipient clicks on could lead to substantial financial loss.

Investment scams related to COVID-19 that may include “pump-and-dump” schemes”. In fact, the US Securities and Exchange Commission's Office of Investor Education and Advocacy has issued Investor Alert warning investors about investment frauds claiming a company's products or services will be used to help stop the spread of coronavirus outbreak. There are internet promotions, including on social media that claim a company's stock will rise as its products or services can prevent, detect, or cure coronavirus.

Loan moratorium scam: In India there is another kind of fraud that has surfaced post the Reserve bank of India's announcement regarding moratorium on EMIs and credit card payments. It led to a slew of advisories from banks, non-banking financial companies (NBFCs), National Payments Corp. of India (NPCI), ministries and various



Beware of phishing emails claiming to be from reputed organizations.



IMAGE: PIXABAY

Don't respond to random calls offering debt relief.

government departments. Financial institutions have been also sending SMSs and emails to customers to beware of these frauds.

The modus operandi involves calling up gullible borrowers posing as bank representatives. The scamsters then convince the borrower to go for a moratorium on loans or credit cards. They trick the consumers into divulging bank details and then the OTP (one-time password) that they need to get the fraudulent transaction that they are doing through. They convince the hapless customer that the OTP is for availing the moratorium.

PM CARES Fund fraud: Several organizations and NGOs have also sprung up asking for donation or raising funds for all kinds of philanthropic purposes related to the pandemic. In fact, the Government of India's special fund floated for the Covid-19 purpose has also fallen victim to such scams.

The newly created fund to fight Covid-19 pandemic became a fertile ground for fraudsters to fleece unsuspecting citizens. People have come forward from all walks of life to contribute to the Prime Minister's Citizen Assistance and Relief in Emergency Situations or PM CARES Fund. While the fund's UPI (Unified Payments Interface) ID is pmcares@sbi; scamsters have created similar UPI IDs to cheat people. In fact, looking at the alarming number of fake IDs, the Indian Computer Emergency Response Team (CERT-In) issued a warning along with banks, ministries and police departments for people to beware.

Pop up e-tailers: Still another kind of scam taking place involves online retail of counterfeit goods related to the virus. Several e-commerce platforms have sprung up selling hot items like face masks and sanitizers that are in short supply due to the rising demand. These fake platforms that look like valid e-commerce marketplace, are purportedly selling these items. But once you have paid for your purchase, the goods are never delivered.

IMAGE: PIXABAY



Beware of fly by night e-commerce players.

Either you have no way to contact the website or after a while it folds up.

Exploiting greed and need: Another method being used is to send emails and mobile messages to random citizens asking them to click on a link in order to avail the fund government is releasing to help citizens. The link obviously takes one to a fake government website where they have to fill out personal details including bank details to avail the fund. Once the victim has shared this sensitive information, hackers carry out transactions defrauding the unsuspecting citizen.

Another way that hackers are exploiting human love for freebies is by sending emails or messages that claim to provide free subscription for streaming websites like Netflix or Amazon Prime. Once the recipient has clicked on the link that is supposed to be for free subscription, or

a message from the World Health Organization, the malware is installed on the computer or the mobile phone using which hackers capture passwords or bank account details when the victim enters them on his device.

Miracle cures for coronavirus: Some frauds involving false claims about certain miracle products' ability to prevent, detect, or cure COVID-19 have also surfaced. All kinds of exotic cures have suddenly surfaced, some even claiming to be India's ancient cures.

Conclusion

The basic reason for such frauds succeeding and flourishing is the lack of awareness among consumers. Hence, educating oneself on the kinds of scams taking place is relevant. Also, as a matter of practice, one should not open any mail or message from an unknown source and never a link that may be in such communication. Precaution should be taken to not open such links from WhatsApp forwards from known sources too. With social media marketing becoming mainstream we are prone to buy stuff from unknown sources. We must be careful when transferring money for online purchases. Taking care while transferring money to another account and buying only from established entities, works to prevent financial frauds.

One must make this a ground rule: Never share your password or confidential details with anyone on phone. Be suspicious of all such websites and persons who may be posing to be agents of companies when they could be scamsters. Care must also be taken when downloading apps and should be downloaded only from authentic app stores.

The bottom line is that you alone can save yourself from scams. So, beware consumer! ■



Arm yourself with knowledge, stay abreast with news.

Source: Secondary research & media reports



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Reports Predict Huge Shifts In **Consumer Behavior In A** Post-Covid-19 World



From shopping patterns to goods preferences, all are set to see a sea change as consumers become more conscious of their fragile universe under the threat of a pandemic.

IMAGE: PIXABAY

Shopping in stores may no longer be de rigueur.

AS IT BECOMES apparent that life in quarantine may become part of the new normal (coronavirus, it is being said will become an annual recurrence) both consumers and corporations are making adjustments as they realize that business-as-usual may not be quite the same as pre-coronavirus times.

Several studies on consumer behavior across the world have found that many of the changes perceptible in consumer habits, could well become permanent. According to Harris Polls, these changes brought by life in the lockdown, may lead to permanent changes in key industries as people start shifting to non-public, virtual alternatives by choice. An example of this kind of shift happening is most evident in consumer sentiment toward gyms. The report found 85 percent of consumers are planning to continue their exercise regimen at home post-pandemic.

This changing sentiment toward exercising in the gym vs exercising at home started with celebrities, sports enthusiasts and professional trainers taking to their social media accounts to showcase their gym trainings at home and encourage followers not to give up on physical activities while confined at home. The health and fitness industry was fast to pick up the cues and made prominent reinventions to keep its flock from straying. It introduced online practices including Instagram stories and live classes or videos classes on YouTube.

But it is not just the health and fitness industry that is undergoing seismic changes. The pandemic and the extended lockdowns have made consumers anxious. They are looking for reassurance and stability, a WPP report titled COVID-19: India's Sentiment & Impact on Brands, rightly says. Experts expect some kinds of consumer behavior and marketing response to changed permanently. As such, brands that pick up these cues faster and prepare for it, will emerge stronger post the disruption.

Redefining essentials

One of the important changes that has happened is how consumers are redefining what is essential and what is non-essential for life. When the government order of nationwide lockdown to contain the pandemic went out, it sent the people to the confines of their homes. All the common haunts were shut down such as malls and markets. Sale of non-essential items was banned on e-commerce sites too. The initial instinctive response was to hoard goods but only essentials. No one went on a shopping spree of lifestyle items or non-durables. As the lockdown was extended, its economic costs started coming to the fore. Job losses and salary cuts and economic uncertainty have added to the pall of gloom and uncertainty. As a corollary, non-essential expenses have been pushed back with people in a wait and watch mode.



IMAGE: PIXABAY

Gyms could remain empty or go online to survive.



IMAGE: PIXABAY

Covid-19 has redefined what is essential for life.

It is just the basics that are currently the main spending areas for consumers. However, Covid-19 has brought an emphasis on personal hygiene and products of this category are included in the basics shopping list. According to an e4m research, personal cleaning products saw an exponential growth of 56% during this period. The categories that saw a jump in consumption include antiseptic liquids, anti-bacterial liquids and wipes (51%), home hygiene products like phenyl(47%) and personal care essentials like shampoo and toothpaste (5%).

Since initially consumers started stocking up food essentials, this category including packaged flour, pulses, rice and oils, witnessed an increased consumption of 23%.

Another category that saw a rise in consumption was immunity and nutrition products, as many health practitioners including Ayurveda practitioners sent out advisories on the importance of people building their immunity to combat coronavirus. There was a rise of 10% in consumption of nutritional products like chyawanprash and milk-based food drinks.

Experts feel that hygiene products like floor cleaning agents and personal cleaning products that were largely discretionary depending upon the economic status of the consumer may become a lifestyle hygiene category with more Indians spending on it regularly. However, it will not yet become an essential category for the masses as it calls for huge changes in consumer habit and also because Indian consumers are largely price sensitive.



IMAGE: PIXABAY

Personal and home hygiene categories have gained big.

Surprisingly, there was significant decline in the consumption of packaged, ready-to-use food items, which is being attributed to consumer concern about the nutrition value of the products, as in the lockdown their life is dependent on limited essentials that are available. Tetra pack milk that have long shelf life also saw consumption decline by 6%. Packaged food items like snacks and instant noodles seem to be slipping down the consumer preference index and saw a decline of 17% in consumption.

Another category that has suffered a setback is the ready-to-cook one with has seen items slipping from the essential list of consumers. These include frozen foods and instant idli-dosa mixes witnessing a decline of 17% in consumption. There was a 35% reduction in the consumption of soft drinks and packaged juices, which could be due to the consumers avoiding the consumption of cold items due to coronavirus. This decline could also be because multiplexes, markets and malls are closed and no parties or get-togethers are happening where beverages are generally consumed the most, leading to much lower demand for it.

Another category that slipped from the essential list of consumers is cosmetic products like sunscreens and moisturizing lotions. Confined at home consumers are now less inclined towards personal grooming and this could be a reason for the decline of 23% in consumption of this category.

The strain on income and consumer sentiments is visible in the changing purchase patterns and preferences of the people. Lifestyle category received a huge blow in sales seeing a drop of 15-30%, as consumer price sensitivity rises. Also, lifestyle goods fall in the non-essential

category. The consumer sentiment is that of uncertainty about the future and at a time like this when focus is on a pandemic that threatens human life, it seems consumers are not even motivated to search for non-essentials and luxury products. There is a dip in online searches of 20% in fashion-related e-commerce



IMAGE: PIXABAY

Consumers showed declining preference for packaged milk and ready to eat food as the focus shifts to fresh and nutritious food available locally.



IMAGE: PIXABAY

searches; beauty-related searches have declined by 15% on e-commerce platforms and clothing and accessories like shoes and watches also have also slipped in searches by 15-25%.

Life post-pandemic

It is not that consumerism is dying. While the pandemic may have brought about a temporary halt to our mindless consumption, most of it expected to get back to normal once the situation normalizes. However, some changes in consumer behavior and consumption patterns are here to stay, feel experts.

According to experts, the way we socialize may be altered in the long term. According to the Harris Polls, 67 percent of consumers are more likely to choose virtual happy hours with friends over going to a bar for happy hour, post the epidemic. Dining in will also become more fashionable as 65 percent of respondents said they would rather get takeout from a restaurant than dine in a restaurant.

The response could be the result of the virus induced fear phobia, but as people are rediscovering the pleasures of home cooking and eating at home, and due to the financial uncertainties, more Indians would be inclined to ditch these expenses or save it only for special occasions like birthdays and anniversary celebrations,

For a large section of the consumers though, purchases will now be made under two categories — essentials for survival and essentials for the sanity of mind. In the survival category would fall categories like food and beverage, personal care items, home cleaning and hygiene items and over-the-counter medicines. In the second category those items would be included that are deemed essential for survival of sanity like alcoholic beverages and entertainment in the form of online content consumption.

Adapting to survive

This lull in consumption has provided brands with the opportunity to regroup and relaunch to cater to the changing consumer sentiments. Many non-essential brands while in the shutdown phase came up with video advertisement that reflect their sensitivity to the pandemic situation. This is also a strategy for brands to stay attuned to the needs of the consumers who are currently denied traditional coping mechanisms like friends and entertainment like eating out, group sports, working out at the gym, etc. There is a natural tendency among consumers to value those brands that have come forward with themes to help the needy through CSR efforts or are offering discounts and freebies in these strained financial times. A report found that 88 percent of consumers most value cost-saving promotions from

brands and more than 82 percent said they value brands offering discounts, deals, freebies and cost-saving promotions.

The same report found that consumers appreciate brands that have shown a focus on consumers' needs during a difficult, unprecedented time with 58 percent of consumers saying they are impressed by brands providing a necessary service and 55 percent said they value brands that have made changes to help consumers. This includes brands helping communities, as well as the individual with 58 percent of consumers, saying they value responsible messaging, 54 percent valuing charitable contributions by brands, and half of all consumers saying they value brands that are addressing coronavirus concerns.

The research indicated that consumers have little patience for brands that have chosen to keep silent or are attempting humor and comedic relief. Only 37 percent of consumers have gravitated toward charitable give-back purchase.

Impact on e-commerce

Long before the pandemic, Indian consumers had discovered the joys of shopping online for brands from across the globe. The lockdown made online shopping the safest and hence the most preferred mode of purchase. With the government too emphasizing delivery to the doorstep, online shopping has become a staple of the new normal. Additionally, as more boomers are discovering the comfort and convenience of e-commerce platforms, it is expected that this practice may be here to stay. According to a report, 72 percent of consumers told Influence Central they "plan to do more shopping online to ship directly to their homes." The report also found that 51 percent of the consumers plan to limit shopping in-store to essentials and only 31 percent plan to increase grocery delivery.

Reports also indicated that a large percentage of consumers feel there is a need to continue avoiding crowds but there is an increasing dissatisfaction as people are missing lifestyle activities due to closure. Many are missing meeting their family members or extended family due to social distancing, which is a high concern for

respondents at 86 percent. Another 85 percent of respondents miss going to restaurants, bars, etc., and 87 percent miss socialization activities for children.

Various research shows that despite the initial declines in sale, most e-commerce players could turn around their models to remain resilient. Contrary to general trends where online shopping is mostly for essentials, the data in the US showed its consumers shopping for clothing, shoes and accessories online during this time.

With children stranded at home, many harried parents have also been shopping for children's products, as this category saw an 84 percent increase in sales in the US. The US data also showed the decline in online shopping was not uniform and reflected the different age category's economic position and concern for the crisis. While millennials saw the smallest decline at 10 percent, the decline in Generation Z was 16 percent, 18 percent decline from Baby Boomers, and a 28 percent decline from the Greatest Generation.

The pattern showed that consumers who are more likely to shop online ordinarily showed a smaller overall decline than consumers who rarely shop online.

As consumers prepare to stay at home with companies asking employees to continue working from home, a rise in consumer spending is seen on apparel, footwear and accessories category that will help them spending long periods at home.

In India, consumer preference for online shopping boosted by smartphone penetration, cheaper 4G networks and increasing consumer wealth, was expected to help

the sector grow to US\$ 200 billion by 2026. Going by the current trends, experts feel Indian ecommerce industry would hit the figure much earlier.

The projection is based on some key consumer behavior changes discernible in the market. A research report finds:

- 9 in 10 Indian consumers have changed their traditional shopping habits
- More than 50% of consumers have ordered such products online that they normally bought at physical stores
- Nearly 6 in 10 consumers are afraid of shopping in a store as they fear coronavirus infection

The lockdown has resulted in a \$1 billion loss in online sales in India as of April 14. This is in stark contrast to the trends visible in China and the US, where e-commerce has grown during the lockdowns.



Pubs could be passé as the way we socialize changes.

