Management ReThink

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Accessibility, Affordability and Sustainability: Changing the Paradigms of Success

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Management ISB ReThink

Management ReThink is published bi-monthly by the Centre for Learning and Management Practice, Indian School of Business (ISB).

We cover a wide range of topics including strategy, leadership, operations, innovation, decision-making, marketing, finance, work-life balance, and practising management. We publish articles of varying lengths in both print and digital forms, besides featuring pieces based on infographics, podcasts, videos, slide presentations, and other multimedia formats that might help us share an idea effectively.

We encourage submissions and proposals for write-ups. We also welcome suggestions, comments and letters to the Editor. These should be sent with the writer's name, address, and contact number via email to management_rethink@isb.edu.

From the Editor's Desk

Accessibility, Affordability and Sustainability:
Changing the Paradigms of Success

Even as the scientific community holds its breath over reports of an impending third COVID-19 wave, countries, communities and businesses have been learning and relearning the art of adapting and pivoting. As a species, we have been forced to question if we can expect and be expected to function when everything around us has changed. While the pandemic is affecting everyone, is it affecting everyone equally?

It is no longer enough for businesses to measure unit economics and chase profit margins. Instead, they will need to consider and support employees, customers, consumers, stakeholders and investors at every step of the way.

In this issue, we explore how the facets of 'accessibility, affordability and sustainability' inform business decisions for better outcomes—for people and the planet. Here's taking a closer look at the healthcare sector:

- What do future leaders in the healthcare delivery space need to look out for as the industry undergoes a digital revolution?

- Sustained research in the life sciences helps us understand the heterogeneity of a disease. Read how biobanks can digitalise health data and deliver advanced care.

- As doctors today rethink their roles, how would strong teams and knowledge-sharing be crucial in delivering patient-centric care?
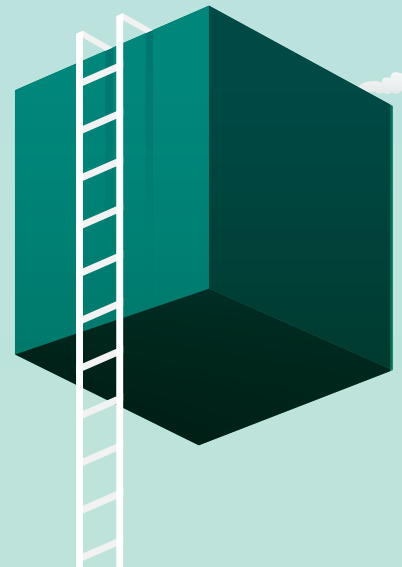
- Newer tech-based business models in healthcare are transforming critical care. Listen to this podcast to learn how speciality healthcare can help patients remotely.

Also, don't miss our line-up showcasing perspectives beyond the numbers and virtual screens:

- How can you delight your customers and keep them loyal? Learn about tailor-making customer journeys in the growing e-commerce space in India.

- With 'work from anywhere' becoming a reality, employer-employee relations have undergone a big change. Read here about the new dynamics of people-centric organisations.

- How should high-performing individuals lead, work and communicate in a virtual workplace? Read our Case in Point with recommendations on adapting presence for a post-COVID-19 world.

- Can brands inspire consumers to make conscious choices? This podcast explores how a philosophy of sustainability offers limitless possibilities.

- Read The Data Story to know about new ways of giving in India via donation-based crowdfunding platforms.

*Do share your feedback on **Facebook, LinkedIn, Twitter** and **Instagram** or email us at **management_rethink@isb.edu.***

Thank you for reading and listening!

Take care, and stay safe!

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Expert Speak

Embarking on a Healthcare Revolution: A Provider's Perspective

Even as the pandemic unfolds, we are witnessing new trends in consumer behaviour and healthcare delivery systems alike. Conventional paradigms have shifted—paving way for a hybrid model of treating patients. With a spike in digital consultations enabling doctors to go beyond their local patients, healthcare service providers seek to deliver a more equitable and accessible healthcare experience. Monika Sood, Co-founder and Partner, and leader of the healthcare advisory practice at Areté Advisors LLP, reflects upon the post-COVID future of healthcare, as both practitioners and stakeholders rejig their priorities to meet the changed market need.

The pandemic has undoubtedly accelerated digital adoption in every industry, and healthcare is no exception. Tech interventions in the field of medicine have been hailed upon by many and have had manifold benefits. Alongside medical practitioners, healthcare providers have been looking at adopting tech and leveraging AI as part of their growth plans with the aim of delivering superior healthcare. COVID-19 clearly necessitated and accelerated some of those plans, fostering a data-driven and interconnected healthcare ecosystem.

Innovating with the Times

When the first wave of COVID-19 hit us, there was an immediate upsurge in telemedicine. Most players improvised quickly, creating innovative tech platforms to facilitate these interactions, or providing ad hoc solutions to patients via WhatsApp messaging or other messengers, simultaneously creating payment gateways for a smooth experience. Patients could now reach their preferred doctor over a call at their preferred time, without having to expose themselves to the virus. Old ways made way for the new and as online consultations replaced physical patient examinations, both patients and doctors were forced to adapt and become comfortable with technology. With a reduction in COVID-19 cases, while teleconsultations saw a sharp decline, they were significantly higher (5-10x) than in the pre-COVID era. Given the benefits to patients and doctors, telemedicine is here to stay.

The second wave of COVID-19 led to a tsunami of cases that exposed the cracks in the Indian healthcare system and brought to the fore issues of limited hospital bed capacity, dwindling oxygen supply for critical patients, shortage of testing provisions, medical staff and equipment at hospitals. This wave made private and public players join hands to effectively combat the disaster and come up with innovative solutions.

The Flip Side

Healthcare providers witnessed a significant decline in financial performance in the first half of FY21 due to a multitude of reasons. As per an industry report,[1] the private healthcare sector witnessed an 80% fall in patient visits and test volumes with a revenue drop of 50 to 70% at the end of March. Hospital occupancy levels fell to 30 to 40% by late-March vis-à-vis pre-COVID-19 occupancy levels of ~65 to 70%. Patients delayed elective procedures due to lockdowns resulting in limited movement from upcountry towns to hospitals in metro cities. They demonstrated digital agility and gravitated towards doctors with higher ratings and sound testimonials. Despite moving to teleconsultations, hospitals faced revenue loss of other associated services like diagnostics, imaging, and pharmacy. Most players innovated rapidly to offer these services online and competed with established e-pharmacy and online aggregators.

With restrictions all across on travel and flights, medical tourism got severely affected and hospitals lost international patients. As per the Ministry of Tourism,[2] the number of international tourist arrivals had gone up to 495,000 by 2017 and India's medical tourism industry was pegged to grow by 200% by 2020, hitting US$ 9 billion (around ₹68,000 crore). However, estimated loss in the first two quarters of 2020 alone ranged at about US$ 1 billion.

Meanwhile, the providers had to bear the increased cost of Personal Protective Equipment (PPEs) and introduce new safety protocols. The focus was on investments in technology platforms, as patients increasingly expected a seamless experience—be it the ease of use of these apps, making payments or ensuring availability of doctors at the designated time.

The Need of the Hour: Solutions for a Holistic Healthcare Experience

Based on our experience of advising leading healthcare providers in the country, hospitals are keen to leverage technology to improve healthcare outcomes, increase efficiency, and enhance customer satisfaction. A few focus areas that could deliver attractive returns are as follows:

[2]Chandna, H. (August 2020). Only one attendant, no sightseeing, no shopping — how India could reopen medical tourism. Retrieved from https://theprint.in/india/only-one-attendant-no-sightseeing-no-shopping-how-india-could-reopen-medical-tourism/480037/

Building patient loyalty: As more data becomes available, hospitals could look at building robust Customer Relationship Management (CRM) solutions, to build and nurture customer loyalty. Services being offered could include appointment reminders, scheduling tests, cross-selling and upselling products based on patient history, etc.

Home care evolution: With physical distances becoming safety protocols, hospitals need to be closer to their patients than ever before. Aside from platforms facilitating outpatient consults, Home care is fast becoming a crucial element of service delivery where hospitals are reaching out to patients and delivering services at their homes, leveraging remote monitoring devices. Today, Home care companies are delivering even complex services like chemotherapy and ICU services, at home. In terms of home-health opportunities, industry leaders are also seeing opportunities in home labs and infusions.

Prioritising safety protocols: With safety being the utmost priority, it is an area of focus for healthcare providers. Hospitals are taking multiple initiatives to ensure that patients feel safe and comfortable when they visit the hospital. A few interventions such as changes to facility configuration and layout, minimising contact for admission where formalities can be completed online and the patient is taken directly to the room, could take them one step closer to enhancing customer satisfaction levels. Customised offerings for senior citizens are already on the rise.

Evolution of telemedicine: Hospitals are investing in robust technology solutions to improve the teleconsultation process for patients. Most believe that the future is likely to be hybrid with patients preferring to use tele consults for non-acute and follow-up cases. For patients visiting hospitals from outside the city, it is likely to become the medium of choice for the initial consultation. These solutions include additional functionality home sample collection, pharmacy fulfillment, etc. to ensure a seamless experience for patients.

India, as a country, sees a lot of patient movement from tier-II and tier-III cities to the metros. These are characterised by specialised surgeries and follow-up trips. Technology can be leveraged to make this process efficient and cut down unnecessary expenses on trips. All paperwork and follow-up formalities can happen digitally, and the patient may travel just once for the surgical procedure.

Hospitals could set up remote monitoring centres in upcountry towns with the requisite equipment that can measure basic parameters and relay that information to the main hospital and manage patients easily.

Leveraging digital marketing in a changed market: With both consumers and practitioners online, hospitals need to leverage the wave of digitalisation—by making informed use of digital marketing and analytics tools. Hospitals are reaching out directly to patients for products and services offered by them. One of our clients was able to improve revenue by 10 to 12% in a six-month period by effectively using digital campaigns to target their potential customers. Through optimal usage of centralised data analytics, insights into outpatients and inpatients could prove valuable in extending services.

Improving medical outcomes using technology: Healthcare providers today offer predictive and personalised healthcare services using genomic sequencing. For example, one of our clients recently launched a genetic test that assesses the risk of a patient developing heart disease[3] based on their genetic makeup. Hospitals are increasingly offering robotic surgeries for better outcomes.

AI and Machine Learning as game changers: As hospitals look at improving efficiency, AI has become an important cog in the wheel. For example, artificial intelligence algorithms are being used for medical imaging (CT, MRI, X-rays) with high accuracy levels.[4] This will lead to more efficient use of skilled radiologists. Teleradiology solutions are also being widely used to ensure better reading of scans especially in geographic areas which have limited radiologist availability. AI-based interpretation of chest X-ray images has been used to support COVID-19 detection in under-resourced areas. Decision Support Systems are being set up as hospitals collect more electronic treatment data, and the tech around robotics and neuro navigation systems is being used to improve the quality of surgeries. Such strategic tech tools will help practitioners and healthcare service providers improve their efficiency in leaps and bounds and deliver better medical outcomes. A lot of well-established players are, therefore, looking to include technological advances in a massive way in their service offerings.

[3]Coronary Artery Disease

[4](2018). Deep learning algorithms for detection of critical findings in head CT scans: a retrospective study. The Lancet. https://www.thelancet.com/journals/lancet/article/PIIS0140-6736(18)31645-3/fulltext

Supply chain diversification: Entire supply chain dynamics are changing as hospitals are relying on aggregators for medical supplies at significant discounts, as opposed to traditionally buying from one distributor. The aim is to ensure the availability of critical medical supplies at lower costs and offer durable solutions while maintaining profitability.

As geographical boundaries blur and technology becomes centre stage, it becomes important for hospitals to reflect upon their positioning and showcase what differentiates them from others. The bar has been raised for hospitals, with the flexibility of tele consults—second opinions getting simpler, shorter or no wait times, etc., so they will need to engage and communicate with their consumers in a more meaningful way. In my view, despite the ease of using these modes, the criticality of human interactions and doctor-patient relationships will ensure strong outpatient departments in the hospitals. However, certain formats will become more important and effective, like Home care, remote ICU services and patient management, with a stabilisation of tele consult volumes as face-to-face visits resume.

Challenges Hindering a Smooth Transition: Educating the Stakeholders

Service providers need to be mindful of the fact that even as widespread adoption of technology is on the cards, processes need to change to make them more relevant and simpler with the times. Any transformation is dependent on people's ability to adapt. The element of educating different stakeholders also gains significance as the willingness to change and adapt is often lacking despite the clear solutions in sight. Hospitals today are embarking on the journey of digital learning, training various stakeholders to leverage the benefits and instilling confidence in the world of tech. A closely linked hurdle to this is also striking a balance between using technology and maintaining sensitivity towards the patients.