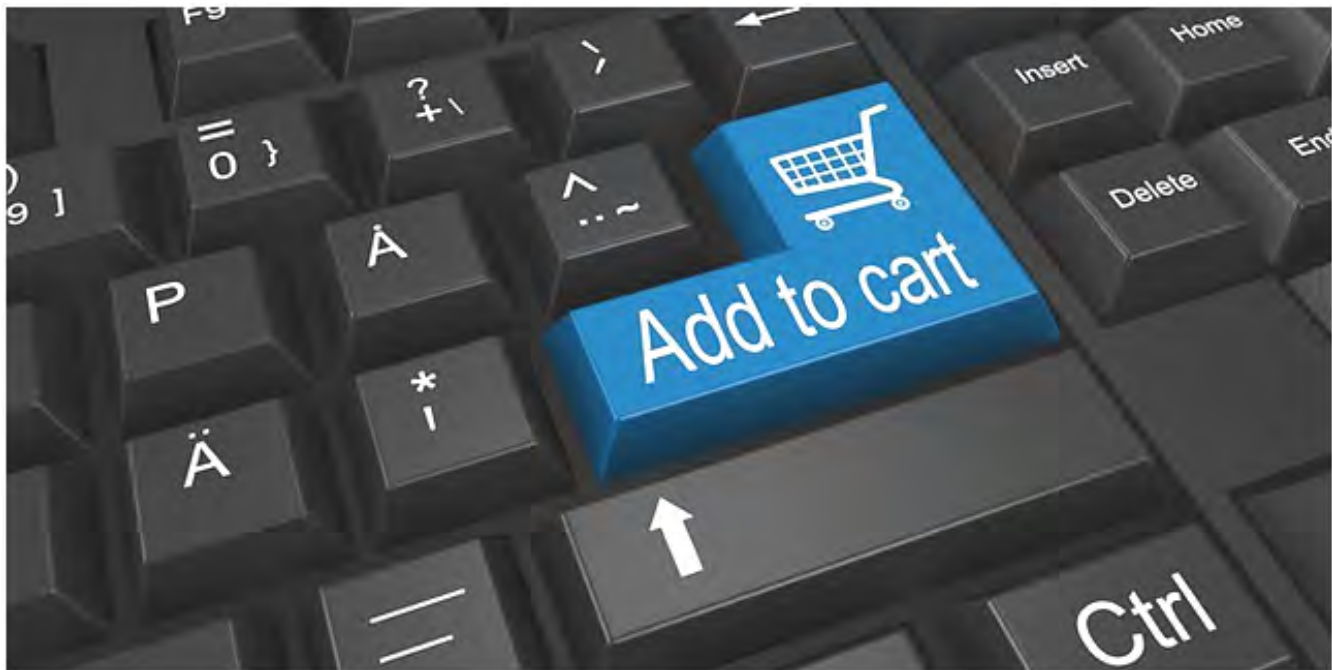


IMAGE: PIXABAY

Online shopping could be preferred more.



IMAGE: PIXABAY

The faithful corner kirana store may make a comeback.

It is expected that the digital-adoption momentum will be carried forward and become permanent shaped by two major shifts in customer behavior – consumers' reluctance to mingle in crowded public places and faster digital adoption.

It is expected that the Covid-19 outbreak will mark a tipping point for the adoption of e-commerce and mobile commerce platforms.

As of now despite these projections, e-commerce companies in India are struggling under the lockdown

finding it difficult to operate on ground. It is expected that market leaders Amazon.com Inc. and Walmart Inc.'s Flipkart India Private Ltd will suffer significant losses in 2020.

According to Forrester Research estimates, the lockdown has resulted in a \$1 billion loss in online sales in India as of April 14. This is in stark contrast to the trends visible in China and the US, where e-commerce has grown during the lockdowns. The lockdown extension led to revision in the growth estimates of Indian e-commerce market to flat from its earlier projection of 5%.

What compounded the problems of e-commerce companies was the ban on the sale of high-margin nonessential goods, including electronic items. Nonessential items accounted for about 90% of sales for Amazon India and Flipkart, and electronic items accounted for nearly half of all online sales in the country in 2019. The ban on their sale has come as a big blow to these top players.

Consumer preference for local kirana stores that have been allowed to operate during lockdown is also expected to continue post the pandemic and could pose a threat to the e-commerce retailers. People are realizing the value of these mom and pop stores that have stood by them in tough times and this could be the beginning of localization that would pose a huge challenge to the e-commerce players.

To conclude, Covid-19 generated consumer behavior changes may become permanent or at least some of them that would change the world as we knew it before the pandemic.

Source: Secondary research & media reports



Is this our new world?

IMAGE: PIXABAY

The Heavy Cost Of **COVID-19**

The economic outlook is dim, and the path to recovery uncertain and far. The only thing certain is that we are leaving behind a world we knew for a future we don't.

COVID-19 PANDEMIC HAS turned our world upside down. Everything has changed drastically from the way we live to the way we work. Since there is no cure in sight, experts say that we could be in this limbo for a long haul and what we have been so far looking at as an interregnum, could well be how we live in the future.

Covid-19 has come with a heavy price tag – physical, psychological, financial and economic. But the economic cost is by far the worse as it will only aggravate the other costs down the line. With economic and commercial activities at a standstill, there have been massive pay cuts and layoffs across the globe, business are downing shutters as revenue sources have dried up, demand is non-existent, investors are fleeing, in short, stock markets are in free fall, and much else.

To add to the dismal picture, a recent survey data from PwC predicts more layoffs and consumers will continue stuck in limbo, confined in their homes. An economic report published by the International Monetary Funds is also all gloom and doom. It forecasts the global economy will “contract sharply by -3 percent in 2020, much worse than during the 2008-09 financial crisis.”

Assuming that COVID-19 receded say sometime in the second half of 2020 and containment efforts start being rolled back and economic activity starts becoming normal once again, the IMF projects that global economy may grow by 5.8 percent helped by policy support. However, it warns, that there are substantial risks that the outcomes maybe more severe. The dire outlook by IMF is based on the severity of the economic decline.

In a survey of chief financial officers, PwC's found 26 percent of respondents anticipating layoffs. This figure just a couple of weeks before the survey results was 16 percent.

It is the financial impacts of COVID-19 that most businesses are grappling with as of the CFOs polled by PwC, 75 percent said the pandemic was having an unprecedented effect on operations as well as liquidity.

The huge negative impact of Covid-19 on shoppers is also all too perceptible. Another PwC report said that this impact could in fact have a permanently lasting effect.

Not surprisingly, the PwC research found households are “in limbo”. Life in lockdown is now becoming more a choice for people as they realize how important is to maintain social distancing in a pandemic scenario which has no cure. The industry across the globe has already been talking of work from home (WFH) or remote working as the new normal. People are learning to live simpler lives with fewer needs and since there is no social pressure to conform to any standards or lifestyles at home, there is less need to spend on non-essentials or step out of home for shopping, mall hopping, or just spending an evening out with friends. But more than anything else, it is also the sobering reality of the economic cost, which is the top of mind concern at 78 percent in the PwC research, followed by the human cost at 71 percent.

It is true that as people adapt to the new normal of staying home, they are also picking up new hobbies. But the overall consumer sentiment is mightily subdued. For consumers, Covid-19 has meant double whammy – public-health and economic crises and together they can leave long-lasting effects on consumer behavior.

As regards the business, the PwC report said that 82 percent of CFOs are now focused on controlling costs — up considerably from two weeks ago; 67 percent are looking to deferring or canceling planned investments. For most companies, cost-cutting is happening by halting investments in facilities and capital expenditures, IT, workforce and other areas.

What is apparent and has been predicted by most financial and economic experts is that the world is facing a recession and the top priority for businesses is to estimate how long and how severe the recession would be. But nobody has an answer, and this is making their tasks that much more complicated.

Businesses are not just changing business models they have also embraced the new normal and have announced policies asking for employees to continue working from home till at least the year is out as nobody knows how the pandemic will pan out.

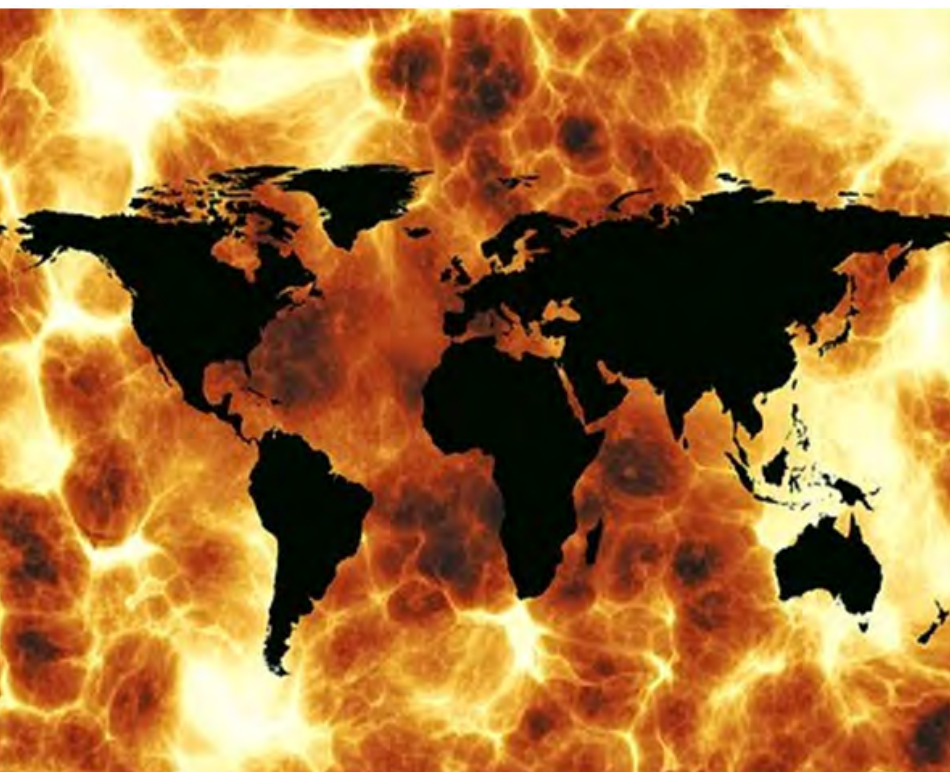


IMAGE: PIXABAY

Singed by the coronavirus.



The post-pandemic consumer may not be found in the malls and marketplaces.

IMAGE: PIXABAY

As the PwC report says, there were changes brewing in industries such as retail, banking, insurance, manufacturing, higher education, professional services, etc., and the pandemic has only accelerated those changes.

Global supply chains stand disrupted and many companies across the globe that depended on China for their manufacturing are now looking at alternate sources. The global chorus is to cut down the world's dependencies on China and companies are keen to find ways to protect their supply chains going forward and insulate their businesses from such upheavals.

It is not Covid-19 alone that has put the spotlight on these vulnerabilities of the supply chain. In fact, the ongoing trade war between China and the US had made many companies realize that they need to urgently strengthen their supply chains. It was the retail supply chain that was impacted most severely when factories closed in China. Covid-19 helped these companies accelerate their plans.

Probably none will emerge totally unscathed from the

pandemic crisis. But those who can rapidly transform their businesses, operate in newer ways can win. Since there is no quick way to get back to business as usual mode of pre-pandemic days, consumers are not going to be anytime soon leaving their homes for shopping malls and markets, and companies will need to adapt their business models to meet the consumer where she or he is. Pandemic has given rise to not just newer needs but also a new philosophy of life. Companies that are attuned to consumer sentiment will best tap the changing consumer needs and evolve to cater to their demands.

As governments may also try to push their country industry towards self-sufficiency and lesser exposure to global upheavals to ensure resiliency and business continuity, consumers could look for indigenous products that satisfy their needs.

A clear picture will emerge only after the pandemic recedes, but what we can bet on is that a totally different consumer will emerge from this pandemic. It is this new consumer that companies will need to cater.

Source: Secondary research & media reports



FICCI CASCADE extensively and intensively engages:

Committee Against Smuggling & Counterfeiting Activities Destroying the Economy

Key Stakeholders

National & State Governments

Industry

Consumers

International Agencies

Police, Customs, Judiciary

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Voluntary Consumer Organisation

FICCI CASCADE is a unique forum addressing the problem of growing illicit trade in counterfeits, pass offs and smuggled goods in India.

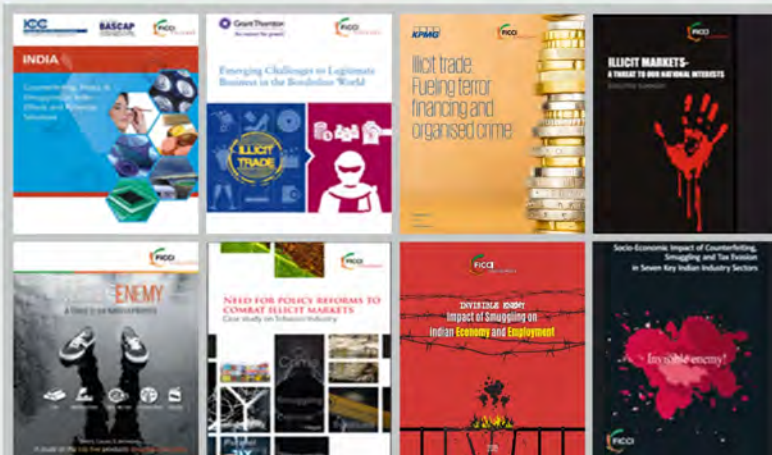


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- ✓ International Conferences

FICCI CASCADE is concertedly working to eradicate illicit trade through:



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CORONAVIRUS

A Shot In The Arm Of E-commerce?

Work-from-home and social distancing are here to stay, and consumers are switching shopping preferences and are logging online as they become comfortable with the idea.



IMAGE: PIXABAY

An idea whose time has come.

THE LOCKDOWN ANNOUNCEMENT had sent Indians into panic buying mode, consumers were crowding groceries stores across the country and there was a tendency towards hoarding essential items. But soon enough, there were indications that the consumption patterns had changed. A clear picture was beginning to emerge of the effects of Covid-19 on consumption and distribution.

e-Commerce a metro phenomenon: To ease consumers' distress, the government allowed e-commerce platforms to deliver essential goods to their doorsteps. This came as a big relief to the citizens as they were assured availability of goods without having to step out of home. Since the government restricted sale through e-commerce to essential goods only, there was a spike in the sales of packaged food, personal and home care products.

However, the sale of essential goods through e-commerce platforms was restricted to larger cities mostly that have a well-established distribution and supply chains. In the smaller Tier-2 and Tier-3 cities, standalone stores or local chains or stores have been catering the consumers requirements.



Time for distribution to go digital: Looking at the emerging consumption pattern, experts say that this could be the best time for distribution to go digital. Since a cure for coronavirus is still in the research phase and the threat is far from over, given the highly contagious nature of the virus, it is expected that people would continue to exercise caution and would prefer doing their shopping

online. The government would also likely continue to restrict free movement of citizens in markets and malls, and non-essential shopping would remain restricted. This change in consumers' mode of shopping and preference would lead to a surge in demand for packaged food, personal health, and home care categories.

Not just consumers, even retailers would be using apps to place orders with distributors and FMCG companies. Some retail tech companies have already launched apps that enable the wholesaler and retailer to order products in real time and work with the brand to ensure stocks are replenished within 24 hours.

According to KPMG and PWC estimates, there are 10 million stores in India and about half a million distributors. Of these, less than two percent are digitalized. It is expected that as more and more consumers go online to do their shopping in the post coronavirus India, small stores would upgrade their sourcing strategies and would look for digital means to connect with distributors.

Preference for local products: A noticeable change in the consumption pattern was noticed when the announcement of the lockdown led people to buy in bulk and some essential items like hand sanitizers, soaps and masks disappeared from stores. Consumers, who would earlier only purchase branded goods, turned to locally manufactured items in desperation. This trend of consumers aligning to locally produced and sourced goods was also seen in other categories like snacks and savories. It is expected to become the norm as instead of waiting for branded goods to be restocked consumers would reach out for the available local goods to fulfill their needs.

As the economic cost of the pandemic emerges with salary cuts, job losses and uncertainty, consumers are becoming more price conscious and it is expected that the new consumption preferences will be influenced by price consciousness and more and more consumers would prefer buying local brands at cheaper price points.

According to a recent market study, big retailers are negotiating with smaller brands while big brands are pushing smaller retailers to stock their product. The Covid-19 induced consumer habit has now created new categories in personal hygiene segment and brands are competing for the consumers eyeballs.

App adoption to see a rise: Consumption patterns have changed since the lockdown and these shifts happening in consumer behavior are major and permanent. The rapid adoption of e-grocery platforms by consumers may pose a threat to retail stores as some may become unviable and shut down.

However, experts see rapid tech adoption by smaller stores as brands would insist upon it for order placement process. The trend also suggests the emergence of app-only retail brands that would come up in response to the changing market dynamics. The lockdown has forced consumers to take up online shopping and this may remain the favored mode also because this enforced period of incarceration at home has made them explore



Malls may see footfalls receding as social distancing comes to stay.

IMAGE: PIXABAY

e-commerce like never before. Many customers who had never used e-commerce sites before or used it for buying products like sanitizers because they were unavailable at the neighborhood retailer store; may continue to buy online.

A recent report has also pointed out that safety concerns may boost e-commerce as consumers will continue to avoid stores. Malls may become anathema to consumers and for many others, shops in general become places to be avoided.

The dominant consumer sentiment would be why step out of home, when you can have things delivered at your doorstep?

According to a report, e-tailing platforms have seen a 15-20% spike in gross merchandise value (GMV) in the first 15 days of March compared to February, and a massive 50 percent growth in GMV in categories such as grocery, health and wellness.

The increased footfall online is making e-commerce companies ramp up their supply chain and manpower.

Logistics, more than ever before, has also become central to the performance of e-commerce firms. In these testing times, logistics can make or break customer satisfaction.

Conclusion

Looking at the changing consumption scenario, many e-commerce companies are adopting newer technologies to enable same-day and slot-based delivery for important essentials. Technology is also being adopted to help in seamless route planning and optimization among other things.

The Covid-19 pandemic could well have begun a new phase in digitalization of India with consumers' preferences and habits taking a permanent shift towards e-commerce platforms. E-commerce players must work in sync with logistics firms if they want to make a favorable mark on consumer India.

Source: Secondary research & media reports



Government Enlists Civil Society In India's Fight Against COVID-19

Empowered Group 6 led by Niti Aayog CEO mobilizes over 92,000 NGOs for the war against coronavirus.



Source: NITI AAYOG

NO WAR OF the magnitude of Covid-19 can be fought by governments alone. The Government of India showed its understanding of the ground realities when in early April Niti Aayog CEO wrote to NGOs for assistance in relief measures. Notably, on March 29, the government had constituted 11 empowered groups for expert inputs on tackling Covid-19. It sought their suggestions on areas like ramping up healthcare, restarting the economy and mitigating misery of people post the 21-day lockdown.

Government reaches out to CSOs, international bodies

In pursuance of these objectives, Niti Aayog CEO Amitabh Kant wrote to over 92,000 NGOs appealing to them for assistance in identifying Covid-19 hotspots and delivering services to vulnerable groups.

Kant, who is heading the Empowered Group (EG 6) on coordinating with private sector NGOs and international organizations, also wrote to all chief secretaries asking them to instruct the local administration at the district level to rope in the physical and human resources made available by NGOs and civil society organizations (CSOs).

A May 4 press release by PIB summarized these efforts by the Empowered Group 6 (EG 6) in galvanizing Civil Society Organizations, NGOs and development partners, Industry partners, and International Organizations to create synergies with the Government of India.

Concerted efforts yield results

The EG6 successfully instituted a whole of society approach in letter and spirit, firing up a network of 92,000 CSOs/NGOs, a record of sorts, to harness their strengths and resources, expertise in key social sectors – nutrition, health, sanitation, education, and extensive reach in the community. The group appealed to the civil society to assist the state governments and district administrations in identifying hotspots and deputing volunteers; delivering essential services to the vulnerable, including the homeless, daily wage workers, migrants, and urban poor families; and in creating awareness about prevention, social distancing, and isolation.

The chief secretaries of respective states were requested to appoint state-level nodal officers to coordinate with the NGOs and resolve their issues apart from leveraging their resources and networks.

The NGOs were urged to lift and distribute rice and wheat in unlimited quantities from FCI go-downs at the subsidized rate of Rs 22/21 per kg respectively so that no one in the country remains hungry.

AkshayaPatra, Rama Krishna Mission, Tata Trusts, Piramal Foundation, PiramalSwasthya, Bill and Melinda Gates Foundation, Action Aid, International Red Cross Centre (ICRC), Pradhan, Prayas, Help-age India, SEWA, Sulabh International, Charities Aid Foundation of India, Gaudia Math, BachpanBachaoAndolan, the Salvation Army, Catholic Bishops' Conference of India and many more organizations joined forces with the government in this endeavor.

The EG 6 is monitoring and coordinating with NGO and CSO networks in all State/Union Territories and with 700 district magistrates in the country on real time basis to fight the spread of COVID-19. The mobilization of these 92000 NGOs has resulted in commendable outcomes as reported by state and district administrations.

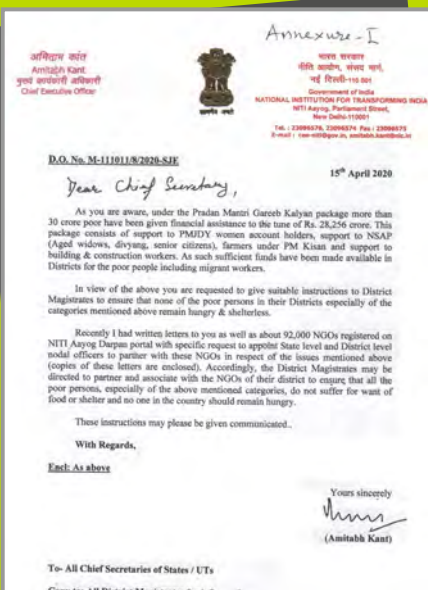
The CSOs are actively engaged in:

- Assisting and supporting the local administration in setting up community kitchens particularly for migrants and homeless population working in urban areas.
- Creating awareness about prevention, hygiene, social distancing, isolation, and combating stigma.
- Supplementing the government efforts to provide shelter to homeless, daily wage workers, and urban poor families.
- Extending support for distribution of PPE and protective provisions – sanitizers, soaps, masks, gloves etc., for community workers and volunteers.
- Supporting the government in setting up health camps.
- Identifying hotspots and deputing volunteers and care givers to deliver services to the elderly, persons with disabilities, children, transgender persons, and other vulnerable groups.
- Developing communications strategy in different vernaculars whereby they become active partners in creating awareness at the community level so that COVID-19 spread is tightly controlled.
- A primary area of concern in these times is the mass exodus of migrant laborers from urban hubs of work to their villages is an area of concern. NGOs are coordinating efforts and working closely with the district administrations and state governments so that measures of care, quarantine, and treatment go hand in hand.
- In the next phase, the group will mobilize civil society organizations/NGOs for movement against COVID-19 stigmatization and in protecting the elderly and senior citizens.

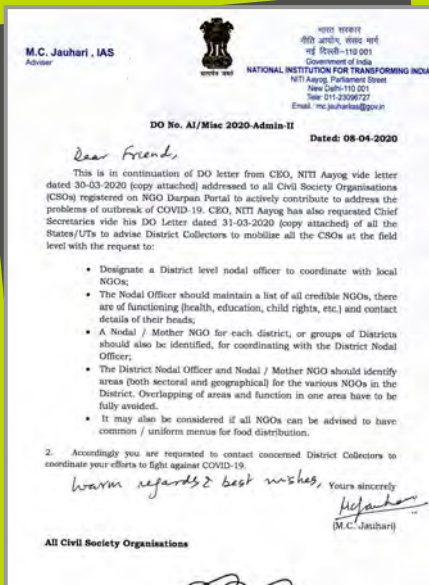
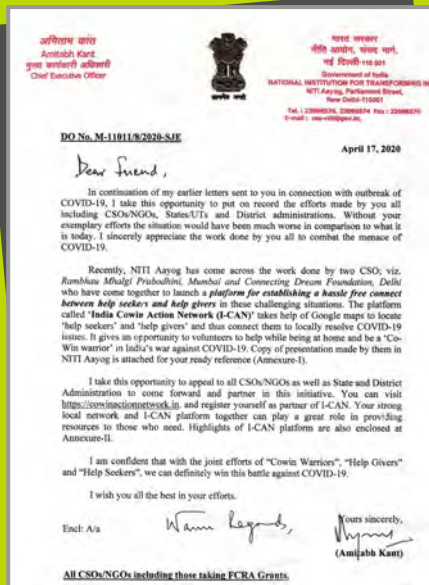
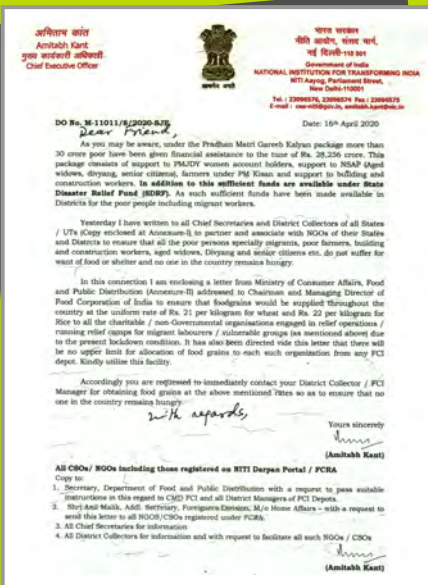
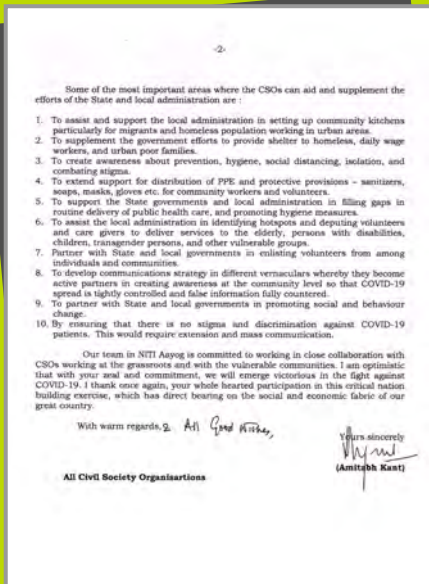
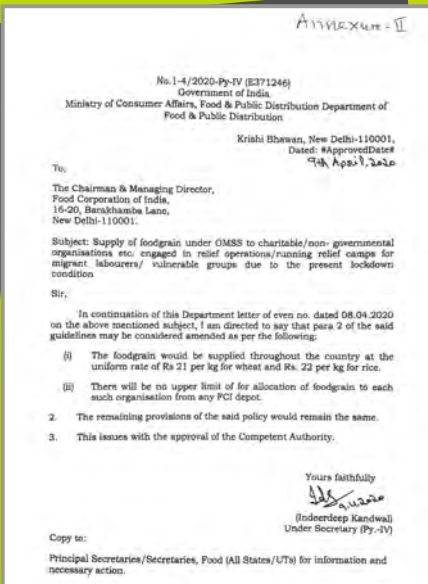
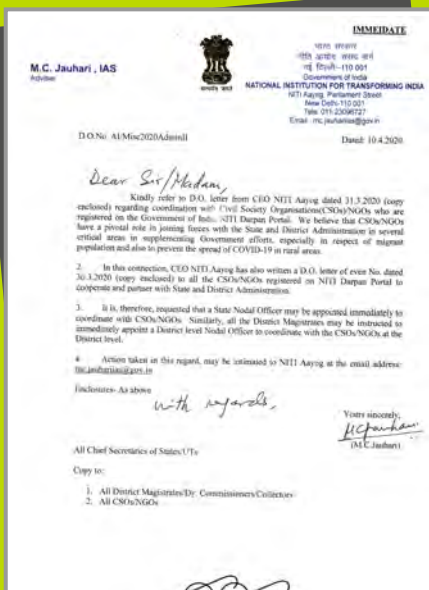


IMAGE: PIXABAY

Reaching out to the vulnerable communities to mitigate suffering.



FACTSHEET OF THE LETTERS SENT TO NGOs BY EMPOWERED GROUP 6



Aspirational Districts Program: Localizing collectivized solutions

The Aspirational Districts Program piloted by NITI Aayog has been a phenomenal success in uplifting the lives of millions in 112 most backward (aspirational) districts of the country. As of now there are about 610 cases in 112 aspirational districts which is considered fairly low at less than 2% of the national level of infections. Of these six districts have reported first case after April 21. Major hotspots are Baramula (62), Nuh (57), Ranchi (55), YSR (55), Kupwara (47) and Jaisalmer(34). Steps were taken to ensure that these districts are able to contain the spread of the virus and Niti Aayog actively referred the requirements in testing kits, PPE and masks, etc., to respective Empowered Groups for necessary action in order to address supply constraints.

Collaboration has been one of the guiding principles in ADP and these partnerships have enabled the District Administrations in ramping up isolation camps, setting up control rooms, door-to-door Food supplies, distribution of cooked foods, mobilization of SHGs for making home-made masks, sanitizers and re-usable & sterilizable protective gear while simultaneously sustaining their livelihoods during lockdown period. Osmanabad is one such district where a testing center has been established by utilizing the CSR corpus.

'SURAKSHIT DADA-DADI & NANA-NANI ABHIYAN' program launched by the Piramal Foundation in 25 aims at an outreach focused on senior citizens in order to sensitize them on preventive measures and requisite behavioral changes and document and address issues related to food, ration, medicines, etc., delivery.

Bill & Melinda Gates Foundation, in partnership with NITI Aayog and other development partners, have developed a public good message repository with standardized content in local languages on mask wearing, hygiene measures, social distancing, motivation of frontline workers, among others. DMs/DCs of Aspirational Districts have been requested to examine and suitably use the resources on this website (indiafightscovid.com) for strengthening the communication strategy.

International Organizations: Leveraging global networks for local efforts

The EG 6 has mobilized various UN Agencies and facilitated them in creating timely response action plans in coordination with various states and line ministries

through intensive collaboration with the UN Resident Coordinator for India, and country heads of WHO, UNICEF, UNFPA, UNDP, ILO, UN Women, UN-Habitat, FAO, World Bank, and Asian Development Bank. The UN in India has prepared a Joint Response Plan (JRP), which has been submitted to EG 6, with prevention, treatment and essential supplies as key components.

Skill building of 15,300 trainers, training for 3951 surveillance/health officers on Integrated Health Information Platform, infection prevention and control training in 890 hospitals, support to ICMR for testing, strengthening risk communication and community engagement capabilities of healthcare workers, procurement of 2 lakh PPEs and 4 lakh N95 masks, have been initiated by WHO and UNICEF.

UNDP is engaged in the procurement of medical supplies including ventilators (initially 1000 units as per the current requests, but potentially higher based on future demand) for 25 states. Further, an order of 10,000 ventilators and 10 million PPE kits to UNICEF was expedited by EG 6.

The group has been engaging with the Indian Red Cross Society whose 40,000 volunteers are working with district administration in over 500 districts. It has created quarantine/ isolation facilities at 33 locations, facilitated donation of ventilators, masks, PPEs, and test kits valued at INR 5.50 crore, apart from extensive relief and advocacy across the 500 districts.



IMAGE: PIXABAY

Global support mobilized to ensure India fights back strongly.

Conclusion

Empowered Group 6 is providing a unified platform for mobilizing all the key stakeholders in synergizing their sector specific efforts in COVID19 response with not only the state and district administrations where the action lies but also at a macro level by linking the UN agencies, CSOs, NGOs, startups and the industry partners for a coordinated and effective response. The EG 6 has shared with all stakeholders the government's response so far – procurement of PPEs and ventilators, role of MEA, communication to CSs of all states, engagement with 92,000 CSOs, putting the stakeholders in touch with each other, immediate solutions to the bottlenecks being faced by the private sector in coordinating response. Further, collaborations have been created by linking the specific issues raised by connecting the industry to other Empowered Groups dealing with procurement (EG 3), logistics (EG 5) and several other EGs.

(Source: PIB, secondary research and media reports)



**Bharat Ratna Mahamana
Pandit Madan Mohan Malaviya**



MAHAMANA DECLARATIONS & ACTION PLAN

ON THE ROLE OF AYUSH AND COVID-19 PANDEMIC 2020

www.patientsafetyaccess.org

9 Key Concepts

1. Patient First
2. Value of AYUSH
3. AMEND The Standard Setting Exercise for AYUSH MEDICINES
4. The Increasing Demand for AYUSH Practitioners
5. Assess the Value of Our Bio-Resources
6. Strong Regulatory Body
7. Institutionalize AYUSH
8. Make AYUSH Popular:
Four Perspectives: i. Preventive interventions; ii. Novel scientific studies; iii. Immunity; iv. Up-scaling and marketing
9. AYUSH Leadership

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PATIENT SAFETY AND ACCESS
INITIATIVE OF INDIA FOUNDATION



Consumer Online Foundation

“If Countries Have To Become Truly Resilient To Pandemics, It Is Imperative That They Embrace The Concept Of Dormant Consortiums”

Amitabh Kant

CEO, NITI Aayog is at the forefront of fighting the Covid-19 pandemic and is among those leading India's efforts to win this war against coronavirus. This interview is based on his views published in the media.