Healthcare has been a very traditional space, built on the foundation of trust and familiarity. All the digital reinforcements that service providers and hospital chains are trying to rope in, are fairly new in this context. Therefore, bridging the skill gap with well-trained individuals will be crucial to avail the benefits of technology.

Grooming Future Leaders

In terms of expertise and skill set, domain specialists will remain critical for specialised care as all medicine will need to be delivered by them. At the same time, practitioners would need to be comfortable with using tech interfaces to interact with their patients, as opposed to age-old methods of using prescription pads, and meet-and-treat scenarios. The managerial heads, be it the CEOs or unit heads, will need to extend their expertise beyond managing patients, physicians and hospital staff, and 'understand' technology to improve their operational and financial performance. Identifying innovative patient acquisition and retention strategies, using digital marketing tools and online reviews are the areas of expertise that traditional operators will need to build. Those who understand these better would perhaps be better positioned for success than others.

As business models are being disrupted and transformed, it is important for the healthcare space to reorganise, reimagine and enact. Large technology firms like Google and Amazon are looking at investing into healthcare, basing their firm belief in technology solutions in healthcare delivery. The next 10 to 15 years appear fascinating in terms of the businesses that will evolve and the advances we will make via technology. From the hospital provider perspective, we have a long way to go before we bridge the skill gap, so it will remain critical for people to upskill and keep up with the tech.

> Healthcare, at the end of the day, is a very human interface and not everything is solvable by technology. While technology is going to support and facilitate, the healthcare space will always retain the human element at its core.

Monika Sood comes with over 21 years of experience in management consulting where she has advised clients across various sectors—consumer, retail, education, etc. She is passionate about healthcare and is a trusted advisor and thought leader in this space. Monika co-founded Areté Advisors, a boutique management consulting firm, in 2013, and works with leading national and international companies and private equity clients. Prior to founding Areté, Monika was President and CEO of the Corporate Advisory Division at Feedback Infra. Monika was also recognised as an emerging woman leader by Business World in 2016.

Kishore Thota

Director, Customer
Experience and Marketing,
Amazon India

Expert Speak

Know Your Customer to Delight Your Customer

If capital is the fuel for a successful business, the customer is definitely the engine that drives it. In a growing sector like e-commerce in India, with choices galore, the customer remains the king and a successful customer journey begins when you step right into the customer's shoes to know their needs and expectations. Take a walk-through with Kishore Thota who shares his insights in this informative article on building successful customer journeys and fulfiling the needs of a customer by offering them a vast selection, at the right price as per their convenience.

E-commerce has completely revolutionised the way we shop and continues to do so by pushing the boundaries and defining new customer, business, and interaction models. E-commerce apps and in general, consumption apps are inventing and providing customers with a wide array of choices across hundreds of use cases. As more customers adopt these digital means, they demand more, and are "divinely discontent." It may be an academic conversation on whether the growing customer demands fuelled the innovation and transformation or vice-versa. Irrespective, the e-commerce sector is growing in India and the biggest beneficiary is the Indian consumer.

Statistics[1] suggest that the Indian e-commerce market will reach US$ 99 billion by 2024, growing at a 27% CAGR over 2019-24, with grocery and apparel likely to be the key drivers of incremental growth.

High penetration of the internet fuelled by the lowest data costs in the world, increase in relevant content, improved logistics infrastructure, and rapid growth in digital payments along with a host of entrepreneur and investor interest, have opened up this space for rapid invention-driven growth and various business models. A leading research report[2] predicts that India is likely to have 900 million active internet users by 2025 as against around 622 million as of 2020, registering a growth of about 45% in the next five years. The report suggests that even though the internet penetration in urban regions is more than 2X that of rural, usership in rural has been growing at a faster rate on a year-on-year basis.

Unleashing India's Untapped Market Potential

If you look at the growing number of internet users in India, an average of 60 to 80 million internet users are being added every year. Look closer, and you will find that these new users are from the smaller cities and non-metro markets. They are different from our early adopters of technology in the e-commerce cycle. From 2018 onwards, a majority of the growth that has been taking place is from outside of the metros.

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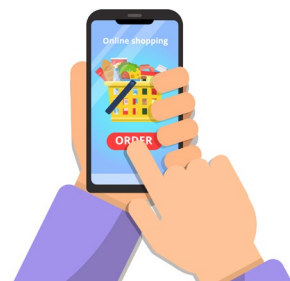
[1]Indian Ecommerce Industry Analysis. (2019). Ibef.org. https://www.ibef.org/industry/ecommerce-presentation

[2]For Immediate release India's active Internet population likely to touch 900 million by 2025: IAMAI-Kantar ICUBE 2020 Report. (n.d.). Retrieved from https://cms.iamai.in/Content/MediaFiles/7d9fac50-7cac-43df-93c9-0cf34fb52403.pdf

India is a massive growth market with its sheer scale and diversity. The enormous potential of the e-commerce sector is still being explored and it is more than a level playing field in terms of the competition. This space is so vast that it will always have multiple players trying to improve very pointed aspects of customer experiences, and eventually making the lives of an Indian customer better. Being a young, growing sector, it provides an environment which is ripe for innovation and enough space for healthy competition, which is beneficial to both customers as well as platforms.

Customer journeys and satisfaction, thus, largely depend on how far an organisation is willing to go with its technological advancements and digital innovations, to tap deeper into the markets, ensuring even the remotest customer is on board.

For instance, we at Amazon, are observing significant adoption from tier-II and below cities. 85% of our new customers are from tier-II and below cities and we are expecting to acquire our next 500 million customers from these tiers. Over 65% of orders and over 50% of sellers on our platform are from smaller cities. This is the result of conscious and concerted efforts to understand and methodically invent on their behalf to remove customer barriers to adoption.

Understanding Your Customer

For us, understanding the customer really starts with understanding the customer barriers first, listening to them, and empathising with their needs and challenges. Then, ideating on how to overcome those challenges and as an experience builder, interpreting that core need and mapping it to a solution, is one of the most important traits. As you think about the best way to solve a problem or fulfil a need, naturally, there are many ways to do it. For instance, if people cannot read, can an image help? Can a video help? Or do they even need to consume that information, can we eliminate it altogether? So, we believe it is really important to identify the core need and ideate 'backwards' from there. Sometimes you may realise that you actually do not have the competency needed to build that solution, but that is a better position to be in, early on in the cycle.

In addition, as you evaluate solutions, timing and scale are critical dimensions any builder will face—going through a deliberate process where experimentation, speed, and scale live in perfect harmony—to build a solid product strategy and experience roadmap.

When we first built Kindle, we were not experts in building devices. We were not experts in network operations either. But working backwards basically says, here is a problem to solve. Let us figure out a way to solve it and it does not matter how. Many organisations may take a contrary view to it by doing what they are good at and then presenting something to the customer packaged in a way that could be attractive to them. But that approach may not always work. As Jeff Bezos says, "What works for us is that customers are always divinely discontent. Their expectations are never static, they go up." They always need to be presented with multiple opportunities to shop, engage, or transact in multiple places. And as long as you provide them with the right experience, they will engage with you. The moment you are not able to do that, and somebody else is, they will just move on to the next option that offers them that experience. So, this keeps us very close to what a customer's need is, and we just work backwards from their perspective.

Earning Customer Loyalty

So how do you ensure that your customer remains yours? Here are some factors that help:

Unique experience: To ensure that customers continue their journey with you, giving them a unique, valuable experience is the key. Ask yourself—do you have the product that they need? Can you get it into their hands? Can you list your product in a competitively priced manner through your sellers, and can the customer get it in a reasonable amount of time? It does not require a fancy programme. You just need to have the right input. Universally, a customer needs three basic things—*selection, pricing, and convenience.* If you are able to provide these three, your customer will have no reason to switch loyalties. For instance, at Amazon, we add more selection for our customers each day such that we stay true to our objective of being the de-facto destination for anything they want to buy, and continuously
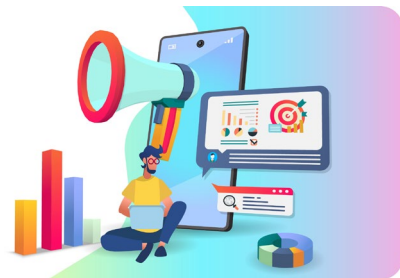
elevate the convenience of those transactions. Similarly, we are continuously personalising the experience across various use cases—someone who is buying a mobile phone is looking at different aspects of buying, such as researching for the right device, getting the best price, financing, accessories, and insurance for the device, etc. Likewise, a customer looking for a beauty product has a different set of needs. Ensuring that all cohorts of customers get a personalised, gratifying and delightful experience, is what we aspire to do every day.

On-time delivery: Next comes the delivery part. Another key aspect to ensure in a customer's journey is to make sure that the customer is served well on time. India has around 20,000 serviceable PIN codes. To make sure that customers have a uniform, core-shopping experience that they expect, we opened a considerable number of delivery centres and in one single step, we were able to double the PIN codes that we were serving, and our customer acquisition continues to increase.

Eliminate language barriers: To understand your customers better and to maximise your own reach, give them the freedom to interact with your platform in a language they speak. In addition to English, customers can shop in vernacular languages including Hindi, Kannada, Telugu, Tamil or Malayalam with us. Between April-September 2019, the adoption of shopping experience in Hindi grew by 3X. When COVID-19 hit the globe, many customers who were otherwise still unprepared to switch to online shopping for various reasons, had to rely on e-commerce websites and apps to meet their daily needs. Last year, we launched, 'Voice Shopping' powered by Alexa (Amazon's AI enabled virtual assistant) to enable our customers to shop and pay bills by using voice commands. Within six months of its launch, customers using voice shopping grew by 4X and utterances (specific phrases that customers use while interacting with Alexa) grew by 9X. Not only did it help in making the customer experience delightful, it also provided an inclusive approach, thus improving the customer experience for those who may otherwise find it difficult to type or shop in a language they are not comfortable with.
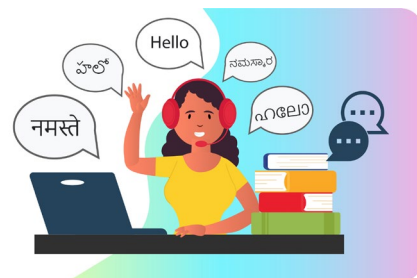
Forging an Integral Business Ecosystem

During 2020, with lockdowns becoming the new normal, businesses and consumers increasingly went digital. Consumers purchased more goods and accessed more services online, raising e-commerce's share of global retail trade from 14% in 2019 to about 17% in 2020 per a report.[3]

The e-commerce sector has helped forge a unique business ecosystem for both sellers and customers by providing equal opportunities of growth for everyone. Owing to its omnipresent reach, small entrepreneurs, unique sellers such as weavers, artisan communities, craftsmen, etc. who would have otherwise not been able to even showcase their products across the country, now have customers from all parts of the world placing orders for their products. To empower and lend more visibility to these local sellers and small and medium businesses, Amazon India launched its *Karigar* programme in 2016. This was aimed at leveraging the power of digital technology to revive the authentic, indigenous arts and handicrafts of India. Under this programme, artisans retail their unique 'Made in India' offerings to any part of the world. This programme has positively impacted the lives of over one million artisans and weavers, from over 20 states and union territories as of January 2021. Even on the seller side, there is a provision of information in multiple languages for the sellers to understand how to leverage the platform and its tools. There are dedicated teams which onboard these sellers and provide them with all the necessary guidance such as ideas on how to sustain their business and make a mark for themselves. It is a win-win for customers—who get enhanced choices ranging from high-end to indigenous products, and for sellers—who get to showcase their art and craftsmanship to the world at the click of a button.

So, the next time you see a handcrafted footwear or an artisanal product from the remotest corner of India, know that it is not accidental. This was made possible after successful acquisition efforts to bring those nondescript, marginal sellers to the online world.

[3]How COVID-19 triggered the digital and e-commerce turning point. UNCTAD. (2021, March 15). https://unctad.org/news/how-covid-19-triggered-digital-and-e-commerce-turning-point.

The Internet has indeed played a huge role in making this enormous transformation especially during the last ten years. The purpose is not to reach a particular revenue number or customer count, but to transform the way India buys and sells.

Learnings from Amazon's Playbook for India

Here are some of the learnings from our journey, and these keep us afloat and tuned-in at all times:

1. It goes back to knowing what the customer needs and values. Do not lose focus of the customers. There could be many ways of solving a need, and we often try multiple models of reaching our customers and solving it, but you have to remain true to what they value, always.