Q How has the novel coronavirus pandemic impacted the world?

Covid-19 has radically transformed lives. India's decision to impose a national lockdown across the country to protect its citizens is unprecedented in scale. Prevention and containment strategies pursued by China, South Korea, Taiwan and Singapore have revolved around border controls and barring entry of visitors to break the chain of transmission. European countries like Spain and Italy procrastinated, paid a huge price and had to subsequently announce national lockdowns. US with partial lockdown continues to have a steeply rising curve with major fatalities. Given the high transmission nature of the virus and absence of vaccines early casualties will be aviation, travel and tourism. This pandemic will redefine the way we live and exist. It will create new norms.

Q How do you see the pandemic changing traditional concepts of office and work?

The biggest consequence of Covid-19 outbreak is the transformation of the way we work. Some of the large Work from Home (WFH) experiments are underway leading the world to radically rethink traditional work assignments. Innovation in technology are molding lives in a manner that would have been unimaginable a few years back. The idea of working in a job with fixed timings in an office could become irrelevant. This has been made feasible because of availability of high speed-low cost internet coverage and increased usage of data sharing and communication apps like Zoom, WebEx, JiRo, Asama, Slack, Skype, etc. They will ensure virtual meetings keeping intact communication streams and managerial collaboration. WFH would reduce time spent on commuting, enhance productivity and improve work-life balance. In India WFH offers a unique opportunity for more women (particularly mothers) and especially abled individuals to significantly contribute from home and significantly raise the female labor force participation rate from its present meager 26%.

Q The impact of the pandemic is rewriting not just the way we live and work but has wider and deeper implications for global trade and international relations. Please elaborate.

The impact of this pandemic on global supply chains is witnessing unprecedented disruption of the type which the world has never seen before. To flatten the curve a vast number of countries are doing lockouts and telling their populations to just stay at home and not go to work.



Source: <https://www.indiafightscovid.com/social-benefits>

In a globalized world, global supply chains were run on outsourcing and thin margins. The size and scale of Chinese manufacturing was so enormous that every product had Chinese components and every company had become reliant on China. Automobile parts to mobile components, drug ingredients were all being sourced from China. This will now be severely disrupted. Businesses will look for alternative destinations – likely India, Vietnam, Malaysia, Indonesia – and factories will get relocated. Many

businesses will create domestic supply chains. Entire supply chains will undergo massive disruption. This is an immense opportunity for India but would require key reforms across sectors to make the nation highly efficient and competitive. Our companies would also require size and scale to penetrate global markets.

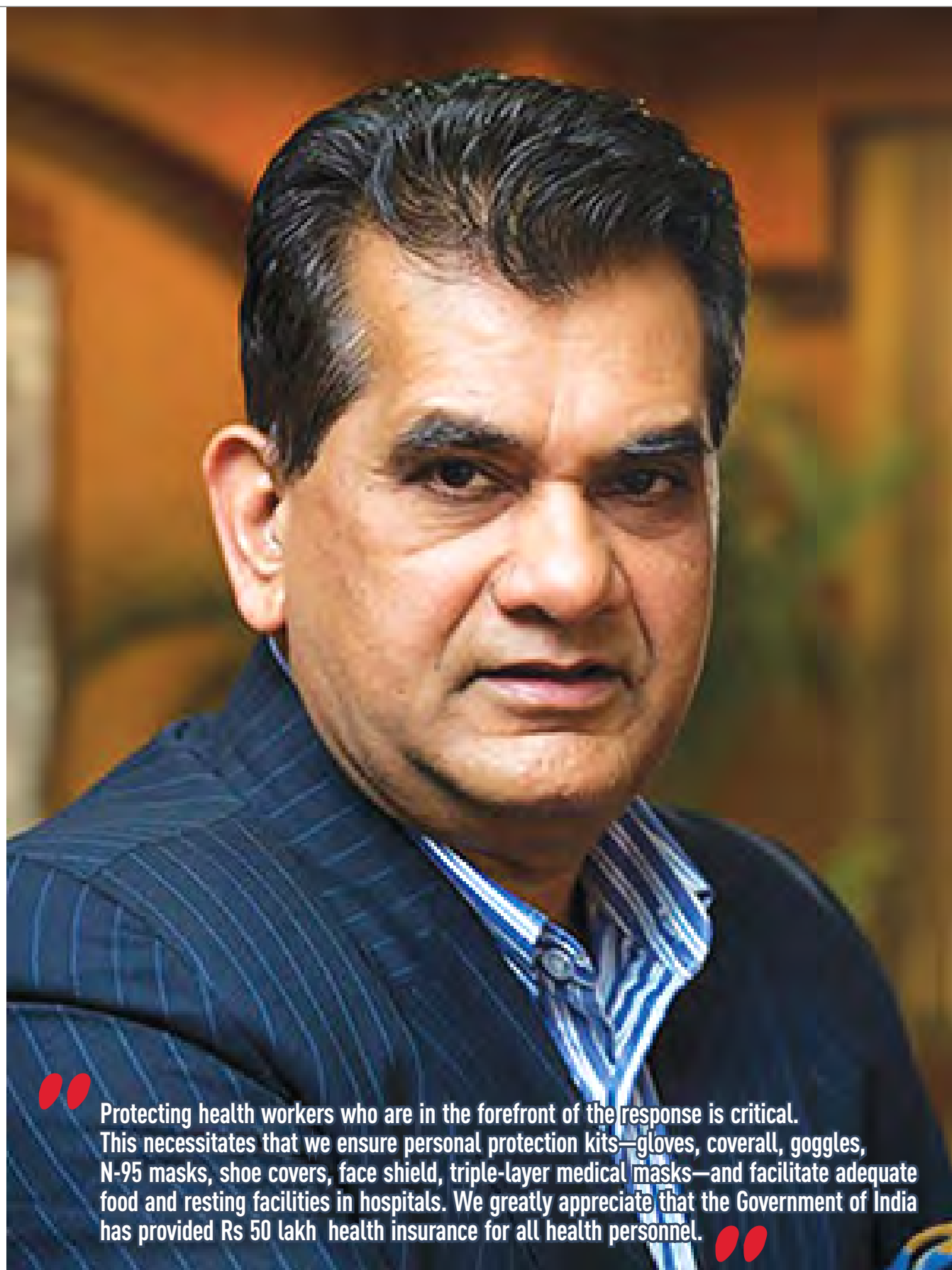
Q The government recently released the telemedicine practice guidelines. What prompted this?

We will see the phenomenal rise of telemedicine. The Indian health system is characterized by a severe shortage of doctors and health practitioners. The key to managing the corona pandemic is to keep sick people out of hospitals. Virtual consultations with doctors will stop the overcrowding of hospitals. In the US, insurance companies reimburse for tele-consultations. At the peak of corona in China several telemedicine services such as WeDoctor, JD Health and ALI Health launched corona clinics and guided patients. In India, only recently the government released the telemedicine practice guidelines (Link: <https://www.mohfw.gov.in/pdf/Telemedicine.pdf>) which enable registered medical practitioners to provide healthcare using telemedicine. The Central Government and Medical Council of India have fully loosened their reins on physical checks.

Since we are all practicing social distancing, patients and physicians will rethink accessing healthcare with face to face interactions. We are all used to taking photographs on mobiles and even measuring heart rate, pulse, etc. We will soon be sending them to our doctors and getting medical advice. This will radically reduce the pressure on hospitals.

Q Covid-19 has changed the way human society functions. Do you see this becoming a way of life?

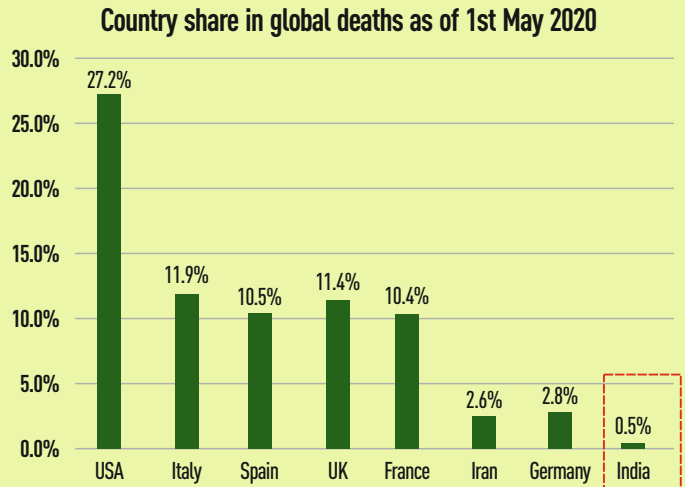
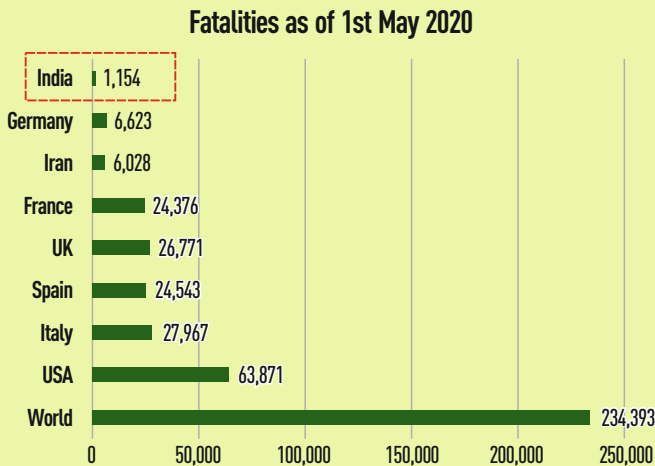
Since a vaccine for Coronavirus has not yet been innovated the only way to fight its spread is to practice social distancing. It puts space between people and enables us to break the chain and stop the spread of the virus. While the official phrase is social distancing, we



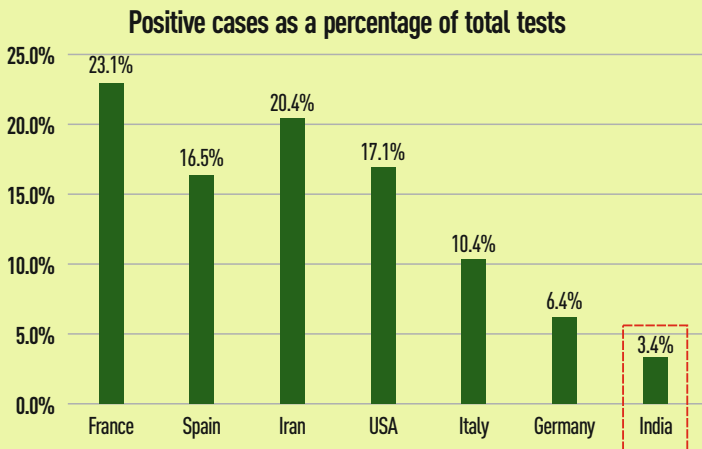
Protecting health workers who are in the forefront of the response is critical. This necessitates that we ensure personal protection kits—gloves, coverall, goggles, N-95 masks, shoe covers, face shield, triple-layer medical masks—and facilitate adequate food and resting facilities in hospitals. We greatly appreciate that the Government of India has provided Rs 50 lakh health insurance for all health personnel.

INFOGRAPHICS

SHARE IN GLOBAL FATALITIES

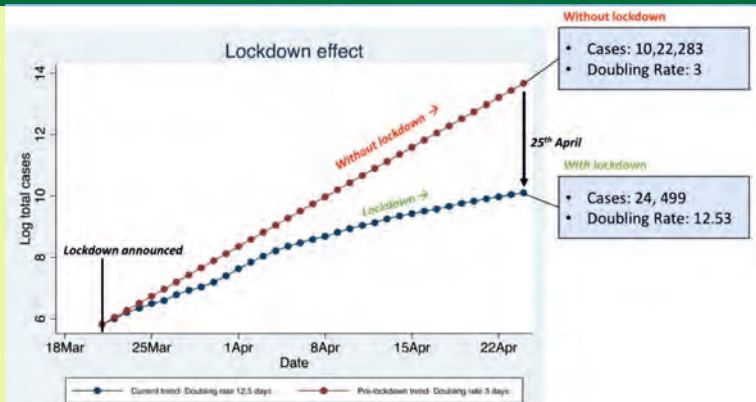


TESTING



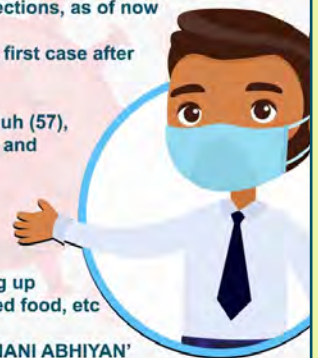
India's share in global fatalities stands at 0.5%. This is in sharp contrast to USA which stands at 27.2%. Italy accounts for 12% despite reporting their first positive case a day after India. Our 5-day moving average of fatalities has also remained consistently lower.

IMPACT OF TIMELY DECISIONS TAKEN BY THE GOVERNMENT



Aspirational Districts Programme: Localising collectivised solutions

- Uplifting millions of lives in 112 most backward (aspirational) districts of the country
- 610 cases in 112 aspirational districts considered fairly low at less than 2% of national level of infections, as of now
- Of these, six districts have reported first case after 21st April
- Major hotspots are Baramula (62), Nuh (57), Ranchi (55), YSR (55), Kupwara (47) and Jaisalmer(34)
- Steps taken by NITI Aayog in containment of COVID-19
- Ramping up isolation camps, setting up control rooms, distribution of cooked food, etc
- 'SURAKSHIT DADA-DADI & NANA-NANI ABHIYAN' programme launched
- Suitable use of resources on indiafightscovid.com for strengthening the communication strategy



Pandemics such as COVID require tough and timely decisions from governments. India's timely decisions have improved the doubling rate from 3 to 12.53! If we had not acted on time, we would have had over 10 lakh +ve cases today. Almost 44 times higher than our current no of cases!

CEO, NITI Aayog and Chairman, Empowered Group 6 presents how the Group has been engaging with Civil Society Organisations, NGOs, Industry & International Organisations to combat #COVID19 & galvanize action on various fronts

can well think of it as physical distancing. This will become a way of life as there is no evidence to suggest that the virus will disappear rapidly. Even after restrictions are lifted, we can have second wave of infections. We will have to be prepared for coronavirus to be with us for the foreseeable future. The reality for all of us will be that we will be constantly defending ourselves against an unknown enemy. We will have to get back into social interactions and economic activity but do so only by keeping ourselves safe by physical distancing. This will be the new norm of tomorrow.



Q We have been used to crowding markets and malls. Will the way we shop also change?

We will see the emergence of contactless delivery. We are living in a new reality. Customers would like orders delivered with no contact. The delivery person would also like to reduce the risk of infection by avoiding contact with people in the supply chain. Consumers will avoid casual shopping and people will be eating out far less. Given the global adoption of social distancing, consumers will order delivery more often. In fact, this will grow and expand at a rapid pace. During the lockdown period delivery has gone from being a convenience to a necessity, particularly in food and medical supplies. The future will belong to e-commerce and e-pharmacies.

E-commerce and logistics companies have an important role to play in terms of supply of essential commodities and services during the Covid-19 pandemic.

Q What are the lessons learnt from the pandemic? What should be our future course of action?

There needs to be an acceptance of the reality that an excellent healthcare system for normal times will not guarantee excellent healthcare during a pandemic. The number of intensive care units and associated survival tools required in a pandemic will be enormously higher than normal. This underscores a need for an enormous supply chain ramp-up at short notice, in addition to shoring up the healthcare system.

The traditional healthcare supply chain, for the most part, comprises sets of highly specialized and relatively small factory units. Achieving scale is not a decision; it is a skill. Scaling needs high-volume planning, credit, global infrastructure, social capital and sophisticated deal-making. That is why even in China, the traditional healthcare supply chain was not enough to meet the demand of survival tools like masks. China's BYD (EV and battery maker) appointed a task force comprising 3,000 engineers to build production lines at an existing plant in Shenzhen using 90 percent of in-house components. They became the world's largest mask-maker in a month. Most healthcare companies neither have those many engineers nor the production capacity and tooling in a single unit. Tata and Mahindra in India

are now gearing up to produce crucial supplies like ventilators.

Health workers take on a disproportionate share of the infection. Health workers' safety is particularly important for India because it faces a severe shortage of doctors and nurses. In China and Italy, the fight against coronavirus has taken a huge toll on health workers. Protecting

health workers who are in the forefront of the response is critical. This necessitates that we ensure personal protection kits—gloves, coverall, goggles, N-95 masks, shoe covers, face shield, triple-layer medical masks—and facilitate adequate food and resting facilities in hospitals. We greatly appreciate that the Government of India has provided Rs 50 lakh health insurance for all health personnel.

Q How can we brace ourselves in case we have another such crisis in the future?

We have faced five pandemics in the last 20 years (one pandemic every five years). If countries have to become truly resilient to pandemics it is imperative that they embrace the concept of 'dormant consortiums'. In essence, digital models of pandemic scenarios should be built, and countries should put the best supply-chain experts of different industries in a room and request them to find out the synergies that even they didn't know existed to tackle the scenarios.

Governments should identify companies (auto, electronics, apparel, among others) that have the capacity to make certain categories of essential supplies at scale and club them together with specialized healthcare firms. The consortium will integrate any third-party breakthrough innovation seamlessly. A watertight, time-limited intellectual property agreement can be designed. An empowered representative from regulatory and standards' agencies should be made part of the consortium. A big clothing company cannot be made to wait for a long time to get necessary approvals for Hazmat suit production. These multiple dormant consortiums will come to life when the government declares an imminent pandemic.

Electronics and semiconductor manufacturers who have millions of workers trained to handle thousands of sophisticated clean rooms (which mandate full-body clean suits) will have a huge role to play in pandemic-resilient supply chains. Since copper kills most microbes, pandemic-adaptive packaging can be sourced from copper foil suppliers to the battery industry. A reserve army of healthcare workers should be created to manage a pandemic. Distribution infrastructure of companies such as Amazon, Flipkart, Swiggy, Uber, and Ola can be used to enable mass collection of swab samples by trained social workers and delivery of e-prescribed medication (to non-critical patients) to protect the healthcare personnel in hospitals. ▶



Social Initiative by 1mg Technologies Pvt. Ltd.

– developed Gurugrams' First

COVID-19 Sample Collection **MOBILE VAN AND BOOTH**



Both the sample collection models have been developed indigenously with grant from Action Covid-19 Team (ACT).

The trained staff of 1mg in the collection booth, stationed in the Civil Hospital, Gurugram, does the sample collection for COVID 19 suspected patients identified by doctors and health care staff of civil hospital. The mobile collection van, on the other hand, can move around in the hotspots and containment zones allowing seamless collection from COVID-19 suspects.

The **mobile van** offers an advantage of parallel sample collection of 2 people at the same time (through right & left windows). Four trained staff are deployed for collection: 2 trained technicians (stationed inside), an attendant (who remains outside to assist the collector) and a sanitizing staff (who sanitizes the van after each collection). The van has stand-alone air conditioning that ensures positive pressure and well defined workflows for safe and efficient sample collection.

AFTERWORD



Forced to stay home, consumers readily turned to digital banking.

IMAGE: PIXABAY



Pyush Misra
Director,
Consumer Online Foundation

Time For Banks To Tap Unfreezing Consumer Habits

The behavioral changes prompted by Covid-19 crisis are transforming the banking industry. Banks must take note and ensure that these habits do not refreeze.

THE IMPACT OF Covid-19 on the economy is being widely debated everywhere. From economists to armchair analysts, everyone has an opinion on the direction the economy would take due to the protracted lockdown. A lot of all this is pure conjecture based on imperfect data. Also, it is too early to start predicting conclusively. Whether the economy will have a U-shaped recovery, or it will be more L shaped over the next few years—a lot will depend on the policy decisions the government takes to drive the outcomes.

One thing that is becoming clear is the changing behaviors of consumers and small business and it is predicted that some of these dramatic shifts are here to stay. One of these changes that may actually be good for the country and boost India's digital drive is the preference for digital banking.

The physical restrictions to “normal” ways of doing things during the national lockdown made people unfreeze old habits and they began moving to digital channels and remote banking and financial transactions.

In fact, India's emphasis on digitalization and financial inclusion of the poor through the Pradhan Mantri Jan Dhan Yojana (PMJDY) became the gateway for the government to provide financial assistance to the poor as the pandemic crisis unfolded. A sum of Rs 500 per account was transferred to 20.39 crore women account holders of Pradhan Mantri Jan Dhan Yojana, amounting to nearly Rs 10,000 crore. Further, Rs 800 crore was distributed among beneficiaries under the Pradhan Mantri Awaas Yojana (PMAY).

The first installment of the two such payments of Rs 500 ex gratia as promised under Pradhan Mantri Garib Kalyan Yojana was transferred in the accounts of 2.82 crore beneficiaries such as widows, senior citizens and the differently abled. This payment is over and above the monthly pension given to these beneficiaries under the National Social Assistance Programme (NSAP).

Unfreezing of habits — opportunity for banks

The unfreezing habits of the consumers provides banks with an opportunity to push their digital offerings. Banks need to act now before the consumers have had the time



Digital payments are preferred as people shop online and currency poses coronavirus threat.

to refreeze habits and go back to their old ways of cash transactions. This would be detrimental to banking business. To maintain the momentum of the unfreezing, banks must come up with innovative measures to support customers, where and how they need. Personalized experiences would act as a catalyst as it would bolster the confidence of the new digital customers. Customers would also be reassured if banks offer advice and this should be accessible digitally.

Banks also need to enable their employees with digital tools and resources that can help them serve customers remotely. Flexible schedules to meet demand must also be instituted.

Banks must also step up on their customer care and become more engaged with customers handholding through these uncertain times. Personalized experiences in these digital interactions would go a long way in easing customer distress and act as an encouragement for them to continue with digital banking.

It is to be expected that how banks have helped customers during these stressed times will be remembered by the customers and rewarded with greater loyalty, new customers, and better performance when behaviors refreeze in a new mold.

Unfreezing has its risks too

However, unfreezing of customer habits also presents a tremendous threat. Consumers and small businesses can begin to question the value that a bank brings to them. According to reports, more than half of consumers would be willing to bank with non-traditional players like Google or Amazon if they provided the service. Alarmingly, over 60% of the emerging affluent consumers would consider switching their primary bank.

In such a scenario, those banks that don't up their engagement with customers, making it effective and personalized, will be the losers.

Changing banking needs

Covid-19 crisis pushed the customers and businesses to the extremities of the spectrum in a bid to survive in the remote mode. Prior to the pandemic, for many financial institutions even 30%–50% of transactions using digital would have been good for business. But that view has changed dramatically today as more and more customers are doing transactions using digital.

While this change in customer behavior is driven by their inability to visit a branch due to the lockdown, post the lockdown the situation would be different. Consumers will have no big compulsion to continue digitally unless banks make the effort to make their banking journey more personalized — before, during, and after the transaction, giving the consumers the confidence in the engagement and making it more convenient for them.

The case study of ATMs proved this point. In the initial days, consumers were wary of depositing a cheque at an ATM. Later, when they could receive a printed image of the cheque on an ATM deposit receipt, it

IMAGE: PIXABAY



Banks need to enable work from home too.

boosted their confidence in the process and the adoption of ATMs over tellers for cheque deposits increased phenomenally.

In today's world we are talking of totally contactless banking and this involves even more sophisticated and advanced processes. This requires advanced analytics and artificial intelligence which can be used to learn from customer experience as to what they want and with these actionable insights banks can engage customers using the right messaging and channels to deliver a seamless experience for the transaction that has the customer at the heart of it. However, there must be a remote adviser to step in who has real-time insight into the context of the customer's experience and can assist in it.

Empower employees to serve customers remotely with flexible schedules

The crisis exposed the banking sectors unpreparedness to work remotely. In the retail banking sector, banks had to restrict the numbers of call center staff dramatically to ensure social distancing. Meanwhile, there was a huge increase in call volumes with consumers going digital and the banks were found hamstrung to attend to the customers. It resulted in long wait times and poor service interactions.

Like other sectors, banks too had to enable work-from-home for some of the critical teams to deal with the pressure. As a result, some of the banks managed the pandemic requirement of the customers adequately and have received praise from customers.

Several leaders in the space had already cloud-based and flexible infrastructure in place that allowed them to work in new ways and manage, maintain, and scale up their services.

Conclusion

It is up to the banks as to how they prevent customers habits from refreezing post the pandemic. Banks can treat this unfreezing either as a grand opportunity or a significant threat. However, they need to move fast as customer habits will be in flux for a short period as they try to make meaning of what's available to them, and then those habits will ultimately, freeze again.

Only those banks that ensure they become valuable to their customers through digitally driven personalized experiences with the right amount of human interface will ace the game. It is time for the banking sector to also invest in IT estate upgrades that will support remote working and flexible hours to meet customer demand. ▀

Source: Secondary research & media reports



IMAGE: PIXABAY

Wi-Fi-enabled no touch swipe machines could be the norm.

CHANGING CONSUMER

CONSUMER MARKET WATCHERS

have been keenly observing the changes and shifts taking place in consumer behavior and sentiments. According to the EY Future Consumer Index, which is survey of 4,859 people tracking consumer sentiment and behavior across the US, Canada, the UK, France and Germany, the current pandemic is being defined by four distinct consumer behavior segments – Cut Deep, Stay Calm, Carry On, Save and Stockpile and Hibernate and Spend.

The survey finds spending has contracted for 27.3% consumers that fall into the Cut Deep segment across all expense categories. This is because of the pandemic's impact on employment. For the consumers in the Stay Calm, Carry On category (26.2%), it is spending as normal. The largest category is of consumers in the Save and Stockpile segment (35.1%). This section of consumers is pessimistic about the future. Consumers that in the Hibernate and Spend" segment (11.4%) are spending more across the board.

Even as more than 42% of respondents saying that the way they shop will fundamentally change due to the outbreak, across the globe we have seen this happening. Consumers preference for local products has visibly increased and the EY survey too indicated that as regards brands and products, 34% of consumers would pay more for local products, 25% for trusted brands and 23% for ethical products.

Since the pandemic is far from over and the indications are that instead of being a temporary phase, it may be the new normal, it is expected that just a fraction of consumers would go right back to their pre-crisis behaviors post the pandemic. None can predict with certainty how things will shape up in the future or for how long these uncertain times would last. We don't know how long the transition will take

or what consumer trends will emerge from this crisis.

The four segments of consumers that have emerged reflect how behavior is influenced and shaped by the age, family or employment status of the consumer. For instance, the Cut Deep category comprises consumers who are more than 45 years old and have suffered the biggest impact on their employment status. The EY survey found that



The Covid-19 generated shifts in consumer behavior



Consumer behavior is in the rapid transition phase and it is difficult to predict whether the shifts are a temporary response to the crisis or whether they are deeper and lasting. Some shifts in sentiments could be more permanent and end up creating new consumer categories.

BEHAVIORS

IN COVID-19 CRISIS

may give rise to new categories of consumers.

IMAGE: PIXABAY

almost a quarter of this segment has seen jobs suspended, either temporarily or permanently. No wonder, 78 percent of this category is shopping less frequently, while 64% are buying only essentials and 33 percent feel brands are of little importance in the current times.

The Stay Calm, Carry On category of consumers have not been impacted by the pandemic directly and hence are continuing with their

pre-crisis spending habits. With 21% of these consumers spending more on groceries, compared with 18% that are spending less, it is obvious that this segment remains relatively unscathed by the pandemic crisis.

The Save and Stockpile category exhibits a long-term outlook and these consumers are focused on their families which is the reason for their panic buying and hoarding. As the survey report notes, more than a third

(36%) in this category are spending more on groceries, while most are spending less on clothing (72%) and leisure (85%).

The Hibernate and Spend segment consumers are primarily in the 18-44 years age group. This category is most concerned about the impact of the pandemic. Surprisingly, just 40% of this segment reports shopping less frequently; while for 42% say the products they are buying have

IMAGE: PIXABAY



Cut deep by the crisis, some consumers may become careful on what they spend and how they spend.

changed significantly. In this segment, for 46% brands are now more important.

Covid-19 adds a new dimension

The pandemic has served to add a new dimension to the consumer. The pre-crisis consumer was already evolving at great speed and this process got an impetus from the crisis. However, this has made it difficult to forecast the new consumer that is emerging. But for consumer facing organizations it is more important than ever to be able to discern consumers' temporary reactions to changing circumstances and those that are more fundamental shifts.

From the initial days of the pandemic when the consumer focus was more on the health of their families, access to essentials, and restrictions imposed by lockdown, the concerns today have shifted to worries about loss of work, salary cuts, business continuity, impact on education of children and mental health. These shifting concerns manifest in different ways as consumers adopt new behaviors in response.

EY has been tracking these behavioral shifts and finds that few consumers expect to revert to their old ways any time soon. It largely appears that most consumers are in

the pause and reflect mode and are waiting for the crisis to pan out and see how it impacts them in the process. The EY study suggests that over time most consumers in the Save and Stockpile segment will migrate to two new segments – Remain Frugal and Cautiously Extravagant.

However, we are going through a period of great uncertainty and it is difficult to predict anything with certainty. Only time will tell us how long this transition will take or whether it will take place or whether different transitions will emerge.

EY suggests that the emerging Cautiously Extravagant category of consumers expect global recession after the pandemic. While they will be financially conservative, their spending on non-essentials is expected to increase after the crisis. In this group, 45% believe that the way they shop will change permanently, and 38% say the same about what they will buy.□

Purposeful brands that are doing good by society will be important as 62% consumers would be more likely to purchase from such companies; 29% are even willing to pay a premium for brands that contribute to the community and 42% would go for domestically produced goods.

The Get to Normal strongly believe that post the pandemic things will be back to normal for them. EY report suggests that a third of them (33%) do not expect the crisis to change their lives on any dimension; 29% say it will have changed the way they shop, and only 21% what they buy. Most of them feel they will not be spending more money than they used to before the crisis happened.

Life beyond COVID-19

Government around the world are working out calibrated opening of the economy and a package of stimulus to rev it up. As the economy recovers, it will be interesting to see which consumer behaviors return to pre-crisis times, which stabilize, and which change for good.

One area where we could see a huge change is consumer concern around data and privacy. The pandemic has prioritized information over privacy and various private and government apps and tools have popped up for contact tracing. Privacy concerns are being raised but have lost to the critical needs for data and tracking to contain the crisis. The aim of data is public good which is the top priority at the moment.

Contact-tracing has become an important part of government efforts to contain the virus spread. The EY index

IMAGE: PIXABAY



For those who escape the crisis unscathed, spending would return to pre-crisis period.



IMAGE: PIXABAY

Shopping and stockpiling groceries may continue at least for some time.

showed that 54% of consumers have no issues making personal data available to help monitor and track an infection cluster. Consumer ease around data sharing could continue post the crisis and may help companies in a big way.

A discernible shift in consumer attitude is towards minimalism and a culture of zero waste. It is expected that consumers will become more mindful of wasting time, talent and natural resources, and society will take precedence over the individual.



IMAGE: PIXABAY

Spending on non-essentials will see a dip.

The culture of taking things for granted would change as more people begin paying attention to what they consume and how it impacts the environment. More consumers would become conscious of the consequences that their choices have, and mindless consumption may just end for many.

There is also an emerging sense of value for local brands and products and it is expected that consumers

begin showing greater preference for all things local. Also, in a financially contracted world they will repose faith in value for money rather than price.

The EY report suggests that the four segments identified could morph into five new ones as the crisis abates. Most consumers in the Save and Stockpile segment will migrate to two new segments – Remain Frugal and Cautiously Extravagant. These new consumer segments that could emerge post-pandemic are – Keep Cutting (13.1%), Stay Frugal (21.7%), Get to Normal (31.4%), Cautiously Extravagant (24.7%) and Back with a Bang (9.1%).