2. We can build a lot of different things, but one should aspire for customer delight, build what they want, not what looks 'cool' to us. In the shopping world, it continues to be about price, convenience, and selection. To be able to delight them on those dimensions is a continuous journey.

3. The e-commerce space is where customers come to have new experiences. A customer does not owe you an explanation for jumping on to the next best option if you are unable to provide them their best experience. Be on your feet always and continue to delight your customers with unique experiences, otherwise they will transact and engage with whoever does that better.

4. Your platform needs to be relevant to your customers' needs instead of expecting them to understand how to engage with you.

Kishore Thota is Director, Customer Experience and Marketing, Amazon India. Instrumental in launching Amazon and Junglee in India, Kishore specialises in product strategy, project management, customer insights and customer experience. He loves to experiment and build customer experiences, brands, and marketing channels that increase reach, acquire new customers and engage them at scale.

Dr Jugnu Jain

Co-founder and CEO,
Sapien Biosciences
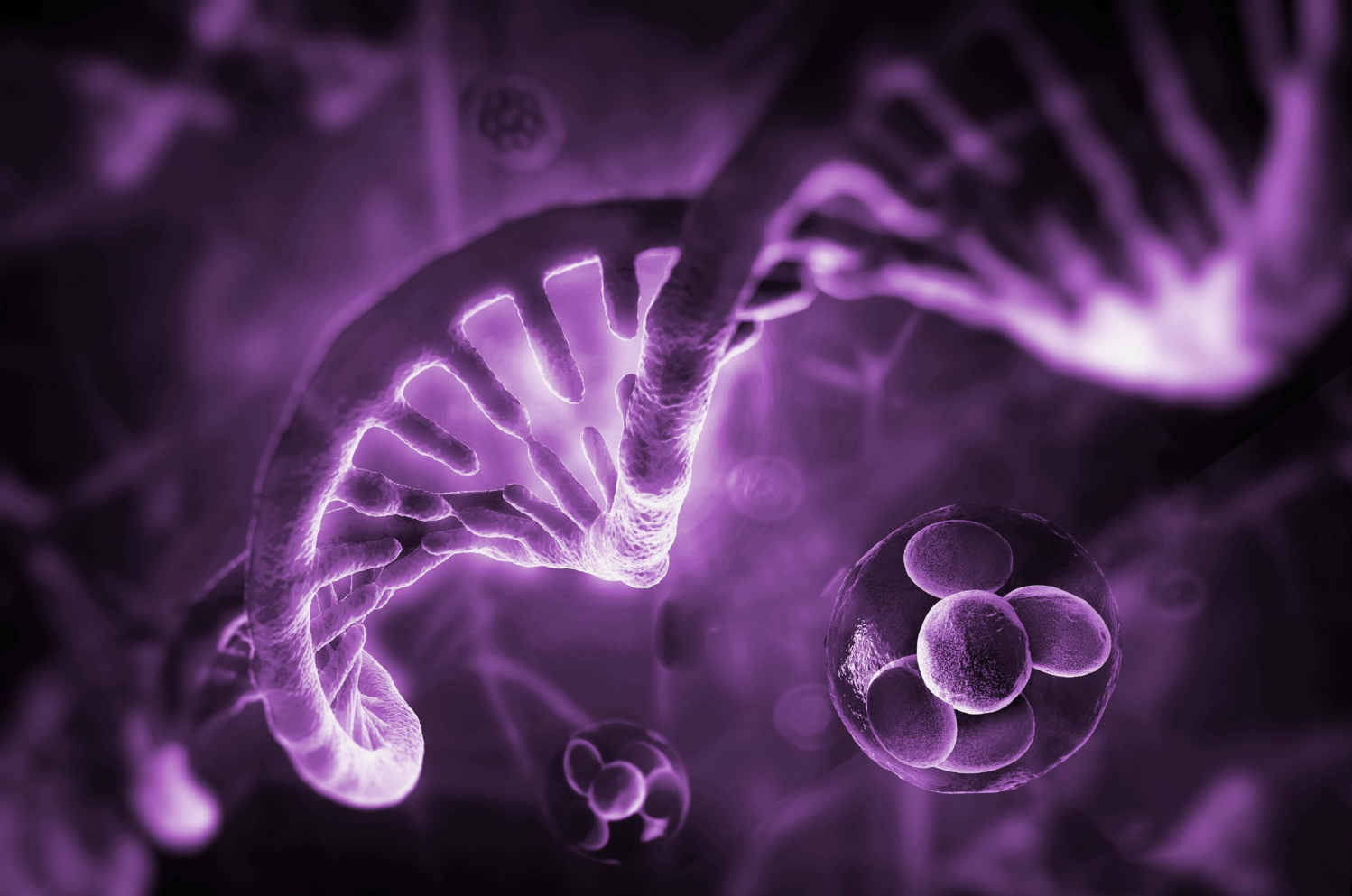
Expert Speak

Personalised Medicine: How Biobanks Enable Healthcare Advancements

Experts have been proclaiming that the healthcare industry is on the verge of technology disruption, but any material changes depend on a number of factors such as the rate of technology adoption and consistency in public health spending. Personalised delivery of healthcare innovation and services is one way to help improve both lifespan and the quality of life. Dr Jugnu Jain, Co-founder and CEO of Sapien Biosciences, writes how biobanks can prove useful in this regard.

Telehealth has been a saviour since the COVID-19 pandemic broke out. People were able to get information and treatment in mild cases without having to go to the hospital. Several companies came up to offer matchmaking for people who needed help at home, heralding the evolution of home-based care, because it was better to be sick at home with COVID-19 than to risk getting sicker in a hospital with critically infected patients. With neighbours offering cooked meals or grocery runs, the crisis also brought communities together.

On the one hand, it was commendable how individuals and communities helped one another during this catastrophe; but on the other hand, healthcare systems, in India and around the world, crumbled under the pressure. With barely 1 to 1.5% of GDP spending on healthcare,[1] the abysmal state of India's caregiving machinery, especially during the pandemic, was there for all to see.

At Sapien Biosciences, our intent is to help develop new diagnostics, which could help detect a disease early and distinguish between two diseases that may superficially look the same, such as a fever. Such research studies are long-term and can take several years. For instance, after a decade of operations and rigorous work, we have developed two diagnostic tests. Sustained research in the life sciences—in research laboratories, think tanks, and biobanks—will prove beneficial in this pursuit, and help us comprehend the heterogeneous nature of diseases.

The Concept of Personalised Medicine

Advances in healthcare improve lifespans and quality of life. But diseases affect individuals differently. Detection or diagnosis of a disease and its treatment, therefore, must be customised and personalised to the specific complaints of the patient, their metabolism and their tolerance to various treatment options.

Here is an example from our work at Sapien Biosciences. During our second year of operations, one of our doctors wanted to test a patient's genes for colon cancer. On doing so, we found a major mutation in their genes, which is causally linked with colon cancer, meaning that those who had the said mutation, developed colon cancer. Armed with this information, the doctor counselled the patient and proceeded with simple blood tests for her sibling—the reason being that

[1]Sinha, D. (2021, February 2). Explained: Despite Govt Claims, India's Health Budget Only Around 0.34% of GDP. The Wire Science. https://science.thewire.in/health/union-health-budget-nirmala-sitharaman-covid-19-pmasby-allocation-gdp-expert-analysis/

hereditary diseases can be detected in the DNA made from blood.

The sibling was found to have the same gene mutation but no symptoms at that point. On a preventive basis, the doctor advised the sibling for a colonoscopy, and found a benign growth; it was caught at the stage where it had not yet become malignant. The patient was advised to get a colonoscopy every two to three years; and we are hopeful that they will most likely never develop colon cancer. Since they know of their disease tendency, if and when there is a manifestation of the cancer, it will be caught in time. And if better treatments that can block the growth of even benign tumours become available, the patient will be able to benefit. In the same way, the patient's children could be monitored early on, and in all likelihood, go on to lead normal lives.

Genomics has been useful in the identification of many such diseases and conditions. It ensures that once something about the human body becomes known, it is not limited to the patient, but becomes a holistic concept that encompasses members of their family. This resultant information can help modify behaviour, particularly in diseases like diabetes, which are also highly influenced by diet, exercise regime, stress levels, etc.

> **Therefore, our concept of personalised medicine is giving the right treatment or the right test to the right person at the right time, at the right dose, and at the right regimen.**

This can mean understanding that the same drug sometimes split into two doses in the day can be better tolerated by some people rather than giving them all of it once in the day. There are lots of tweaks like these and we should not hesitate to become knowledgeable and involve the doctor in our treatment and health.

Here is another example from a therapy point of view. Temozolomide is one of the only approved drugs for brain cancer. Yet, it works only for about 25% of brain cancer patients.[2] Until 2016, there was no particular reason to understand why it worked for some people, and not for others. But slowly we started to realise that we should give the drug only to the patients who would respond to it. By doing this, those who would not respond to the drug could be saved from exposure to its toxicity. This is personalised care in more general terms.

[2] Bae, S. H., Park, M.-J., Lee, M. M., Kim, T. M., Lee, S.-H., Cho, S. Y., Kim, Y.-H., Kim, Y. J., Park, C.-K., & Kim, C.-Y. (2014, July). Toxicity profile of temozolomide in the treatment of 300 malignant glioma patients in Korea. Journal of Korean medical science. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4101787/

How Biobanks Can Help

A biobank is like a library, a repository of human tissue samples of many kinds. These can be solid and liquid biological tissues like blood or tears; saliva for tuberculosis; urine for kidney-related functions; and nasopharyngeal samples in the case of COVID-19. The collected tissue has the corresponding data associated with the sample like the patient's name, sex, age, history of disease, height, weight, BMI, whether they smoke or drink and the test for which the sample was taken.

Let's say a blood sample was taken for a thyroid test. The result shows the patient's thyroid levels; this information from a large number of people across age groups and genders, can help to understand the genetic basis of hypothyroidism. Furthermore, it makes it possible to compare the findings with people who may not have thyroid problems but display many of the same risk factors. Through this process, we can identify the risk factors, and arrive at a possible cure, or treatment.

So, a biobank at its heart, enables the research and development of personalised medicine by using patient samples to experiment on, rather than the patients themselves, as is done in clinical trials. Let me explain this with an example. When somebody has a fever during the monsoon season, a mosquito bite could be the cause, but a targetted test can help determine if the fever is due to malaria, dengue, Zika infection, or the seasonal flu. Only when enough samples from patients with different mosquito bites are studied, that appropriate tests, diagnosis and treatment plans can be derived.

This is also where a biobank like Sapien comes in—collecting data and samples in a harmonious manner (by utilising 'medical waste') and digitalising it for research in different kinds of studies. The sample and patient data would be safe, secure, and private in this process, ensuring the optimal use of the patient's sample for R&D (Research & Development) into better medicines, diagnostics, and treatments.
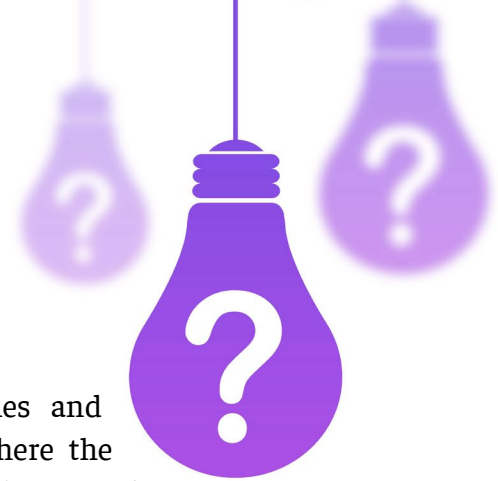
The Question of Ethics

Working with human tissue involves clear guidelines and ethical regulations. This is especially true in India where the exploitation linked with organ transplant contributes to the general distrust regarding tissue repositories. A lack of awareness and the fact that organ transplants are not always done in the right moral settings contribute to the disinformation. So, the question of ethics is very relevant in biobanking.

While organ transplant immediately benefits a patient, biobanks enable longer-term research and do not give an immediate benefit to the person who donated the sample. The information gathered from studying the sample may not help the donor directly, but can help many more long after it has been given.

However, it helps to understand that a biobank comprises mostly leftover medical waste. For instance, if three millilitres of blood were drawn for a test, approximately half a millilitre would be used and the remaining 2.5 millilitres would be discarded. But the case for biobanks is that they take the leftover sample instead of letting it be discarded, thus negating the question of exploitation of the human body or its tissue samples. Hence, there is no testing on patients, no trials, and minimal risk as per the guidelines of the Indian Council of Medical Research (ICMR).