Conclusion

The impact of Coronavirus crisis could be the end of the consumer as

we knew them before the pandemic. Changing circumstances will mold their behaviors going forward and their response will not only be shaped by the circumstances they are personally experiencing but also the world they encounter once they emerge from life in the lockdown or restrictions post that.

Source: Secondary research and media reports

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KENT

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Water Purifiers

HOUSE of PURITY

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100% Pure
and Protect Your Family
from Waterborne Diseases**



KENT TECHNOLOGY

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Kent Deta Hai

**Sabse
Shudh Paani**

Crisis Makes Consumer Protection Top Priority



Covid-19 pandemic has made consumers more vulnerable than before.

IMAGE: PIXABAY

Consumers are the most vulnerable group and the COVID-19 pandemic has emphasized this more than ever. Consumers International members in 100 countries have called for a focus on the protection and empowerment of individuals in the marketplace. Consumer protection during such an unprecedented crisis calls for coordinated strategies across nations and intergovernmental bodies to build fair, safe, resilient and sustainable economies through consumer protection.

THE COVID-19 PANDEMIC crisis brought to the fore the immediate need for institutionalized protection of consumers worldwide during the pandemic. The consumers have been the worst affected by the stringent measures adopted by various government in their war on coronavirus.

Consumers International, the global body that ensures protection of consumer rights across the globe, immediately responded to the pandemic crisis with its members in 100 countries calling for a focus on the protection and empowerment of individuals in the marketplace based on consumer rights, and for coordinated strategies across nations and intergovernmental bodies to build fair, safe, resilient and sustainable economies through consumer protection. It has called on G20 member governments to support a global coordinated response to the COVID-19 pandemic crisis to protect consumers in both the immediate efforts to halt the spread of the virus and the worst impacts of the economic effects, as also develop future strategies to rebuild and renew our social, environmental and economic systems.

For records, Consumers International is the membership organization for consumer groups around the world and represents peoples' rights to a fair, safe and sustainable marketplace.

National level member consumer organizations of Consumers International began demanding that governments share responsible information for health and home of consumers. They also asked their respective governments to identify ways in which financial burdens on individual consumers could be reduced and through various means are urging businesses and government to act responsibly; and innovating through, for example, online training on privacy to consumers.

Through these activities adopted the members of Consumers International made several pertinent observations regarding consumer sentiments, their needs and the steps that governments must to take ensure consumer rights during the crisis.

Need to build consumer trust

The sudden onslaught of the pandemic and governments' emergency response to tackle it led to a lot of confusion and distrust among the consumers. There was no clarity on anything anymore.

As the member organizations observed, building trust during the pandemic becomes crucial. Governments must avoid obfuscation and ensure all decisions and actions are decisive, fair and transparent. This is not just necessary to save lives but in the long run will also build trust as governments take various measures to rebuild resilient and sustainable societies and economies. The post pandemic efforts require strong leadership and also wholehearted engagement from all stakeholders.

Global nature of pandemic

COVID-19 pandemic crisis is global and is a stark reminder of the repercussions of an interconnected world. It means any vulnerability in the chain can affect the



IMAGE: PIXABAY

Pandemic calls for administrative transparency, as consumers become distrustful.

entire globe, or in other words, we are only as strong as the weakest link. Our world is one of globalized consumption and production which means that not every part of a product is being manufactured indigenously. It is a chain with many links and thus exposes consumers to systemic shocks. All core sectors are thus exposed from food, finance, health to mobility.

The worst affected by the ripple effects of the pandemic are the weakest in the link – the emerging markets and its poor consumers. That is not to say that vulnerable consumers will not be affected in every nation. In fact, these sections stand exposed to the biggest risks from immediate impact on health and mortality to poverty, hunger and protracted penury with economic downturn following.

Crisis crushes the vulnerable

Emerging nations with high population density and densely packed clusters of human habitation are high risk category and COVID-19 is impacting this section disproportionately. These urban slums are in areas with poor air quality, small one-room windowless tenements running shoulder to shoulder and at times home to dozens, shared toilets, narrow lanes with open drains on both sides running right outside the houses, abysmal hygiene, water scarcity, no internet connectivity, and limited or no savings. Majority are migrant daily wagers or in informal jobs where they work in inhuman conditions.

It is hence important to have in place all possible mechanisms of consumer protection that can help the vulnerable tide over the immediate crisis and also later when the government focus is on rebuilding safe, fair, sustainable and resilient markets.

During the crisis, the focus of the Government of India like many of its global counterparts has rightly been on protecting the people from the virus and ensuring access to crucial systems and marketplaces. It has tried to ensure that all legitimate needs of the consumers are fulfilled.

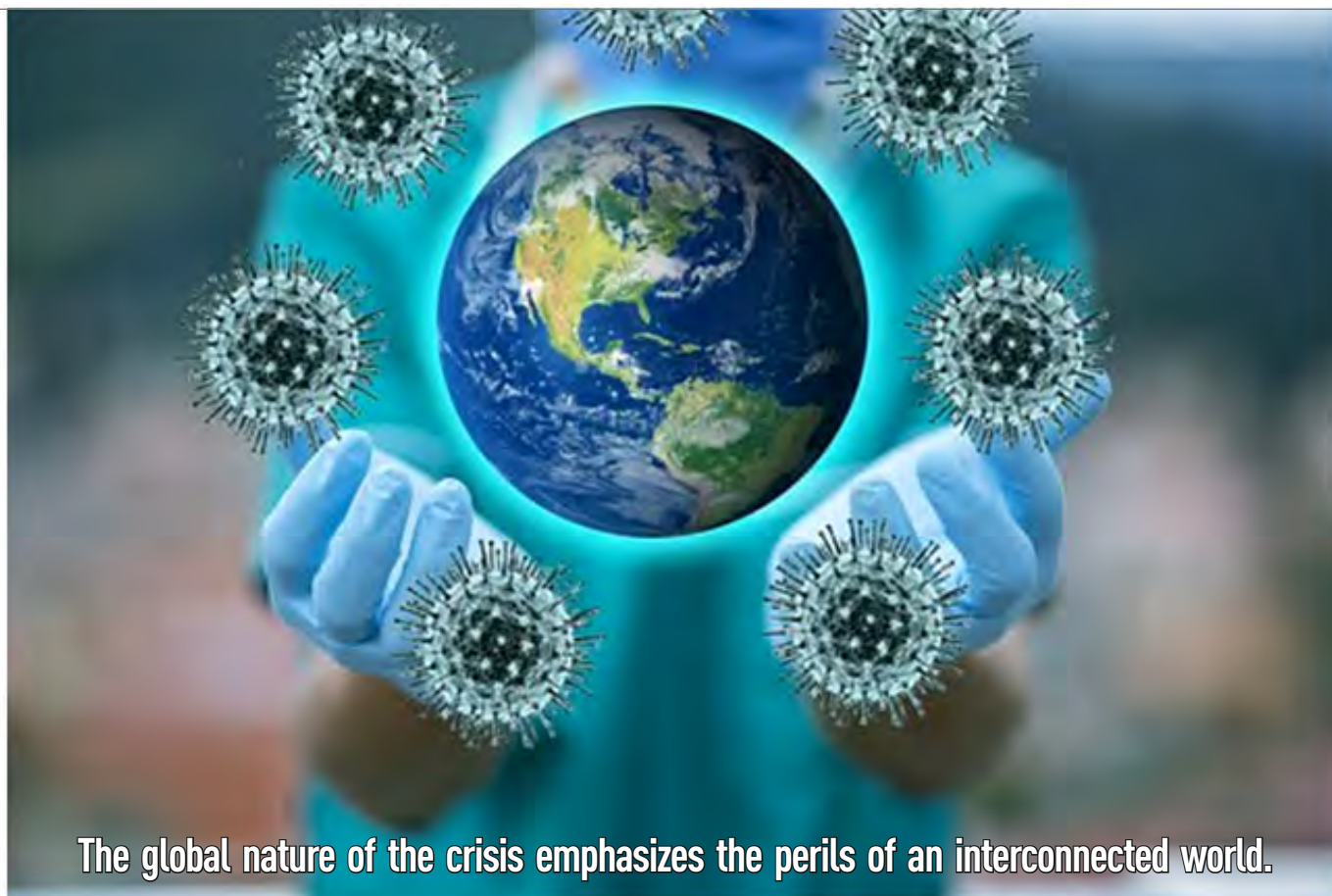


IMAGE: PIXABAY

Right to health and essentials

The right to health is a priority for consumer protection. The consumer bodies rightly drew the attention of the governments to urgently ensure health services, education, awareness and implementation of preventive measures for all. In line with the concerns expressed, the Indian government has tried to keep the cost of basic medical treatment, investigations and vaccinations low and taken appropriate steps to provide medical insurance cover not just for the needy but also for frontline corona warriors.

The government priority was also to make products that help consumers protect themselves from Covid-19, for example masks and sanitizers, affordable and readily available. Covid-19 presented an exploitable opportunity that many tried to milk. Hygiene essentials and protective gear became scare and their prices exorbitant even as spurious goods

flourished. However, the government immediately set off several measures to contain these practices and protect the consumers.

Consumer bodies had observed the need for making cooperation arrangements necessary so as to ensure the supply and distribution of affordable products to all consumers to prevent a shortage of essential products. It also recommended close monitoring of markets for essential products such as disinfectants, masks and gels to ensure availability, and if necessary, to introduce temporary prices caps to ensure affordability. In India, the

government moved swiftly through various measures to ensure prices remained stable and commodities accessible to the consumers.

The lockdown disrupted supply chains and soon enough its effects could be felt by consumers as stocks at retail ends depleted. There was panic buying and

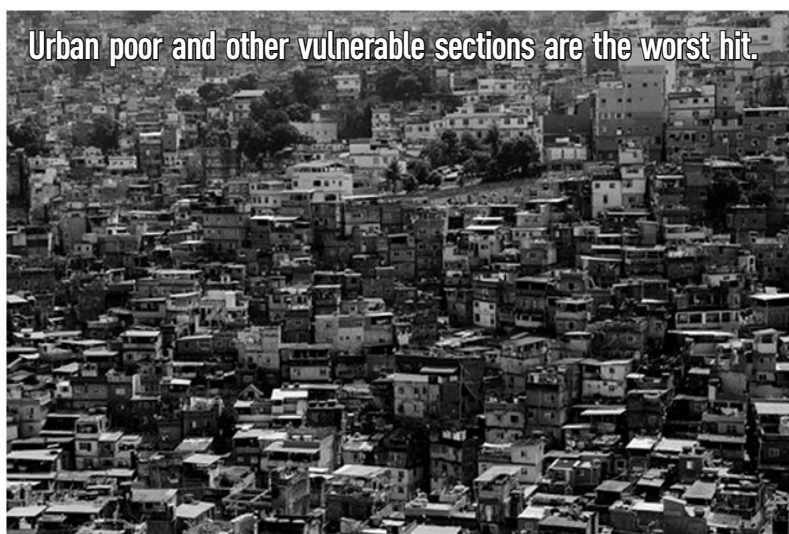


IMAGE: PIXABAY



Consumers right to health is a priority.

IMAGE: PIXABAY

production was almost at a standstill despite government assurances to keep the production of essentials going. There were food and essential items shortages and price rises which caused major hardships for the people especially in developing countries. Various state government in India have taken measures like state supply of vegetables and consumer essentials at low and fixed prices, providing dry ration to the vulnerable groups and with lockdown easing, opening of essential goods standalone stores, etc. It has become imperative that local markets and livelihoods are protected and shifts to more sustainable practices encouraged.

Financial assistance to consumers in these hard times also takes precedence. Many people are unable to earn an income or have lost their jobs. Many others are facing salary cuts. There is lack of access to financial services and this has made consumers vulnerable to fraud. Moratoriums on loan repayments, interest and charges were brought in but even these proved a fertile ground for scamsters to fleece gullible consumers. The crisis has made it abundantly clear that governments will have to make continued effort to ensure consumers continue to have access to financial services and are protected from frauds.

Confined to their homes many workers are working remotely, students are logging in to online classrooms and people in general are dependent on internet access for a plethora of services, news, information and entertainment. This has made trusted online services and

information more important than ever. The consumer body observe that internet access for more people could be secured through subsidized devices and data, increasing data allowances, zero-rating websites for official health organizations and other essential government services and ending enforced internet shutdowns or slowdowns. To some extent, these measures have been adopted across the globe. Most information that was paid earlier is now being provided free.

Protection from unfair market practices

Price gouging has been reported from across nations and calls for specific legislation and sanctions against those who are charging excessive prices or are causing artificial shortages. Disasters make a ripe round for such practices as there is a demand and supply shock. It is urgent that governments promote transparency in pricing; introduce limits on pricing of essential goods; and take action against secondary sellers on platforms to ensure that the calibrated opening of the markets does not lead to more hardship for the consumers. Stringent measures including enforcing competition law against unscrupulous companies that create cartels or abuse their market power needs to be taken.

Consumers also need protection from financial losses. Before the economy went in the lockdown mode and even during it many consumers ended up ordering goods

IMAGE: PIXABAY



Consumers need protection from unfair trade practices.

on various e-commerce platforms or through company websites. The payments were made upfront, but the deliveries could not take place. It will be essential that there are laws that ensure refunds or alternatives. In cases where there is a dispute, dispute resolution services will have to be made available.

Fake news, misinformation and misleading sales and scams have been notably rising during the pandemic period. Laws to removing content, accounts and groups that are indulging in misinformation must be strengthened. Governments and financial institutions have already been releasing advisories cautioning consumers against scams and misinformation.

The sudden financial pressure left many at their wit's end as to how they can fulfill their financial obligations. The government took note of their predicament and ensured flexibility for consumers in like deferred loan repayments, fees waivers, deferred debt collection and other fiscal and legislative measures.

Long-term measures for consumer protection

Governments need to invest in sustainable consumption and production based ensuring consumer rights in the marketplace.

In the post-pandemic scenario, consumer protection will need to be stronger and more inclusive. There is an urgent need to institute statutory measures for the protection of consumers from unfair practices, misinformation, unsafe products and services, access to redress and marketplaces that do not prioritize health and the environment.

Consumer protection should be implemented without delay in areas where none exist, and it must be ensured that all consumer laws are upheld. Further, any gaps in protections that emerge as a result of the crisis must be addressed immediately.

The crisis has rendered consumers even more vulnerable than before and consumers and their needs must be visible in all national policy and in intergovernmental processes.

The crisis has exposed the weak foundations of our development models and emphasized the need for sustainable development. Consumers are central to the Sustainable Development Goals. It is urgent that we rapidly transition to a clean, circular and sustainable economic model, as supply chain shifts are occurring. It is essential to win the trust and engagement of consumers to achieve the SDGs. It must be ensured that COVID-19 crisis does not lead to the weakening of existing legislation to protect and promote sustainability.

For most governments the importance of a strong public healthcare system was emphasized by the crisis. Consumer-centric principles can help ensure access to safe products that do not damage health. There is a need to ensure access to secure, affordable, nutritious food, clean drinking water and decent sanitation to all. Investments in clean technology and energy to improve air quality needs to be emphasized and disseminating verified, trustworthy information on preventative health measures and treatment ensured. Telemedicine or digital health and data would also prove to be an important enabler in protection of consumers.

Conclusion

It is important that consumer protection frameworks shape affordable, strong and sustainable food systems to ensure health and nutrition of consumers and thus build a stronger and more resilient population as a safeguard against future pandemic outbreaks. All steps must be taken to protect livelihoods and environmental resources and a diverse mix of supply chains must be enabled to future-proof the country against disruptions. Livelihoods of all stakeholders including small farmers and small businesses must be the priority going forwards.

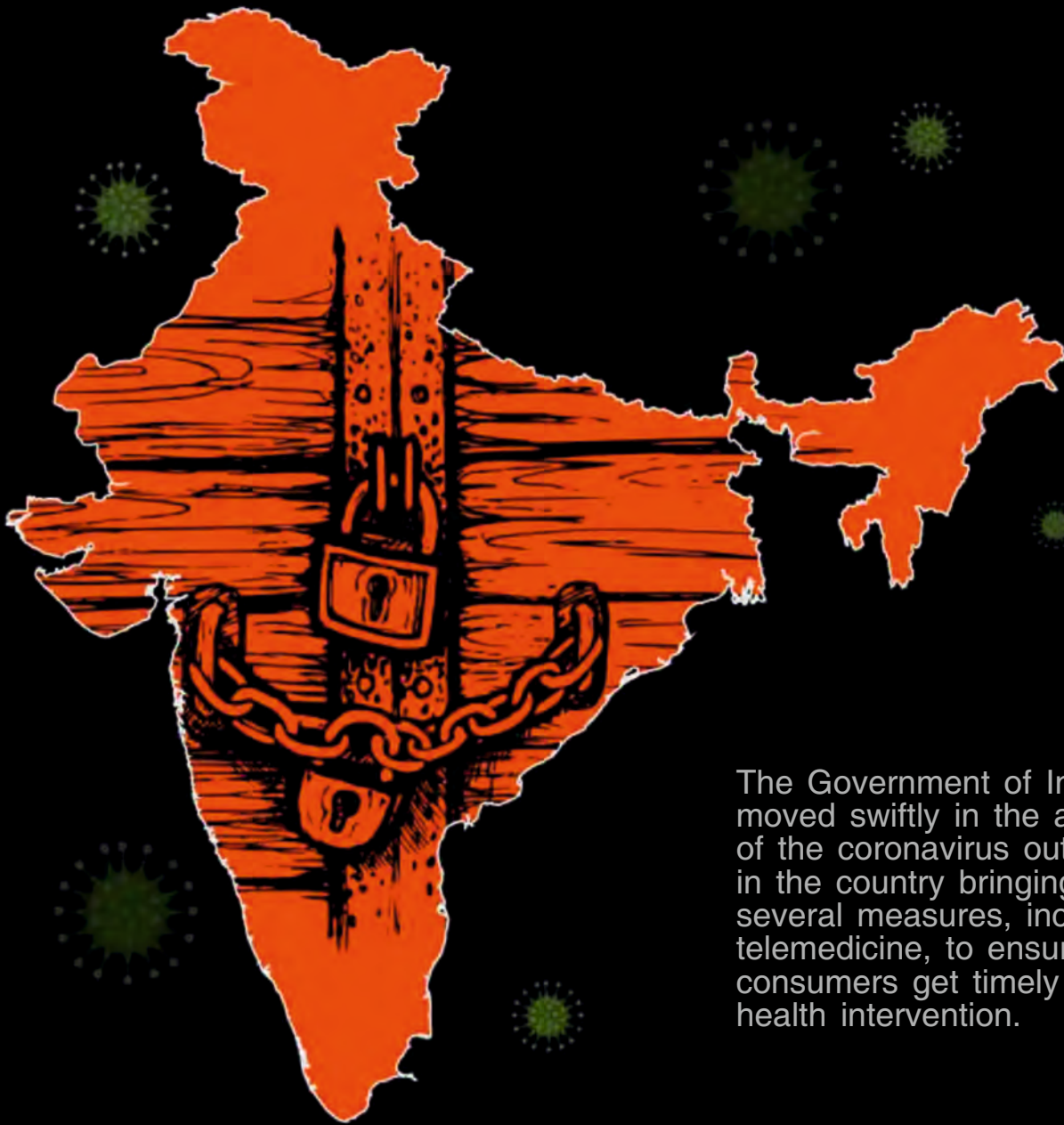
It is heartening to note that the Government of India is already investing in such measures including comprehensive national stimulus packages that are being rolled out to mitigate the negative impacts of COVID-19 and ensure economic recovery.

Source: Secondary research & media reports

Governments need to invest in measures that will protect consumer groups.

IMAGE: PIXABAY





The Government of India moved swiftly in the aftermath of the coronavirus outbreak in the country bringing in several measures, including telemedicine, to ensure that consumers get timely health intervention.

Consumer Health In **LOCKDOWN**

IMAGE: PIXABAY

Your doctor is online.

TELEMEDICINE RECEIVED A shot in the arm recently with Niti Aayog and the Ministry of Health and Family Welfare announcing the new regulations

for telemedicine practice in India. The move came in the backdrop of Covid-19 pandemic as physical consultations became difficult with national lockdown in place. The only way to solve the medical needs of the consumers was to allow virtual medical consultation.

The new regulations allow a registered medical practitioner (RMP) to provide telemedicine consultation to patients from any part of India. Prior to the coronavirus outbreak, this was not being allowed as there were no clear guidelines to monitor telemedicine. The absence of government regulation had denied telemedicine legitimacy and had raised ambiguity around the RMP and cast doubts on the practice of telemedicine. Till the regulations came into force, most of the telemedicine practices in the country were government affiliations and just a few telemedicine companies and projects could grow.

So, what is telemedicine?

Telemedicine is the consultations you have with your doctor in the virtual space rather than visiting him physically. Your physician and you may be in different places physically, even in some other state, country or continent. You may FaceTime, Skype or Zoom or use any other platform to consult with your healthcare provider. Your doctor will ask you all the relevant questions that he/she asks in their clinic to understand your ailment, recommend tests and basis of the test reports and virtual examinations prescribe a line of treatment. Telemedicine-enabled devices such as the thermometer, torch, stethoscope, BP apparatus, ECG, glucometers, etc., convert the patient's location to a clinic. Your doctor will communicate the diagnosis electronically, along with advice and a prescription. Yes, an RMP can send your prescription electronically as enabled by the notified Telemedicine Practice Guidelines.

Medical malpractices are common in India and for telemedicine to succeed it needs to be regulated with built-in mechanisms for responsibility fixing and ownership. The regulation provides for several such safety mechanisms to prevent abuse of the system. For example, pharmacists can dispense only from a digital screen with the doctor's registration no and facsimile of the signature.

Telemedicine need not be only via video. It can also be

telephonic consultation, chat, WhatsApp, SMS, or using an approved EMR (Electronic Medical Record) where case records, images, investigations, tele-consultations can be stored, retrieved and the interaction on video recorded. In EMR consultation, the healthcare provider can control peripheral medical devices that are located elsewhere remotely and obtain the results of investigations in real time.

Is telemedicine here to stay?

While COVID-19 crisis acted as an impetus for telemedicine, it has been for long promoted as a means to plug the gap between availability of healthcare in India and the demand for it. In rural and remote areas specially, hospitals and healthcare centers are few and far between. Not only is the healthcare infrastructure inadequate, the quality of healthcare is also abysmal. People have to travel long distances to the city centers for specialist attention. In this scenario, telemedicine, it is felt, can be the answer. Technology is only an enabler, not an end by itself and telemedicine cannot be a replacement for physical healthcare system. It can only act as a support. It depends on the kind of investigations required, the disease to be treated, comfort level of the patient and the requirements of the doctor.

However, post the coronavirus crisis telemedicine could become the mainstream mode of healthcare as habits that have been enforced by the pandemic may become the new normal. Life may not be the same anytime soon and patients could switch to telemedicine by default mode.

The advantages promised by telemedicine could help it grow in the post corona era. As technology rapidly evolves changing the face of medical care, for doctors, telemedicine could lead to considerable cost and time savings. They would not need to commute and would save on overheads of establishing sophisticated clinics. For patients too, it means time saving as they can get consultation from the comfort of their homes. There would be no commute required or waiting outside the doctor's chamber.

Virtual consultation also enables group consultation with various specialists who may all be in different locations. Another advantage is the transparency that telemedicine brings to the table.

Notably, the Telemedicine Society of India was started 18 years ago. It is hoped that Covid-19 could have accelerated the process.

With the new government guidelines on telemedicine, the face of telemedicine in India would change drastically. In the past, while some telemedicine companies and project did progress, there were some that faltered on the way.

This scenario would make a complete 180-degree shift with the latest government



IMAGE: PIXABAY

Your diagnosis may be done online too.



IMAGE: PIXABAY

Proper guidelines for prescription and pharmacies will make telemedicine preferred by many.

regulations. Private players would now be more willing and enthusiastic to enter the market without second-guessing the plausible results. The coming decade would be the decade of the emergence of telemedicine in full form.

Telemedicine, if properly implemented can transform the healthcare sector in the country. There has been a surge in tele-consultation during the lockdown and this indicates Telemedicine can be a boon during a pandemic as it helps reduce the risk of transmission and also effectively reduces the burden on medical practitioners and hospitals.

Keeping the supply chain intact

In another development, to combat the coronavirus, the Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution, issued an order recently to regulate the production, quality, distribution, logistics of masks (2 ply and 3 ply surgical masks, N95 masks) and hand sanitizers. The Central Government has conferred to the sub-section (2) of section 2A, of the Essential Commodities Act, 1955 (10 of 1955), and issued an order, called the Essential Commodities Order, 2020 that will remain in force up to June 30, 2020 from the issuing date of March 13, 2020.

This move became essential as there was a sudden spike in the demand for these products propelled by public advisories asking citizens to use these products for self-protection and to halt the transmission.

The rise in the demand of hygiene products like hand sanitizers, masks, gloves, etc., had led to scarcity of these products. It was to ensure availability of these products in the market that the notification was issued bringing them under the Essential Commodities Order, 2020.

The state Food and Drug Administration authorities also speeded up the licensing process of these products while

the manufacturers began working round the clock to ensure medicines and protective equipment and hygiene products are available in adequate quantity.

The government move was prompted as unethical businesses were creating false shortages and resorting to price gouging. The Essential Commodities Act ensures the delivery of products qualified as essential such as foodstuff, drugs, fuel, LPG, etc., and to prevent its hoarding and black marketing. The move is aimed at benefitting consumers by ensuring they get genuine products at the right price. The idea is to protect consumers from unscrupulous businesses and also genuine manufacturers as it will discourage counterfeiting.

With many countries stockpiling personal protective gears and India's entire pharmaceutical industry connected to China in one way or the other, there was an urgent need for the pharma companies to track inventory and diversify their procurement channels to avoid any sudden disruptions in essential products and drugs. It is also emphasized the need for India to seriously start manufacturing drug ingredients domestically to reduce dependence on China.

The pandemic provided the grounds for serious stocktaking by the government and the stakeholders as impact of China shutdown had rippling effects across the globe and in India. India had to contemplate possible shortages of molecules and other active ingredients for which the country is dependent on China. It also brought considerable costs to pharmaceutical companies. Not only do supply chain disruptions mean loss of revenue, brand reputation and threat to the existence of the business, they also affect the patients whose life may be at risk in the absence of medicines.

The government must undertake a targeted assessment of pharma industry and devise methods to ensure its self-sufficiency. The government meanwhile instructed concerned government organizations to ensure an adequate supply of APIs and curb black marketing or hoarding.

The government also must incentivize domestic manufacturing of APIs. This can be done by creating a suitable ecosystem. In addition, the government must support the industry with adequate fiscal and procedural support.

Conclusion

The central government took various prompt actions to ensure that essential items would not run dry leaving the consumer in the lurch. It also imposed a complete ban on the export of masks, along with raw materials to enable manufacturing domestically to meet the rising demand. The government's efforts are directed at keeping the supply pipeline for all essentials robust so that the end consumer does not suffer.

Source: Secondary research & media reports

IMAGE: PIXABAY

Covid-19 has emphasized the need for India to gain self-sufficiency in pharma manufacturing.

Government Should Educate Patients On Side Effects Of **HYDROXYCHLOROQUINE**



– Prof Bejon Kumar Misra



The reported success of hydroxychloroquine, the malaria drug, as the first line of therapy in coronavirus led to a mad rush for it with consumers buying it over the counter. However, HCQ has well-documented side effects that make it essential that its sale and administration are regulated. There must also be widespread awareness generation among consumers to prevent self-medication and misuse.

THE DELHI-BASED PATIENT Safety and Access Initiative of India Foundation proposes that the Government should immediately communicate to the citizens through the JAGO GRAHAK JAGO Multi Media Campaign to build awareness amongst the citizens not to self-prescribe medication and only buy with proper registered 'doctor's prescription'. The organisation has also recommended that patients should not purchase from unregistered sources, who are selling the medicine for a premium or black-marketing the medicine to ignorant and innocent consumers.

Giving more details, Prof Bejon Kumar Misra, Founder, Patient Safety and Access Initiative of India Foundation, New Delhi, recommends that the National Consumer Helpline 1800-11-4000 and other similar communication tools existing to facilitate the citizens on such matters at the central and state level should be immediately put into action for reporting such illegal activities so that the citizens can be protected from unscrupulous dealers and retailers profiteering at the cost of health and safety of the consumers under such pandemic situation. As this is urgent, Misra suggests that it should be done by none other than the Prime Minister and telecasted and broadcasted on all TV and radio channels without further delay.

"We should even educate the citizens about the side effects of hydroxychloroquine, without creating panic by stating that it has more benefits compared to side effects like blurred vision, nausea, vomiting, abdominal cramps, headache, and diarrhoea, which may occur, but saving lives is paramount as per ICMR guidelines. We should also state that, if any of these effects persist or worsen, the patient should tell their nearest doctor or pharmacist promptly or report on the Helplines provided for the purpose," said Prof Misra.

Giving further recommendations, he said they must explain in simple language to the citizens that their doctor has prescribed this medication because he or she has judged that the benefit is greater than the risk of side effects. Many people using this medication do not have serious side effects hence can be administered safely as per protocol.

It should also be communicated that patients treated with hydroxychloroquine should inform the treating doctor right away if the patient observes any serious side effects, including: bleaching of hair colour, hair loss, mental/mood changes (such as confusion, personality changes, unusual thoughts/behavior, or depression), hearing changes (such as ringing in the ears, hearing loss), darkening of skin / tissue inside the mouth, worsening of skin conditions (such as dermatitis,

psoriasis), signs of serious infection (such as high fever, severe chills, persistent sore throat), unusual tiredness, swelling legs/ankles, shortness of breath, pale lips/nails/skin, signs of liver disease (such as severe stomach/abdominal pain, yellowing eyes/skin, dark urine), easy bruising/bleeding, muscle weakness, unwanted/uncontrolled movements (including tongue and face twitching).

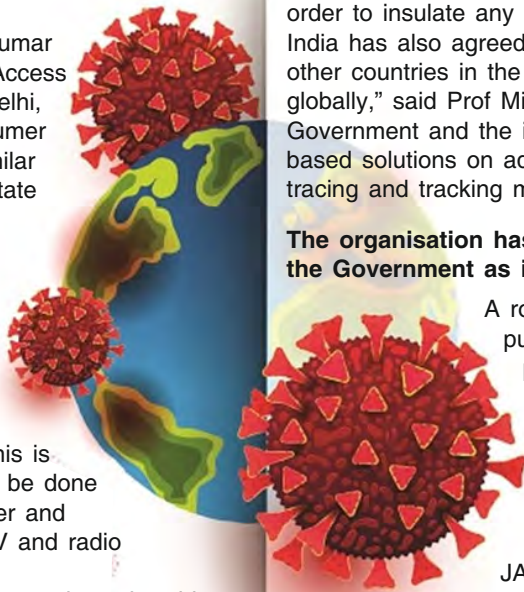
"I recommend that government should immediately put into motion a robust tracing and tracking mechanism in order to insulate any kind of misuse of the medicine as India has also agreed to export the same medicine to other countries in the interest of patients and saving lives globally," said Prof Misra. He further said, "I am sure Government and the industry must be privy to several IT based solutions on adopting an effective and efficient tracing and tracking mechanism without delay."

The organisation has recommended the following to the Government as immediate action points:

A robust tracking and tracing system put in place in order eliminate the possibility of accessing hydroxychloroquine without a proper well documented prescription from a registered medical practitioner.

Launch a multi-media campaign through JAGO GRAHAK JAGO managed by Department of Consumer Affairs about the side effects of the medicine and the consequences of self-medication or purchasing the medicine without doctor's prescription and without demanding a proper bill and receipt from the sellers.