For instance, even after a decade as India's first commercial biobank, Sapien is still working on educating its stakeholders and potential clients, like hospitals. This is a challenge for a pioneer in the life sciences industry. But we, at Sapien, are proud that our work caused the addition of a chapter on biobanking to the ICMR guidelines[3] in 2018.

Utility > Innovation

A pandemic year or not, India is not known for new drugs, but for being the pharmacy to the world. We can dispense processes, products, and services for all, and so, we must capitalise on this capability fully. An example of this can be seen in India's efforts towards miniaturising the medicines for HIV/AIDS through the triple treatment combination which was adopted by the World Health Organization (WHO) and provided to the world. Innovation, here, was

[3]Tayal, J., Mehta, A., & Kumar, A. (n.d.). Revised Ethical Guidelines In Indian Biobanking: Do We Need To Downregulate the Proposed Frameworks? https://cdn.ymaws.com/www.isber.org/resource/resmgr/isber_2020/anaheim_eposters/pf19.pdf.

in the process and the way the service was delivered, and not necessarily in the discovery of the drug.

Despite being a country where lakhs of students enroll in the sciences each year, at 1:1456, we have one of the lowest doctor-to-patient ratios in the world.[4] Moreover, there is a tremendous lack of good service companies in India that make scientific equipment or reagents.[5] When you visit any government, private life sciences or healthcare lab in India, you will see that most equipment—from simple deep freezers to microscopes to PCR (Polymerase Chain Reaction) machines—is imported. This is valuable forex that is going outside the country. I also take umbrage on the word innovation, because innovation for the sake of innovation is useless. Indians publish countless papers but barely anything from that research is created or manufactured into something practical, for the use of a lay Indian. So, a blind chase for innovation does not help our industry or our people. In fact, there is a tremendous lack of good service companies in the life sciences that can make reliable equipment.

One way to curtail this chasm is to emphasise to the industry that academia may be better at innovation, and that the industry itself can focus on personalised services, so that these may help the common person. Consider the example of Bharat Biotech's COVID-19 vaccine, Covaxin.[6] It was made in the traditional manner, where the active pathogen was killed but it still had all the proteins that elicit the immune reaction. The human body mounts an immune response to the injected killed pathogen proteins and becomes resistant to its infection. So, for all purposes, Covaxin is not a highly innovative vaccine, but it is a very useful one. And it may be beneficial to the Indian population if we aspire for usefulness and efficacy, as opposed to innovation alone.

Similarly, we must change our mentality to improve India's record with drug discovery and commercialisation of innovative products, beyond publication.

[4]Goel, S. (2020, January 31). The doctor-population ratio in India is 1:1456 against WHO recommendation. Deccan Herald. https://www.deccanherald.com/business/budget-2020/the-doctor-population-ratio-in-india-is-11456-against-who-recommendation-800034.html.

[5]According to Oxford Dictionary, a reagent is a substance or mixture used in chemical analysis or other reactions.

[6]Robertson, S. (2020, September 14). India's whole-virion inactivated SARS-CoV-2 vaccine shows promise. News. https://www.news-medical.net/news/20200913/Indias-whole-virion-inactivated-SARS-CoV-2-vaccine-shows-promise.aspx

Our preference for quick gains, willingness to compromise on quality to reduce cost, and aversion to risk, impacts scientific work negatively. *Jugaad* (a makeshift solution) is the enemy of excellence. If we are constantly bargaining and ready to take the lowest denominator—whether drugs or lab equipment—the government intervenes by fixing prices for things that should cost more, bringing us to an ecosystem in which things will not prosper.

The Case for a Symbiotic Ecosystem

Starting a venture in the life sciences is a very expensive affair. This was a major concern for us when we were ideating Sapien ten years ago. Initially, we thought it would be a not-for-profit or a nonprofit, so that others may access the biobank's samples. But we realised that it needed to be a private and for-profit venture that can support itself. Moreover, there is uncertainty with government funding, and the sad reality is that most academic biobanks the world over are not financially stable. The National BioBank of Singapore, for instance, closed down in 2014 due to lack of funds and utilisation. The same is the case when a biobank is founded for philanthropic reasons.

A private enterprise usually plans ahead with contingency and is motivated to make the venture sustainable. At the same time, public-private partnerships are the way to go for real and long-term change because it is essential that the public, the patients, the hospitals, and the government, all work harmoniously towards the same goal. Government bodies like the Department of Science and Technology (DST), Department of Biotechnology (DBT), Council of Scientific and Industrial Research (CSIR), and ICMR should promote public-private partnerships with biobanks. These arrangements would make more funds available to researchers as well as benefit patients.

At the start of the pandemic, we knew that having good quality data would be essential, because nobody seemed to know why some people in a house were getting infected with COVID-19, while others were not, and why certain individuals in an affected family were asymptomatic while others developed severe symptoms. And

then when plasma transfusion started, there were no guidelines about the level of antibodies for plasma treatment or what drugs were working at which stage; there was no real database. There were several gaps in the healthcare system which led to a tremendous loss of life in the second COVID-19 wave. To fill these gaps for a safer future, industry experts need to be made a part of the discussion and strategy for such public health matters. Otherwise, what academia thinks the world needs and what the world actually needs, may remain exclusive of each other.

Even small advances and measures can help address the gaps. For instance, the DBT's Institute of Life Sciences at Bhubaneswar was recently initiated as the nodal centre for COVID-19 biobanking. Digitalising this data from public and private hospitals into a common pool would help understand the etiology or the cause of the disease, thereby contributing to appropriate and cost-effective diagnosis. In the case of the COVID-19 pandemic, this would be useful in arriving at optimal treatment at a large and organised scale.

In addition to these challenges, India is not seen as a hub in international biobanking, and there is a sense of general wariness in the government regarding private enterprise. Lack of access to expensive lab equipment, ignorance of regulatory guidelines and traditional record-keeping practices among ethics committees or hospital administrators are also contributing factors. Constantly changing tax and corporate laws, especially around the financial year, go against the 'ease of doing business' in India. Thankfully, some of this has changed for the better in the last decade.

There should be a discernible push towards public-private integration, where all parties have a complementary expertise and role. And that, I think, is the key to making innovation come to the market in a manner that is useful for India and the world.

Dr Jugnu Jain is Co-founder and CEO of Sapien Biosciences, India's pioneer commercial biobank. She is a molecular geneticist and cell biologist by training. On obtaining her PhD from Cambridge University, UK, she pursued a post-doctoral degree and Instructorship at Dana Farber Cancer Institute and Harvard Medical School at Boston, USA. She led multiple drug discovery projects at Vertex Pharmaceuticals in Boston, Massachusetts, before co-founding Sapien Biosciences with scientist-entrepreneur Sreevatsa Natarajan. In 2020, Dr Jugnu Jain won Niti Aayog's 'Women Transforming India' Award.

Ruchira Bhardwaja

Joint President and Chief
Human Resources Officer
(CHRO), Kotak Life Insurance

Leadership Edge

Architecting Hybrid Workplaces and Humanising Work

As organisations grappled to stay afloat amidst the pandemic, the workforce went the extra mile to deal with challenges along the way. This compelled organisations to innovate and reposition for the long haul and address the needs of their fundamental asset—human resources. Are hybrid workplaces an interim arrangement or here to stay? How are industry and HR leaders resetting the workplace dynamics through hybrid work models and evaluating impact on employer-employee relations? Ruchira Bhardwaja, Joint President and CHRO at Kotak Life Insurance, shares her take.

The period between early 2020 until now has seen unfathomable uncertainty in almost every sphere of our lives—be it managing the health and safety of our families or keeping our livelihoods intact. Organisations have strived to pivot and function under ambiguous circumstances, forcing them to take a hard look at their priorities and reengineer processes as they ensure some semblance of profitability. With a growing emphasis on empathetic, people-centric organisations, the goal is to provide physically safe working spaces and flexible work options that enable employees to deliver their best at work and home. This has led to the emergence of a 'hybrid' working model with about 95% of organisations agreeing to safety being their top priority, and 100% believing that meetings can happen from anywhere. In the last 15-16 months, both employees and managers have gotten used to being productive in a hybrid setup. With more people demanding it, the hybrid work model is here to stay.

One of the most significant mindset changes that we have seen is organisations being receptive to the idea of 'work from anywhere'—a reality that has made us question the physical dimension of work.

> Firms are not insulated to the fact that employees have had to deal with limited social interaction and experienced grief during stringent lockdowns. The need of the hour is, therefore, a culture built on the pillars of employee well-being and safety, along with empathy, trust, and care for human assets at the core.

An industry survey conducted by Gartner[1] in July 2021 revealed that more than 80% of corporate leaders surveyed, plan to allow employees to work remotely at least for some part of their work week, even after the COVID-19 pandemic.

[1]Golden, R. (2020, July 16). Gartner: Over 80% of company leaders plan to permit remote work after pandemic. HR Dive. Retrieved from https://www.hrdive.com/news/gartner-over-80-of-company-leaders-plan-to-permit-remote-work-after-pande/581744/

Transformative Effect on Employer-Employee Relations

With the onset of the pandemic and experiments with the hybrid working model, we have witnessed the emergence of employee personas, which is very interesting. For instance, within a function, one can see the level of managing needed to ensure deliverables from a particular team member. Some tend to deliver at the highest level, irrespective of their location or facetime, while others may need micro-management. Additionally, role-mix in the organisation is getting redefined. The idea of 'what next' for an employee is becoming fluid with both employers and employees in an ambiguous space with tech. Certain roles are undeniably becoming redundant, owing to increased automation and multitasking teams with diverse skill sets.

Perhaps one of the best outcomes of the pandemic has been a spurt in personalised interactions and a shift in organisations' outlook towards their people who are putting in additional efforts to connect and empathise. Moreover, strict task managers have also now become more people-driven. Employers are adopting the people-first approach as opposed to customer-first. Cross-functional teams are getting together to deliver common objectives, and people seem keen to take the leap to the next level—be it processes, products, or services.

An Uphill Journey for HR Leaders

Even though safety, empathy, and well-being have become very central to organisations, mindsets are not going to change overnight. So, the HR leaders have an uphill task ahead.
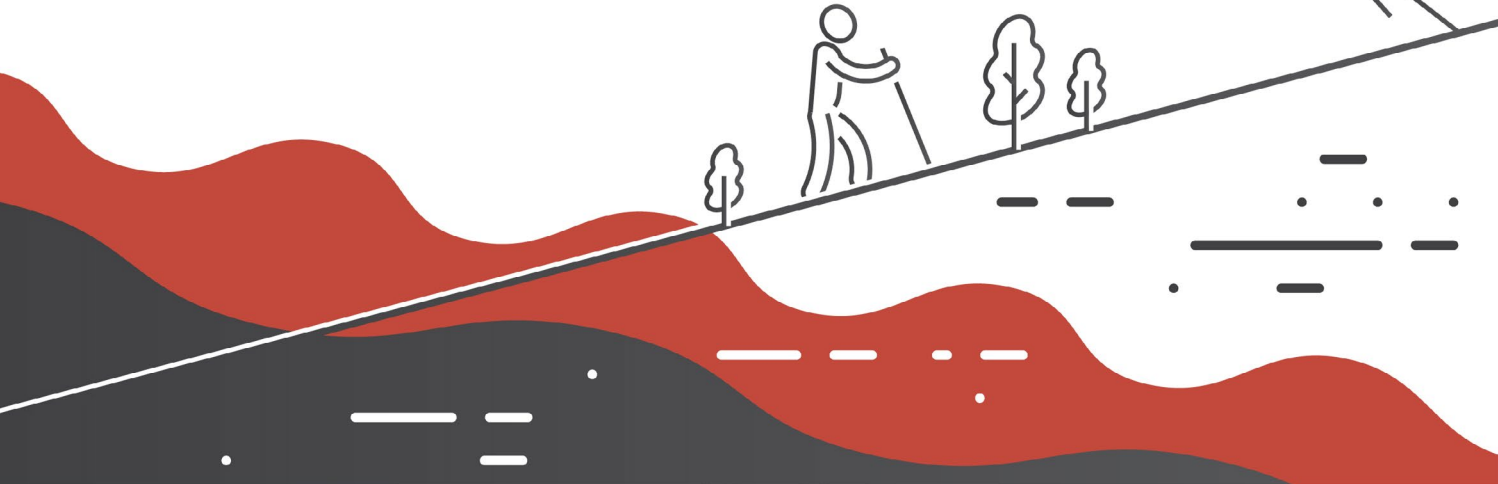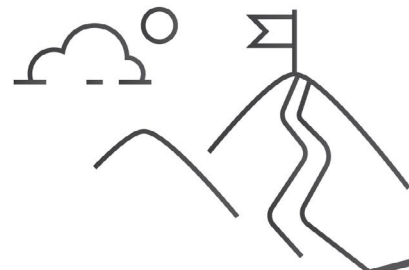
> " In order to drive a connected workforce remotely, one needs to have tools and processes in place and most significantly, a humane mindset to see that the collaboration experience is inclusive at its core.