Finally, all State Governments should be alerted on the issue in order to sensitise all the helpline numbers and facilitating centres working 24x7 to facilitate the Covid-19 patients to access the medicine only from authorised retail outlets who practice GOOD PHARMACY PRACTICES as prescribed by law. An advisory should also be made by CDSCO and State Drug Controllers that stringent action will be taken in case of violation against the culprits compromising on the health and safety of the patients. Prof Misra further added, "Persons found hoarding the medicine to enrich themselves at the cost of the consumer should be treated under the serious criminal charges." We should consider allowing as the first step, to dispense hydroxychloroquine through NPPA to the government managed pharmacies like JAN AUSHADHI and similar credible not for profit institutions to ensure PAN INDIA availability and accessibility of the medicine to the patients at the least cost and take extra precaution against any kind of diversion and misuse by the authorised retailers allowed to stock the medicine. ▶



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COVID-19

Advantage India?

India is in the running to replace China as the preferred manufacturing hub for global companies. It needs to play its cards well.

India is uniquely placed to become the manufacturing hub of the world.

IMAGE: PIXABAY



COVID-19 HAS CHANGED the world as we know it, both personal and professional. It has hammered home the need for new business models that are flexible and innovative. The disruption of supply chains globally due to over dependence on China has had many countries realizing that they urgently need to find viable alternatives. Multinational corporations around the globe are looking at alternative destinations to diversify their supply chains. India is uniquely placed to emerge as the nerve center of the complex global supply chains in the post-pandemic world. For this to happen, it must immediately overhaul its existing supply chain infrastructure bringing in the most advanced technologies.

Need to build local supply chain capacities

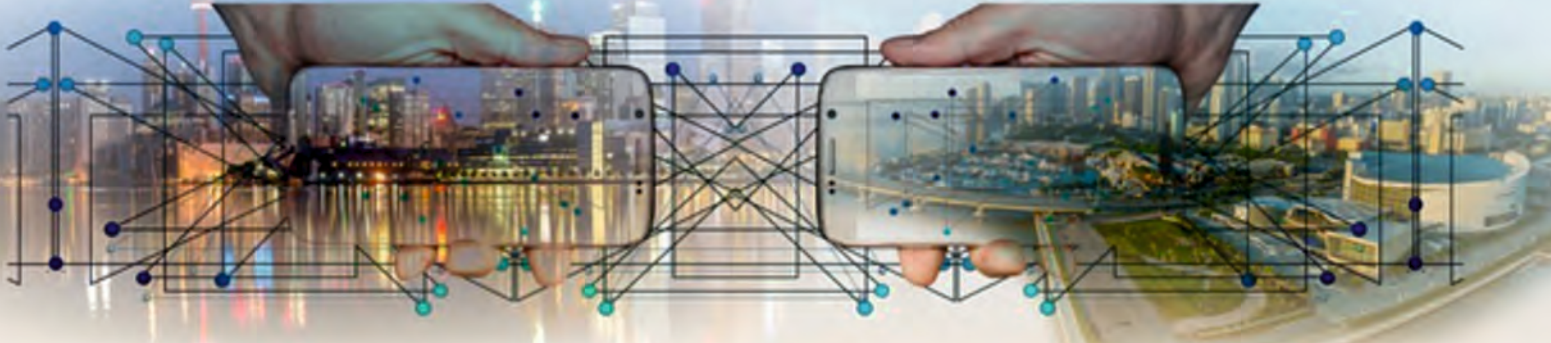
An efficient logistics system supplies the life blood to a country. Covid-19 lockdown demonstrated how the entire economy could come to a grinding halt if the supply chains were disrupted. As corollary, India can also win its war against the pandemic faster by leveraging its supply chain. According to a report titled, 'The Covid-19 War: How India can win faster leveraging its supply chains and logistics?', India must take some immediate steps to ensure that its logistics industry is back on its feet in

Building supply chain capacity becomes urgent in view of the fact that we may soon need enhanced capacities for vaccine distribution once a vaccine has been developed for Covid-19. We need a comprehensive plan to ensure the vaccine when available can be distributed to the masses and transported it to the farthest districts. This can only be possible if we have a plan in place and are capable of executing it rapidly, says the report. It suggests an unprecedented level of planning and recommends public-private partnership to achieve this.

We need to be prepared to tackle pandemics and emergencies in the future, and this can only be achieved with advanced technology. Building artificial intelligence (AI) powered citizen information systems (CIS) can be of great help in this direction. AI powered CIS is being used across the globe to fight the crisis. Multiple data sources like image recognition, data feeds from millions of cameras, social media feeds, online payment/transaction data, etc., powered by cohesive AI algorithms to identify and proactively isolate touch points of infected patients was done in China, says the report and can be used in India too. If we can develop such an advanced CIS system, it could help us combat any pandemic outbreaks in the future.

The report suggests building digital supply chains and logistics. A digital logistics revolution based on the

IMAGE: PIXABAY



India needs to build digital logistics capabilities to encash the opportunity coming its way.

order to propel the economy forward on the path to rapid recovery. It recommends a timeline of 1-2 months for the logistics industry to recover post lifting of the lockdown. However, the report cautions that if action is not taken immediately, then this recovery could take longer. It is worth mentioning here that the government took immediate steps once the virus outbreak happened to ensure supply chain of essential goods is not disrupted and in Lockdown 2.0, further eased the curbs to allow smooth operation of logistics. Lockdown 3.0 saw further easing of restrictions to help the economy get back on its feet.

The report by LogisticsNow, India's leading logistics intelligence platform, further provides a set of recommendations to scale the country's logistics response to the pandemic using innovative solutions. The report says logistics and information technology can work in tandem to minimize the economic impact.

"logistics stack" is the need of the hour in the country's supply chains and transportation. This will power supply chains with intelligence, visibility and agility. On the lines of the India stack for payments that India built which resulted in the digital payments revolution in the country, the logistics stack can also revolutionize logistics sector on an unprecedented scale.

The report recommends mandating digital payments and scaling it further. As a majority of payments become online, the data generated, in sync with CIS and digital supply chains, will be critical to identify trends including spread of pandemics before they become evident and keep citizens safe, says the report.

Advantage India?

India can become the nerve center of global manufacturing due to its unique advantages in the post-pandemic scenario as China falls out of favor.

China has had an advantage due to its relatively cheap land and labor and technologically advanced manufacturing centers. It also has favorable policies for foreign investors. All these factors made China a leading manufacturing hub for companies worldwide. However, all this seems set to

change. The Covid-19 outbreak totally disrupted China's supply chain and as Chinese factories remained shut during the outbreak, it was a huge setback for companies in several sectors including automobile, pharmaceuticals, and electronics across the globe.

These multinational companies are now evaluating alternatives to diversify their manufacturing and production dependencies and put all their eggs in the China basket.

According to experts India can emerge as a viable manufacturing site if it grabs the opportunity and rises to the occasion. An advantage of shifting to India could be the savings these companies make on workers' salaries. Experts point out that while the entry level salaries for workers in India starts between Rs 12,000 and Rs 15,000, in China it is about three times higher.

Not just the labor cost, even the operating costs are much low in the country. India also offers special economic zones (SEZs) which provide special incentives like duty free exports among other benefits, incentives to boost domestic manufacturing, and business-friendly policies.

A big advantage in India is also its good relationship with the US as both countries are currently engaged in bilateral trade talks.

Further, India offers a huge consumer market and is expected to become the third largest consumer market by 2025, according to the World Economic Forum. It is expected that the country's top 40 cities will form a USD 1.5 trillion opportunity by 2030. Not only the metros, even its small urban towns are expected to drive an equally large spend in aggregate. India's rural areas offer nearly US\$1.2 trillion of spend in opportunity with improved infrastructure and access to organized and online retail.

To encourage investment in the manufacturing sector, the Indian government has taken proactive steps, including offering competitive tax rates.

India slashed its corporate tax rate last year after three decades, and this move benefitted the manufacturing sector the most. For manufacturing firms incorporated after October 1, 2019 and beginning operations before March 31, 2023, the corporate tax



India bekons the world with the advantages it offers to global companies.

rate has been slashed from 25 percent to 15 percent.

Now India can compete on a more level field with emerging economies like Vietnam, Thailand, and Indonesia for foreign investment. What sets India apart from these countries is its huge market,

cheap labor pool, and quick availability of labor.

The Government of India also encourages domestic manufacturing under its flagship 'Make in India' initiative and has also announced various incentives for foreign firms looking to set up their manufacturing hub in the country. The government recently announced allocation of around US\$6 billion to boost domestic manufacturing.

A February 2020 report by UBS, a financial services company based in Switzerland, says that India is becoming a preferred destination for companies that are exploring alternative destinations to China in order to diversify their supply chain.

The report talks of India's competitive advantage in terms of land and labor availability. It adds that exports are set for a new turn as global manufacturers settled in China are looking to diversify their manufacturing base. India has scale advantage it says and also its key success factors are improving.

Foreign firms in China are talking to India

According to reports around 1,000 foreign firms are in talks with Indian authorities and at least 300 are actively pursuing production plans in India. These companies are in sectors such as smartphones, electronics, medical devices, textiles, and synthetic fabric.

Conclusion

Experts are hopeful that in the post Covid-19 crisis scenario, many of the companies could actually relocate making India a preferred alternate manufacturing destination. Many countries who's overdependence on China has been exposed due to the pandemic include Japan, US, and South Korea. It is expected that these countries would promote India as an alternative destination in their respective countries.

The Government of India too is keen to encash this opportunity and is expected to focus its efforts on making India the most preferred destination for manufacturing.

Source: Secondary research & mediareports

Take Charge Of Your Mental Health



IMAGE: PIXABAY

The gloom and doom surrounding Covid-19 pandemic is taking a toll of our mental health. However, we can control our anxiety and stress and keep us fighting fit.

Forced social isolation has snatched our traditional support system, while the economic repercussion of the crisis and its uncertain prognosis is making us anxious and stressed.

APART FROM THE health and economics costs of the Covid-19 pandemic, there is another insidious cost attached to it that is becoming apparent slowly. We are talking about the mental cost of forced isolation caused by prolonged social distancing, extended lockdowns, fear of the virus, anxiety regarding employment and finances, job losses and salary cuts, fear of social stigmatization if found coronavirus positive, are among a plethora of reasons that are stretching the fragile mental state of the consumers.

In India, the lack of social security, unemployment doles, and the migrant crisis have exacerbated the pandemic situation. Stranded far away from home and forced to live in temporary shelters created by the governments, dependent on food handouts, without jobs or prospects, India's 40 million migrants (as per the World bank) are in distress. Many of them chose to defy the lockdown in desperation and set for home on foot. Several died on way and some even committed suicide. Cases of coronavirus positive patients committing suicide and even those awaiting results have also surfaced.

Coronavirus pandemic has turned swathes of global population anxious. The immediate impact of the virus and the subsequent lockdown announcement by the government sent many into panic buying and hoarding mode. Essentials vanished from stores and so did

protective gear, masks, sanitizers, antimalarial drug, drugs for flu and fever among others.

The general anxiety soon escalated as people's expectations of life getting back to normal was dashed with the extension of the lockdown. The information overload on Covid-19 has led to information fatigue and is driving more despair as the reports indicate a dismal state with rising cases, mounting death tolls and spread of infection. No cures are in sight and nobody knows which turn the epidemic would take.



IMAGE: PIXABAY

Job losses and salary cuts coupled with dismal economic forecasts are adding to the gloom.

We hear of coronavirus deaths daily, of people being refused cremation, and that the living can't cremate or bury their dead, and in many cases, can't even be present in their last moments. There is heartbreak and anguish, loss and regret. One is afraid to fall sick as everyone becomes a coronavirus suspect the moment you report to a hospital and there is fear of stigmatization and even being sent to quarantine. Many cases of patients being turned away by hospital after hospital and eventually dying have also surfaced.

Young people are living alone, elderly have been cut off from their kin, lovers are separated, you can't meet friends, family, kin, office colleagues, in short no social contact. For the working, the situation is tougher as you are clocking longer hours Working from Home, and to top it also have to work on all the household chores as there is no help. You have video meetings and calls, cook three meals, clean the house, wash utensils, laundry, care for the kids and the elderly, walk the dog...the list of chores is unending. The result: You are sleeping less, working more, are exhausted and anxious with the economy in a tailspin. Nothing is sure anymore.

In such a bleak scenario keeping one's mental health is indeed difficult. Mental trauma is manifesting in several ways. According to a report by PwC, consumers are concerned about the impact of the pandemic on their health and finances. Many among them are planning to cut down healthcare costs. The result of delaying procedures, avoiding preventive care and cutting down on medicines could be devastating in the long-term. Experts advise some simple self-help routines to keep one mentally healthy during these stressful times.

Educate yourself: Ignorance is the biggest killer. The amount of fake news thriving is an indication of the level of awareness of the people. Exotic theories about the cause of coronavirus, unsubstantiated and unscientific cure claims, superstitions and plain lies are having a field day. There are several authentic highly regarded resources online that can help you stay abreast with the pandemic. There are also resources that can help you manage your anxiety and stress.



IMAGE: PIXABAY

Educating oneself can save a load of anxiety and stress.



IMAGE: PIXABAY

Doing good unto others should be the motto.

Be kind: Yes, it is one of those times when kindness can be an antidote to your lack of self-worth. It can act a balm to your frayed nerves. Contribute to authentic charities that are helping the needy or contribute food for the needy. There are many ways you can extend help from the comfort and safety of your home.

Get a purpose: Your sense of self-worth may be at an all-time low at the moment. You may be feeling helpless and useless. There is nothing that you can do to save the world. Right? Wrong. Your contribution is huge. By staying safe and keeping your loved ones safe you are contributing to breaking the chain. The well-being of your loved ones is your priority and contribution.



IMAGE: PIXABAY

Aimlessness will not help.

Set a routine: Yes, you are at home, working from home or may be waiting for the lockdown to be over before you can rejoin office. What's the need for maintaining the same routine as when life was normal? Why wake up



Routine makes life feel more normal.

early, bathe or bother to dress up? Why eat at the table, set up a workstation, follow a sleep routine, keep the house clean? Why bother at all? Because a routine normalizes your life and maintains the equilibrium. Even your dog follows a routine though he stays at home. With a routine, you set yourself a purpose that fills up your hours and stops you from feeling lonely or self-piteous.

Communication is the key: Staying in isolation need not be the end of socializing and communication. Coronavirus may be here for a long innings and we may have to continue following social distancing for a long time to come. This need not mean that we become hermits and introverts. In fact, isolation makes it all the more necessary for us to communicate to keep loneliness at bay. So grab that phone, call, video call, chat, do whatever you are comfortable with and get talking to family, friends, co-workers, neighbors, anyone you are comfortable with. It is vital to keep communicating with those around you.



Read, read and read, set goals and ambitions.



Be positive: Despite the gloom all around and the doomsayers, this is just a passing phase, albeit a testing one. Focus on growth. Think of the possibilities that life promises beyond Covid-19. Think big. Think of your goals and ambitions. This is the time for new learning. Join online courses, seminars, conferences – some are free too. Read, read, read. Learn a new skill. Hate cooking? Perhaps now is the time to experiment with simple recipes. Spring clean. Declutter a la Marie Kondo, the Japanese organizing consultant.

In short, JUST DO IT!

Source: Secondary research & media reports

IMAGE: PIXABAY

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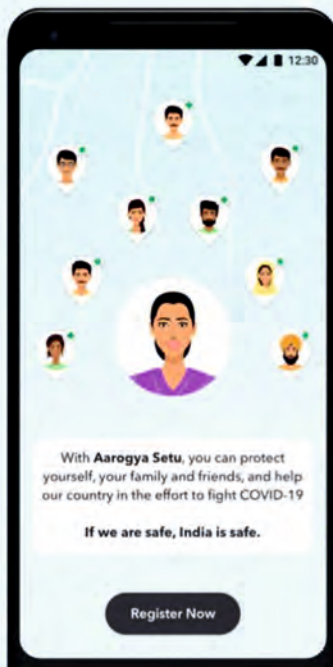
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