From something as fundamental as making changes to the physical office environment (seating arrangements), to more complex processes of engagement, reviewing performance management systems, and leading learning and development activities—HR leaders need to re-articulate work norms and re-design the organisation culture to help carry on business-as-usual. The traditional cookie-cutter approach is not feasible anymore, as HR leaders and reporting managers increasingly realise that one size does not fit all.

It is not only about ensuring productivity but also maintaining a connected and cohesive culture that is a priority for firms under the hybrid work model. The Gartner survey[2] also reveals that a third of its respondents were more concerned about maintaining 'corporate culture' than getting work done by their teams. Frequent check-ins have a tendency to spiral into micro-management, so how do we achieve this precarious balance between maintaining team camaraderie, flexibility, and yet inspiring the team?

The Complexity of Going Hybrid

As we aim towards security, safety, diversity, and inclusivity in our organisations, I propose that each manager be given a checklist that can be customised from manager to manager, organisation to organisation. Job roles will decide the degree to which remote work will be done; some positions will demand facetime and in-person interactions. For example, I have seen customer-facing sales teams preferring more in-person interactions to build trust and faith with their customers. Their team huddles and camaraderie are crucial to keep them motivated and chase business targets. However, there ought to be specific hygiene bedrocks—around employee presence, efficacy, and safety at work—that stay non-negotiable.

[2]Ibid

Ensuring a safe haven: It is a moral responsibility for employers to ensure that if people will be called to office premises, they are safe and vaccinated. In times of such crisis and uncertainty, keeping businesses stable and lives safe is a challenging task. Something as basic as planning the number of days when the employee shows up to office has become a critical decision in ensuring employee safety. Let me share an oft-cited example from my days at the Taj in Mumbai. During 26/11, the employees went beyond their call of duty to ensure the safety of their guests. The way I see it, the same spirit and resilience have been exemplified by essential service providers during the pandemic—banks, post offices, healthcare workers have never stopped working and have tried to overcome all odds to cater to the larger public. It is difficult to pinpoint where to draw that balance, so this dilemma about lives and livelihoods continues.

Performance-oriented policies: A massive task ahead is to tailor-make policies for employees based on their roles rather than a company-wide policy. A complete rehauling of the appraisal metrics is required—regarding compensation, performance reviews, and measuring productivity, or else we stand to lose some of the best talent. Recognition and promotion policies also need to be recalibrated and cannot be skewed towards people who are merely more visible. The focus is moving from Type A personalities to those working behind the scenes. Even during lockdowns, there have been people who stood apart from crowds and delivered great results using the same tools as available to everybody else. And here again, we saw different emerging personas—people with different working styles, values, and collaboration techniques. HR's job is to propagate the thought process of rewarding these people who are leading by example and inspiring others.

Inductions and mentoring: Right from the smooth onboarding of new recruits to their induction and mentoring, employers will have to ensure that the prerequisites to work remotely are met. Some organisations have been swift to implement changes for their workforce for both the fresh hires and existing employees at a commendable pace. Some are in-between two ends of the spectrum, and this is an enormous work-in-progress.

Promoting a culture of openness: In my view, managers and HR leaders are the custodians of a firm's culture. We also have a moral duty towards each other for creating a safe space for people to speak up and foster a connected ecosystem.

The Advent of 'Gig' Workforce and Inclusive Workspaces

Employers want to cast their nets wider and attract a global workforce as they envision designing agile and inclusive workplaces. They are more open to seeking the right talent without bringing in any barriers of a preferred location or gender, leveraging technology to their benefit. It is cost-effective, and that is how the 'gig' workforce comes in with its project-based and task-oriented approach. Given the ability to multitask, employees today demand a free market and independence along with short-term commitments. They are transitioning to many jobs in a lifetime than being bound to one. Ranging from blue-collar jobs to white-collar jobs, 'gig' has extended to everything from creative work and data-keeping to consulting.[3]

Global companies like HUL, TCS, and Dropbox, are capitalising on the trend and accessing the plethora of talent available through the 'remote-first' approach. Earlier, only sales firms knew how to manage a fully distributed workforce but now even smaller companies with no prior knowledge of it are handling this quite well. Those who are not pivoting basis their experience of the last year or so are going to have a challenging phase in finding the right talent pool.

The War for Global Talent

I see the emergence of a war for talent, that is no longer confined to a specific country or region within a country. Talent is being tapped into from every nook

[3]Menon, A. (2021, August 5). What does Unacademy's move to offer stock options to teachers mean? Let's crack it.ET Prime. Retrieved from https://economictimes.indiatimes.com/opinion/et-commentary/what-unacademys-move-to-offer-stock-options-to-teachers-means-lets-crack-it/articleshow/85049142.cms

and corner of the world—the avenues and opportunities are being made available to people—which were hitherto not easily accessible.

In this scenario, the organisations which are moving at a faster pace to reach out to talent globally, across boundaries, will have an edge over others which are still contemplating how to leverage this opportunity. Closer home, we are witnessing actuarial and tech talents being provided the flexibility to work from the comfort of their chosen locations on multifarious and new-world projects.

Converging Technological and Strategic Imperatives

Coordination and collaboration between teams is crucial—for delivery, outcomes, and customer service—through newer tools. Hence, digital acceleration, cultural transformation, and capability-building are the biggest organisational priorities on the C-Suite radar. At Kotak Life, we have already deployed the strategic framework of 'complete digitalisation' with respect to HR. Through the 'My HR' platform, every people-related decision or process—onboarding, induction, performance reviews, training, marking attendance, accessing policies, filing reimbursements, claims, leaves, incentives—has gone digital and accessible from a handheld device. We aspire for this to percolate to every division and function of the organisation along the lines of complete digitalisation. To make it happen, we are investing in assessing our people's 'digital dexterity.' Digital dexterity has now been added to success behaviours under our vision to create an agile and flexible workforce—which entails that it will be a component of our selection process, internal promotions, as well as the learning and development journey.

Headed in the Right Direction

Transitioning towards operational efficiency and cost optimisation, hybrid work is a huge opportunity to save real estate costs and reduce carbon footprints. Small steps taken together in minimising travel, optimising, and augmenting meeting schedules, virtual gatherings come a long way in making the environment sustainable for generations to come—though understandably, certain industries like airlines and hospitality are already bearing the brunt of it financially and need to rethink their strategies in a big way.

As organisations transition towards safeguarding the interests of all stakeholders, they must be prepared for rising uncertainty, market volatility, or even the next wave of the pandemic.
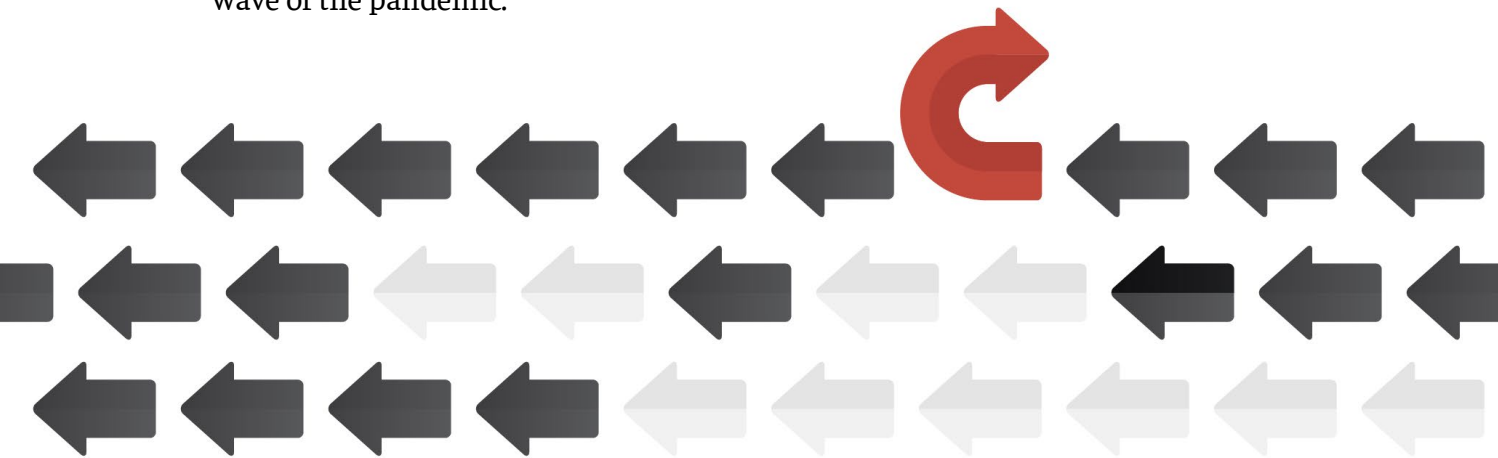
Ruchira Bhardwaja comes with over 25 years of experience spanning diverse industries and multiple functions across manufacturing, consulting, hospitality, retail, banking and insurance, bringing in a combination of strategic HR and cross-functional expertise. She has played a significant role in the transformation journeys of Axis Bank and Future Generali India Life, in the BFSI sector. Prior to this, Ruchira has worked with the Tata Group for 14 years. She is a Global Fellow, Talent Management from the Wharton School and a visiting faculty at NMIMS, Mumbai. In her personal capacity, Ruchira is zealous about mentoring women professionals.

Leadership Edge

Healthcare Reform: Reinstating the Noble Stature
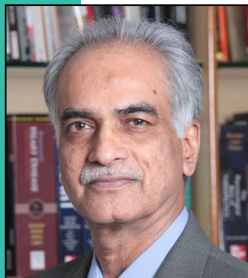
Dr B. Somaraju

Director, Division of Cardiovascular Sciences, AIG Hospitals

Dr Rajeev Menon

Head, Division of Cardiology, AIG Hospitals

With growing commercialisation, is the healthcare industry losing its sheen? Does the triad of people, profits and planet have the power to go hand-in-hand? Dr B. Somaraju and Dr Rajeev Menon from AIG Hospitals delve into the cracks and reflect upon how strategic thinking and management can yield economically sustainable and viable solutions for the healthcare sector, when based on the tenets of knowledge-sharing, patient-centredness and teamwork.

The field of medicine has always been considered as one of the highest professions in the public eye—the power to heal others is a gift, and doctors are considered next only to God, almost universally. In yesteryears, the debate was often if medicine was an art or a science. However, in more recent times, healthcare has become a business where personal interest has taken over and the basic tenets that lent uniqueness and authenticity to the profession seem to be getting lost.

The Evolving Role of Doctors and Healthcare Delivery Professionals

In his book, *Harrison's Principles of Internal Medicine*, 1950, Dr Tinsley Harrison, says, "No greater opportunity, responsibility, or obligation can fall to the lot of a human being than to become a physician. In the care of the suffering he needs technical skill, scientific knowledge, and human understanding. He who uses these with courage, humility and wisdom will provide a unique service to his fellow man and will build an enduring edifice of character within himself. The physician should ask of his destiny no more than this and he should be content with no less."

In earlier days, we thought scientific knowledge and technical skills are difficult to acquire, and human understanding was easy. However, the truth is that human understanding is a lifelong skill, not easy to master. When Dr Harrison talks of 'courage,' we now understand it is the courage to see patients in the face of a pandemic, courage to make less money and still treat all patients, without worrying about profitability. Though not stressed enough, empathy and patient-centredness are fundamental to medicine.

We ought to be able to deliver 'safe, effective, efficient, equitable, timely, and patient-centred' healthcare.[1] These form the pillars of quality healthcare delivery, and the way we see it, this is not happening today. What are the possible solutions to fix these?

[1] Institute of Medicine (1999). To Err Is Human: Building a Safer Health System. https://www.nap.edu/resource/9728/To-Err-is-Human-1999--report-brief.pdf

Affordability and Accessibility at the Heart of Healthcare Delivery

When COVID-19 struck, healthcare in general, and medicine in particular, had an opportunity to reestablish its lost trust in the public, but unfortunately, in India, it was not used to advantage by both public and private organisations. Public apathy and private greed took over with a few exceptions. As people scrambled to get medical care, it was getting costlier to get hospitalised and access care in public systems. Affordability and availability of critical medicinal supplies in the current scenario became the biggest concern.
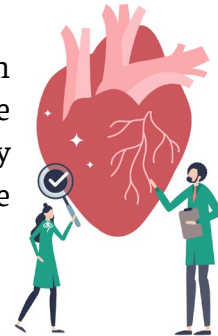
In a developing country like ours, the cost of care needs to come down in order to make any real-time impact for the general populace and it is indeed achievable via knowledge-sharing and teamwork. Here's how.

We would like to talk about the 'Kalam-Raju stent', which is a perfect example of indigenisation and cost-effective solutions, leveraging technology for a massive health requirement. Introduced in 1998, the Kalam-Raju stent was the first indigenous low-cost coronary stent, priced at ₹15,000, which transformed the treatment of heart attacks back in the day. It was Dr Kalam's vision to leverage defence technology in the field of medicine for the good of the larger public. A unique thought process which believed in knowledge-sharing as opposed to working in silos brought down the cost by almost 75% and benefitted thousands. A team of several technological scientists and doctors managed to give shape to this vision after almost five years in the days when the internet wasn't even around, and knowledge-sharing was a very concerted effort.

Commercialisation vis-à-vis Social Good

Back in the 90s, as doctors, we never refused an emergency patient. We went by the fundamental principle that finances should never be the reason for a patient lacking adequate healthcare. However, with newer models of third-party investors and corporate hospitals coming in, last quarter profitability has taken precedence over the quality of healthcare in board-room discussions. In order to bring about a real change, it is imperative to understand that financial issues like the cost of land or construction of the hospital are secondary. The most vital asset is the

human resource and knowledge quotient which does not comprise doctors or nurses alone but multi-specialty and interdisciplinary groups too. The philosophy of patients and employees-first, rather than investors-first, needs to be deployed.

During the pandemic, doctors and hospitals made a lot of money for a disease that does not have a cure yet. A lot of hit-and-miss experiments occurred, and mindless usage of drugs like steroids, in some cases, ended up harming patients rather than helping them.

> **Today, CT scans are among the commonest tests prescribed by doctors, which in my opinion is improper, as it has heightened the possibility of cancer cases in the next few decades.**

-Dr B. Somaraju

Social good and profitability don't necessarily go against each other; it is the greed to make money at the expense of everything else that constitutes the problem. There is, therefore, a thin line between profitability and insatiable greed. But medicine as it stands today, has ample opportunity to do good in the social sector, while making adequate profits and ensuring sustainable organisations.

Pandemic-induced Adoption of Tech: Multiple Perspectives

> **In our experience, the pandemic did not really change much for us as there are still higher number of patients lined up to see Dr Somaraju than me, be it online or offline.**

-Dr Rajeev Menon

However, the upside of it is the avenues that this has opened for the public. The sheer 'reachability' of online consultations is a massive advantage for patients making it possible to get the care they need, even from the remotest corner of the country at the click of a button. It cannot replace the face-to-face interactions, physical examinations or even the banter, but it is surely beneficial to see a doctor

online versus not seeing one at all. Technology has, therefore, revolutionised doctor-patient interactions and this hybrid model of consultations will continue in the post-COVID era too. It has also had a positive impact on medical education, opening it to students across the globe.

While technology enabled us to fill in the gap via online consultations, telemedicine is no answer to the problems at hand. For instance, when a patient comes to the hospital with chest pain, it could be anything from a serious heart attack to a tear of one of the major blood vessels or something as trivial as muscle pain. The possibilities are enormous and nearly 12 to 15% of patients still go undiagnosed. One of the most common causes for medico-legal issues in American medicine under emergency medicine is chest pain. Patients are told that they are good to go after some tests and a complete physical examination, and yet some of them succumb at home. If these are the possibilities in an average physical examination, one can only wonder what would happen online with limited clinical skills. Pattern recognition, eye contact and physical examinations remain critical and thus, telemedicine is an answer to a limited category of patients, not all.

Revamping the Healthcare Delivery Model

When we speak of affordable healthcare, the entire healthcare delivery system needs to be redefined. Healthcare is not just what is delivered in tertiary hospitals and intensive care units (ICUs)—that is merely the tip of the iceberg. The health of the community is not dependent on the number of ICUs or critical care beds but the social determinants of health (SDH)[2]—the socio-economic conditions influencing health outcomes—that remain unaddressed. For instance, we only deal with patients who come to us in person. When they leave after the consultation, we do not have any way of knowing if they will schedule a follow-up, or if they will survive. Despite this, outpatient departments continue to operate.

[2]SDH Examples by World Health Organization (WHO)—Income and social protection, education, unemployment and job insecurity, working life conditions, food insecurity, housing, basic amenities and the environment, early childhood development, social inclusion and non-discrimination, structural conflict, access to affordable health services

Moreover, we do not address healthcare at the community level, right from prevention to primary care, secondary care, and long-term follow-up of chronic diseases from birth to death. As per World Health Organization (WHO), research[3] has shown that the social determinants may be more crucial than healthcare in influencing health. Multiple studies suggest that SDH account for 30 to 55% of health outcomes. This is why we need to redesign the current delivery systems, starting from the root cause, across both public and private sectors to make it more affordable. The American Medical Association (AMA) has recently come out with a solution—the health system sciences model—which seems likely to work due to its all-encompassing approach of understanding how healthcare is delivered, the role of doctors in delivering that care and the ways of improving it.

Since the 60s, the emphasis has been on biological and clinical sciences, which is no longer adequate. The current times call for a more holistic approach, and capitalising on other disciplines—namely the social sciences, economics, mathematics, physics, chemistry, information technology, along with experts from other sciences which are traditionally not a part and parcel of medical education. In this light, education and healthcare delivery cannot be separated, but need to be an amalgamation of diverse perspectives.

The Way Forward: 'Infinite Game'[4] of Medicine

> Have you identified someone who can do the work you are doing as well as you or even better than you? If the answer is yes, then you have done well. If no, you have a long way to go.

-Dr B. Somaraju

To build strong teams that deliver their best, the real investment lies in people—nurses, doctors, housekeeping and support staff, and multi-specialty experts—who are the backbone of healthcare delivery systems. The sense of belonging and shared income (not only material gains but also fame and recognition) go a long way in building robust teams. Today, this mentoring and sharing needs to be broadly inclusive, involving the wider healthcare delivery system, not doctors alone, but all the unsung heroes across the spectrum.

[3]World Health Organization. (2021). Social determinants of health. https://www.who.int/health-topics/social-determinants-of-health#tab=tab_1

[4]Sinek, S. simonsinek.com. https://simonsinek.com/the-infinite-game?ref=home

In terms of skill set, doctors must learn management skills and managers need to understand medicine in order to make effective teams. The current crisis showed us that doctors alone cannot change the face of healthcare delivery, it needs to extend beyond borders, involving a liberal sharing of best practices. Advanced technology and innovative solutions need to be brought forth via collaboration. Investment models are to be designed in a manner that they do not look at high profitability in areas like healthcare and education.

Collaboration across primary, secondary and tertiary care, including community hospitals, telemedicine and home care will bring about enduring long-term changes, even if they appear difficult to measure now. The infinite game of medicine cannot be expected to yield overnight returns. It is about building sustainable systems for future generations, and not short-term quantitative gains.

" It is about a cooperative model—a group of like-minded people—willing to be the change. We are looking forward to having people from different walks of life join us in this infinite journey.

-Dr B. Somaraju

Dr B. Somaraju is Director, Division of Cardiovascular Sciences at AIG Hospitals. In a career spanning 40+ years, Dr Somaraju has worked towards realising his mission of affordable healthcare via indigenous solutions. He pioneered the concept of teamwork and shared income, with 'innovation' at the core of his research. He founded CARE Hospitals in 1997, as a specialty hospital for cardiac surgeons, critical care and emergency medicine specialists. As Professor and HOD Cardiology at Nizam's Institute of Medical Sciences, he has been instrumental in mentoring several young cardiologists. Among numerous other awards, Dr Somaraju is the recipient of Padma Shri (2001) and India's Most Admired Surgeon award (2014).

Dr Rajeev Menon is Head, Division of Cardiology at AIG Hospitals. With a host of papers and publications to his credit, Dr Menon has expertise in primary angioplasty, coronary and peripheral angiogram and complex heart procedures. He specialises in women's cardiac care, pacemaker implants, non-invasive cardiology, intensive cardiac care and cardiac rehabilitation.

Case in Point

Evoking Confidence through the Screen: Executive Presence in the Virtual Workplace

Leadership positions in an organisation's hierarchy, while much-coveted, come with their set of challenges. Exuding 'executive presence' includes, and goes beyond, reassuring the top brass of the organisation's vision in your team's projects and keeping subordinates inspired, while being true to your own potential. These factors take on multifarious meanings in a virtual workplace, where it is more difficult to exercise 'presence' and garner 'influence.' This fictionalised case presents the dilemmas of an Indian firm around productivity and effectiveness in a newly-remote working environment. Two experts weigh in.

In March 2020, India went into a lockdown as a result of the COVID-19 pandemic. Multinational companies, corporates and start-ups had to shut their offices and put together policies for remote work. Many organisations had never allowed their employees to work from home. Among these was Findx Pvt. Ltd. (hereafter, Findx), a mid-sized consulting firm based in Bengaluru, India.

Anoop Kumar, who headed the content team at Findx, was anxious. Bengaluru had reported its first case of coronavirus, filling India's start-up capital with fear and uncertainty. Despite being among the first organisations to announce a 'work from home' policy for its employees in the wake of what the WHO had just announced as a 'global pandemic', some mid-level employees at Findx, Kumar included, were worried. Reaching their team's targets and their own growth parameters in such uncharted territory was quite a challenge.

As for Kumar, he was a promising employee, hired as a content writer in 2018. He showed great initiative and unconventional thinking right from his first few months at Findx. He rose through the ranks and was managing his own team in the content division by his second year. As he led consecutively successful projects, Kumar was awaiting his evaluation to the role of director of the content division when the lockdown was announced.

He was a good listener who made compelling presentations, and as a result, was often sought out by other departments like sales and marketing. His foresight ensured that they averted crisis on most occasions, and his calm demeanour helped manage any that occurred. Furthermore, with his tall frame and muscular build, he towered over others, often being the centre in a group. He also carried himself well regardless of the time, whether he was making a presentation at 8 a.m., accompanying clients to dinner, or pitching a new strategy to the founders; he impressed everyone he met.

At the office, the open-plan seating of the floor meant that Kumar could keep an eye on his team, an arrangement that also enhanced their individual and collective productivity, where they could bounce ideas off each other or call out to a colleague or superior whenever required. Through this hyper-connected and collaborative approach, Kumar had been able to push his team members as per their individual dispositions, thereby bringing out the best in each of them.

But working from home posed challenges that Kumar had neither foreseen nor prepared for. In the office, the workforce had access to state-of-the-art hardware and high-speed internet, both prerequisites in their line of work. Kumar was concerned about how these conditions could be replicated at the employees' homes. He also found it difficult to keep track of his team and their deliverables. While he made himself available to them round the clock, he couldn't quite manage the projects between the numerous calls with team members, clients and bosses. Speaking to subordinates and superiors through video calls, being reduced to boxes on the screen, was taking a toll on him; he felt unnoticed and disconnected from everyone and everything. The previously inspired and productive content team was no longer efficient; members were missing deadlines and lacking ideas. As a result, the determined timelines of crucial projects suffered.

That wasn't all. Earlier, Kumar was always on the frontlines of social media strategy for the organisation, regularly coming up with ideas that went viral, which were then taken up by others in the industry. But he was now repeating old strategies, and even slacking on his initiatives like the weekly newsletter. Concerned by Kumar's predicament, his own manager, Manas Reddy, broached the matter with him on a call:

"What is going on with you, Kumar? Your projects were always appreciated by the clients and your deliverables came before the deadlines. But now, you seem so unfocussed and unmotivated. This is the case with many members of your team as well. Despite the pandemic, several members of your team have already quit, while a few others give the impression that they may be considering doing so. Are you feeling the pandemic blues? Look, I understand, we are living and working through unprecedented times, but this is not the high achiever that I knew and was proud of! Please tell me what you're going through, and I will do my best to help you."

Kumar took a deep breath. He responded:

"I don't know what to tell you, Reddy. I had concerns about working remotely, but I never expected it would be so much worse than I had feared. Earlier, I could imagine project pathways beforehand and prepare for anticipated challenges in advance. I could communicate with people...

understand their vision and their challenges... and translate them into sizeable pieces of actionable tasks. I felt inspired and could, in turn, inspire my team. I felt validated, that everything I did mattered. But working virtually has just been too tough for me. I find it exhausting to follow-up with each member through individual calls and it seems that my entire working day is spent in asking for and relaying updates. I am working more than I ever did, achieving much less, and getting no credit whatsoever. And meetings, which were otherwise a quick and weekly phenomenon, have become so long-drawn and cumbersome, they are almost like the infamous commute of Silicon City, which now seems better in comparison to the burnout from working and leading virtually. I wait my turn to speak and contribute in these meetings, but I am often ignored in the meaningless cross-talk. All this leaves me with no time, energy or opportunity to ideate, strategise, or be at all effective."

Reddy was speechless. Certainly, he was facing some of these challenges too. He also wanted to support Kumar, who was much loved by his team (at least pre-COVID-19), and always gave them the right mix of independence and guidance, and was now questioning his own leadership abilities.

How should Kumar adapt his leadership skills and executive presence to be effective in a virtual workplace?

How can Reddy provide guidance and assistance to Kumar to combat his and his team's remote-work fatigue and boost their productivity?

Expert Opinion

Gayatri Das Sharma

Co-founder, Timshel
Coaching & Consulting

Gayatri Das Sharma is Co-founder of Timshel Coaching & Consulting, a learning, development and coaching firm. A professionally certified executive coach and talent consultant, she has coached senior leaders with global responsibilities in organisations with different ownership patterns and cultures, like multinational corporations, family-run businesses and public sector enterprises. Working with leaders in different stages of their career, she has supported them from one stage of leadership to the next.

The scenario presented in the case and the challenges associated with working and communicating remotely have come into focus over the past year. Large and small organisations, teams, and leaders, have been compelled to change how they conduct their business on a day-to-day basis. And the challenge, primarily, is that a virtual workplace is a new way of operating.

My advice to Kumar would be that leading a virtual world requires the exercising of a different set of muscles, which will seem painful and uncomfortable to start with, but will gradually become easier. Beyond one's physical appearance, a couple of elements add to a person's executive presence.

Replace Transactional Interactions with Deeper Connections

Kumar is struggling with a feeling of not being seen, heard and acknowledged in a virtual workplace, thus making him question his relevance and ability to add value and make a difference. Overcoming this would require Kumar to think of the many ways of engaging with his colleagues so that there is a feeling of connection and trust.

One-on-one conversations are a great way of enabling open dialogue and creating a level of intimacy that will help go beyond transactional work conversations. Team meetings, structured in a manner that 10-15 minutes are set aside for banter, with space to do a check-in before focusing on business-related discussions will be a better approach. Unfortunately, in a virtual setting, people log in at 11.29 if the call is scheduled for 11.30 and drop it right on time at 12.30 if that is when it was scheduled to end. By intentionally creating time, colleagues would be able to connect at a human level, sharing the highlights and trials of their day.

Being acknowledged by superiors is extremely important, however a large part of this need gets fulfilled by the teams that we work with, as being a leader can be very lonely. It would help Kumar feel more connected if he were to put himself out there, share his vulnerabilities with the team, and acknowledge them.

Strike a Balance

Managers spend a lot of time troubleshooting through reviews, updates and strategies. Kumar, too, is doing this by spending a lot of time on one-on-one conversations. It is possible that he is feeling like a policeman; he seems to be a very creative person, and that seems to have taken a backseat. Kumar needs to create a balance—do things which are creative and forward looking, because that is the nature of the business—but also keep himself and his team accountable.

A simple solution would be to work together virtually in real-time. For instance, Kumar and his team could get on to a virtual call as they go about their individual tasks, while keeping their video on and audio muted. In this way, they can access each other in their collective space without needing to send calendar invites, and message each other on the chat window whenever they need to brainstorm or problem-solve.

Accept, Don't Normalise

The pandemic has changed how most people need to work and lead. I was surprised that Reddy was made aware of Kumar's struggles only after things moved so far. Leaders need to be more intentional in checking with their people and leading through the pandemic has been the perfect opportunity for them to create personal connections with their stakeholders. One of the factors that contributes to trust is intimacy, which is knowing your people and showing them that you care for them,

asking them what they need and supporting them through it.

After being made aware of the extent of Kumar's challenges, Reddy should make it a point to regularly check-in with Kumar. Kumar seems to have got caught up in the draft of days feeling the same, and lost sight of his abilities in the process. Furthermore, he has admitted to feeling demotivated, unrecognised, uninspired; the foremost way that Reddy can help him would be to listen to him and encourage him to unburden.

Reddy should share his own vulnerabilities with Kumar and others. Pain and vulnerability are other elements of executive presence, and when Reddy can share this with his team, he invites them to be authentic too. There are two aspects to this sort of approach. Firstly, it acknowledges Kumar's feelings (and those of others like him); and secondly, it puts into perspective the fact that Kumar is not alone in what he is feeling and experiencing.

Help Yourself Before You Can Help Others

When human beings are under a lot of pressure, they surprise themselves. In March 2020, when the first lockdown was announced in India, it came as a war cry, where leaders promised to rally together through the crisis and ensure that people did not get laid off. As a result, there have been some remarkable performances.
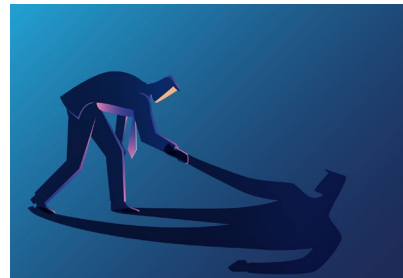
At the same time, a major part of living through a pandemic has meant activating the survival mode. Fatigue has set in because what was assumed to be a minor altercation has turned out to be a situation without an end. And it is important to recognise that the initial high adrenalin approach is not sustainable. And just like how you are advised to put on your safety mask first before helping others in the event of an emergency on an aircraft, Reddy needs to understand that Kumar needs that little bit of oxygen supply and help him articulate what form that oxygen supply would take. Is it taking a bit of a break? Is it working on something new that excites him? Or, is it having more resources? What is it that will make him be himself? Kumar, too, needs to accept this and help himself before coming to the rescue of his subordinates, his team, and his organisation.

Be Who You Are

When you operate from a place of gratitude and compassion, it evokes resilience. While these buzzwords are now being talked about, I think they are not being talked about enough. At an individual level, it could mean taking a step back and identifying the two or three things that one needs to do on an ongoing or even daily basis, to act as little sparks of happiness, joy, meaning and purpose. It also means taking a break, a regular pause, before reaching a state of complete breakdown or burnout. Simple hobbies like gardening, cooking, or listening to music can help people reconnect with themselves.

Kindness to self and others through these unprecedented times will help to make sense of the new contexts that come from this transition.

5 Ways to Sail through this Transition

1. How you show up: The clothes you wear, how comfortable you are in them, and how you carry your hair, or any other accessories, adds to your physical appearance. And if you are comfortable with these, you might stand up taller, even if it is a virtual meeting.

2. Structure what you have to share: Approach every meeting, whether it is an ideation circle or business review, with the requisite preparation and structure. It is an extension of how you show up, because it also conveys that you value the time of all the attendees, including yourself.

3. See and be seen: Ensure that you have your camera on, whenever bandwidth permits. This makes a huge difference to how you approach the conversation, and as a result, how others see you.

4. Connect and engage: Acknowledge each person who enters the meeting and keep a buffer of 5-15 minutes before a meeting, where people are free to catch up with one another.

5. Every voice matters: For voice-only calls, pay attention to your pitch, and the speed and tone of your voice. Stop and ask for understanding; invite people in to share their opinions; and ensure that everybody's voice is heard. Structure yourself and your calls such that voice-only calls do not become monologues.

Professor Mihir Mankad

Global Communication Expert and Professor of Practice, Leadership Communication

Professor Mankad is a global communication expert and Professor of Practice in Leadership Communication. He teaches public speaking and leadership communication to graduate school students and senior executives at Harvard University, Tufts University, and the Indian School of Business. He brings in a diverse background as a former national television anchor and global management consultant at McKinsey India and Bain US. He has also been involved in anchoring some of the most-viewed events in Indian television history, including the Cricket World Cup, and the recently concluded Olympic Games in Tokyo, Japan. Mankad's education includes an MPA from Harvard, an MBA from Kellogg, and a BA in Psychology and Economics from Stanford, where he was also part of the national championship varsity tennis team.

Executive Presence is about evoking one's authentic, energised, relaxed and productive self, in everyday and challenging situations. It is also about influencing others seamlessly and by example. Eighteen months into the COVID-19 pandemic, Zoom fatigue has set in for many. Increased work demands and the loss of connection have impacted workplace well-being, and Kumar is not alone in experiencing workplace stress during this time. Video conferencing and virtual meetings, however, offer some incredible tools and conveniences, and an optimistic and adaptable mindset is needed to first survive the new reality, and then to thrive in it.

This case response is broken up into three parts: Cope, Captivate and Scope. The first two largely apply to Kumar, and the last is relevant to both Kumar and Reddy.

COPE

Kumar's situation is one of lost presence, and he can revive himself, his team and his stakeholders through reflection and action. The first goal for Kumar is to **align with purpose**. Presence is created through natural motivation and energy. If Kumar is feeling demotivated, then he needs to reflect, refocus and recalibrate, ideally by taking some time off. During this time, he must ascertain whether he still feels a fit with the organisation's mission and culture. If the answer is yes (which we will assume in our case), he needs to come back with a rejuvenated mindset and a shared purpose.

CAPTIVATE

Creating a connection through communication can elevate executive presence. Three important principles underlie strong communication: knowing how much to say, what to say, and how to say it.

a) How Much to Say

Speaking speed: Kumar can push himself to plan and prepare for more concise and precise communication. Effective and efficient meetings, the need of the hour online, need planning. Most people are not aware of how many words can fit in a given amount of time. Knowing that the average speed of speech is about three words per second may allow Kumar to better plan for his interventions and be more compelling.

Teleprompt for impact: A teleprompter has typically been under the purview of television anchors. But now, simple apps and sites like cueprompter.com allow you to create your own teleprompter for times when you want to send a precise message. These tools also allow you to seamlessly switch between a teleprompter and unaided speaking to be more effective communicators.

b) What to Say

Sharp "logos": The logical appeal of one's talk or presentation is important. Kumar needs to carefully consider the purpose of each meeting, which will signal

efficiency and boundaries to the team too. This is a shift from the current scenario in which he tries to be available at all times, at the cost of his own motivation. Also, the art of communication lies not only in knowing what to say, but also in awareness of what **not** to say. Kumar should remember both aspects in his interpersonal communication with his team. There is a greater need than ever, with shorter attention spans, to be more concise and precise for compelling communication.

Sound bites: Kumar can think of drafting some "sound bites", phrases or sentences in a long verbal address that encapsulate the essence of what he wants to say. These wake up your speakers to the headlines of your talk, and provide a great guidepost as you plan your script to be heard, versus to be read. Doing so allows you to have greater gravitas, and in turn, a more inspiring presence.

c) How to Say It

This is what Aristotle described as "pathos", or the emotional appeal of your communication. It includes everything you do to resonate with and inspire your audience. Here are some tools to sharpen your pathos, including in an online environment:

Humanise the camera: This involves making the same connection while speaking into your computer as you would with someone right in front of you. It is natural to lose connection when talking to an inanimate object (your computer), and this problem is exacerbated when sharing your screen. Towards this, three suggestions:

i) Locate the eye of the camera on your computer, especially when you are using multiple screens, and imagine a light magnetic pull to this spot. An arrow sticker may help draw attention to the camera.

ii) Imagine you are speaking to someone, ideally somewhat familiar and a bit older. The tone and reverence that this will involve is ideal.

iii) Finally, try to get the camera to your eye level, including by stacking books below your laptop or device. You will surely make a better connection speaking to someone looking directly at them rather than looking up or down on them.

Channel the virtual channels: Online platforms allow for effective use of breakout rooms, polls and chats. Each of these trumps their equivalents in a non-

virtual environment. For example, polls tend to be more accurate online versus a live situation where there may be greater pressure to conform to the norm. Breakout rooms can happen instantaneously in comparison to physical places where people would need to move, displace and find adequate private areas for these tasks. Finally, chats cannot happen in the same instantaneous way as they can virtually. Recognising the power of these channels and leveraging them can break up and brighten meetings, making them more productive, dynamic and efficient. Kumar should feel excited about the possibilities here.

Enable and leverage video: In virtual platforms, the face is magnified on the screen. One can notice expressions with even more detail. Kumar can push himself to believe that he can have as much or greater leadership impact through a policy of keeping cameras turned on, at least for his teams, and for as much as he can control with others. Additionally, popping in and out of the shared screen option can signal to the audience that you want to promote inter-activity as much as possible.

SCOPE

As leaders, both Kumar and Reddy need to recognise the challenges of virtual work, for themselves and their teams, and invest in events and technologies that can further team productivity. Two suggestions in this regard:

a) Design a Motivating Space

Enable tools that can further productivity and motivation. For example, invest in a large monitor, as well as high quality video and audio inputs and outputs. This may incur an extra expense, but employees will surely appreciate and utilise these tools. Giving employees a say and flexibility in how they want to design their own space can also help. Additionally, green screens could be provided by the company. These sharpen both the silhouette of the speaker and their background, and serve to hide what's behind the screen (for example, kids playing) to enable a seamless work-from-home environment.

b) Foster Open and Personal Communication

With team members working from home, an ideal scenario is to create occasional and safe in-person or virtual retreats where people share to connect. One idea could be to organise a mini-TED style event where participants share a core value speech lasting no more than four minutes. Digging deep into their lives, they can share powerful stories about something they believe in, finding their balance of being personal without being private. This structure can help with team bonding, as it has for almost all of my public speaking course groups. On a more day-to-day level, communication can be fostered through ice breakers, or a little time to connect at the beginning or end of the meetings.

Today's leaders need, more than ever, to ensure that employees are being productive and also having fun. In an era of decreasing attention spans and increasing online fatigue, they also need to balance efficient meetings with opportunities for self-actualisation and bonding. A combination of purpose, presence and communication can enable senior executives and leaders to shine online, with a lasting impact offline.

Donation-based Digital Crowdfunding—The Changing Face of Giving in India

Social-media and digital platforms are transforming lives like never before and crowdfunding is increasingly emerging as the new way to use these as tools to survive and thrive in challenging times. From calling for help to survive a life-threatening condition, to executing a business idea with funds from strangers, or funding higher studies abroad, to raising funds for the less fortunate during the prolonged pandemic, the power of people has never been so well-defined as it is now via crowdfunding platforms. These digital platforms are making lives easier for those in need and in numerous ways possible.

Philanthropy in India—An Age-Old Tradition

Sharing is caring. For a majority of Indians, much before crowdfunding—wherein like-minded strangers come together to raise funds for a business venture or a charitable cause, gained prevalence, the act of sharing or donating to those in need has been a cultural practice. Family philanthropy is known to have been practiced even during the Independence movement in India when some prominent business families made generous contributions to support social causes in the country. Many of them have continued to do so till date. According to HURUN India Philanthropy Report[1] 2020, some of the prominent families in philanthropy currently include that of Azim Premji of Wipro that donated ₹91.43 billion between 2018-2020, Shiv Nadar and family of HCL that donated ₹23.91 billion during the same period, while Mukesh Ambani and family of Reliance Industries donated ₹12.97 billion during 2018-2020.

India Philanthropy Report[2] states that philanthropy continues to grow in the country. In fiscal year 2020, private sector funding towards philanthropic causes totalled about ₹640 billion—close to 23% more than fiscal year 2019 (₹520 billion).

India has a substantial list of high-net-worth individuals who also happen to be generous philanthropists. As per the same HURUN report, India's philanthropy statistics are at a record high with the number of individuals who donated more than ₹100 million increasing by 100% over the last two years from 37 to 80 in 2020.

With 79% of donations, education remained the most favoured philanthropic cause followed by healthcare (5%) and disaster relief and management (3%) in 2020.

[1]Hurun Report - Info - Hurun India Philanthropy List 2020. (n.d.). Www.hurun.net. Retrieved August 12, 2021, from https://www.hurun.net/en-US/Info/Detail?num=J1RIWTAVLKMO

[2]Sheth, A. India Philanthropy Report 2021. Bain. Retrieved from https://www.bain.com/insights/india-philanthropy-report-2021/

List of Favoured Philanthropic Causes of 2020

Donors/ Donor Families	Cause	Total Donation (INR in Billion)
Azim Premji & family	Education	₹93.24 billion
AM Naik	Healthcare	₹7.53 billion
Mukesh Ambani & family	Disaster Relief & Management	₹3.59 billion
Shiv Nadar & family	Rural Transformation	₹2.74 billion
Azim Premji & family	Environment & Sustainability	₹1.81 billion
Rahul Bajaj & family	Livelihood Enhancement	₹1 billion
Nandan Nilekani	Societal Platforms	₹1.08 billion
Mukesh Ambani & family	Sports for Development	₹0.63 billion

Source: Based on the EdelGive Hurun India Philanthropy Report 2020

In fact, one of the few positive outcomes of the ongoing COVID-19 pandemic is that it highlighted the caring side of millions who helped those struggling on account of loss of livelihood or loss of loved ones due to the deadly coronavirus.

As per a report[3] by CAF India, globally, more people reported that they helped a stranger in 2020 (54.9%) than was ever recorded before in the CAF World Giving Index. More people donated money in 2020 than in the last five years (31.2%). The report further states that India is now in the top 20 most generous countries in the world, at 14th position in the same list.

Crowdfunding: A New Way to Give

While giving in India continues, new ways of giving have evolved too. These include crowdfunding, birthday and anniversary fundraisers, community events for raising funds for social causes, etc. However, usage of digital technology and increased internet penetration have made crowdfunding one of the most preferred or 'go-to' alternative—be it for raising funds for a start-up idea or fundraising for a personal cause such as meeting education costs, medical emergencies, social causes, etc.

[3]World giving index 2021 Focus on India. (n.d.). https://www.cafindia.org/images/WGI/WGI_Trend_analysis_India.pdf

A report[4] by Statista points out that China tops the list of countries which achieved the maximum transaction value for crowdfunding projects in the world in 2020, followed by the USA and the UK. India ranks sixth after Canada at US$ 1.8 million. As per the same report, in 2019, the global crowdfunding market was valued at US$ 13.9 billion and was forecasted to increase threefold by 2026.

Rise of Digital Platforms Supporting the Act of Giving

India witnessed the birth of a new breed of digital platforms to support giving in the early years of the last decade, with the emergence of Milaap in 2010, followed by Ketto and Wishberry in 2012. Since then, there has been a steady increase in the number of these donating platforms. ImpactGuru, which was incubated in Harvard Innovation Labs' Venture Initiation Program in the USA, started its journey in India in 2014.

However, it was only in 2020 that a majority of these platforms saw a huge spurt in their activities during the COVID-19 crisis. Ketto, Milaap, and ImpactGuru saw a significant surge in online donations since the second wave of the pandemic intensified in the country.

Popular Crowdfunding Platforms in India
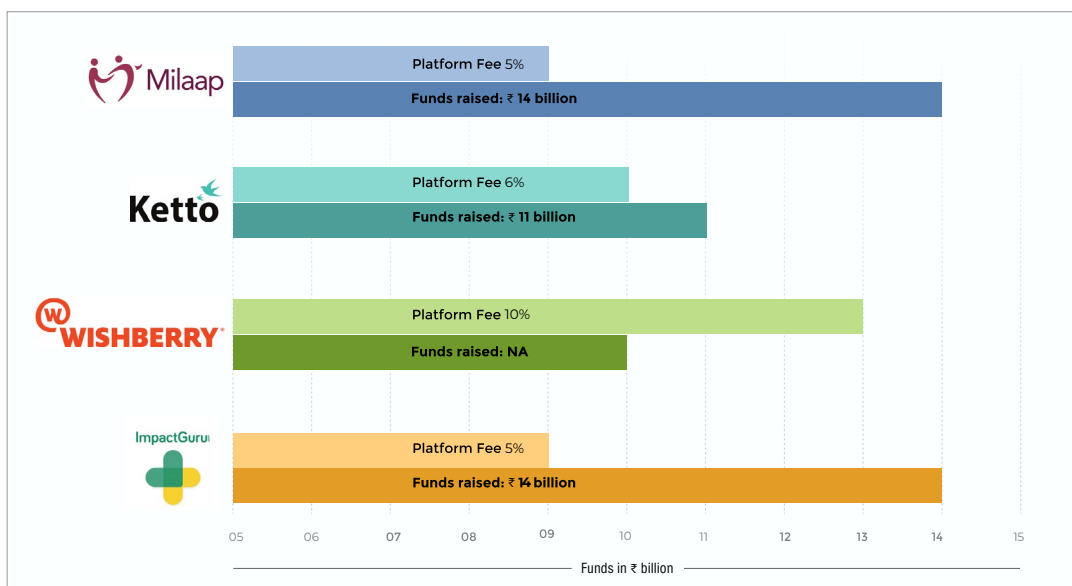
Source: Based on data from company websites

[4]Thrive with the crowd - Times of India. (n.d.). The Times of India. https://timesofindia.indiatimes.com/business/international-business/thrive-with-the-crowd/articleshow/75313310.cms

Sample this: In 2020, Milaap, collected nearly ₹900 million which was used to help stranded migrants and daily wage labourers to get access to essentials and community kitchens. A company statement released to the media[5] said that in April 2020 alone, they witnessed an increase in customer queries by five times and a 65% increase in the number of fundraisers. Most number of fundraisers were for organising meals and ration for the worst-affected segments including daily wage earners and migrant workers, followed by funds for medical and personal protective equipment for healthcare and other frontline workers. The third most popular fundraisers were for raising capital for specifically vulnerable segments of the society.

Ketto,[6] another homegrown crowdfunding platform, raised over ₹1.15 billion through its campaigns related to COVID-19 and registered a four times growth during the lockdown. ImpactGuru saw donations double per minute post COVID-19 averaging 2.5 donations every minute.

One of the biggest driving forces behind the success of donation-based crowdfunding platforms is the pull of social media. With stories of despair pouring in on popular social media platforms such as Facebook, Instagram and Twitter, from all quarters of the country during this pandemic, people extended all the help to those in need like never before.

For instance, an 11-year-old girl[7] from Hyderabad sought donations for raising funds to provide ration kits to daily wage workers. Following her pleas on social media via one of the crowdfunding platforms, she received generous contributions to the tune of ₹800,000 from across the globe.

A report[8] released by PayU, one of the leading online payments solution providers, in June, stated that the online donations to charitable causes touched an all-time high in lockdown 2.0 (in 2021). Digital payments for charitable causes witnessed a massive 731% increase in the number of transactions, a 2,308% increase in

[5]Coronary Bureau, O. (n.d.). Milaap crowdsources Rs 90 crore for Covid relief. @Businessline. Retrieved from https://www.thehindubusinessline.com/info-tech/crowfunding-platform-milaap-raises-rs-90-cr-to-help-migrant-workers/article31540574.ece

[6]How crowdfunding is transforming lives. (n.d.). The Economic Times. Retrieved from https://economictimes.indiatimes.com/small-biz/sme-sector/how-crowdfunding-is-transforming-lives/articleshow/82213708.cms

[7]Reporter, S. (2020, April 15). Girl raises 6.2 lakh for the needy. The Hindu. https://www.thehindu.com/news/cities/Hyderabad/girl-raises-62-lakh-for-the-needy/article31342216.ece.

[8]Livemint Online donations to charitable causes touch all-time high in lockdown 2.0. Mint. Retrieved from https://www.livemint.com/news/india/online-donations-to-charitable-causes-touch-all-time-high-in-lockdown-20-11624361126928.html

expenditure, and a 128% increase in average ticket size vis-a-vis pre-lockdown months in 2021, the report added. Let us look at how these crowdfunding platforms work and act as a catalyst in making a difference in the lives of others.

Understanding the Business Model: Is it all for a 'Just-Cause'?

Donation-based crowdfunding is all about raising funds from individuals to support personal or social causes with no financial returns for the contributors. The only tangible gain for a contributor on a donation-based crowdfunding platform is the tax benefit one can claim under Section 80G of the Income Tax Act based on the terms and conditions of the platform being used. In India, crowdfunding is governed by the Securities and Exchange Board of India (SEBI). In June 2014, SEBI issued a "Consultation Paper on Crowdfunding in India" which discusses legal and regulatory challenges in implementing the framework for crowdfunding.

So why use digital platforms for giving? First, is the reach. Digital platforms can connect those in need of help to those willing to help, in a matter of a few minutes. In the era of smartphones and fast-paced digital technologies, a donor sitting in another country can also be reached out for monetary help within minutes. For instance, Milaap's Facebook page has over two million followers and its donors are spread over 130 countries. At the click of a button, one can donate for a cause close to one's heart.

Second, donating through a digital platform is safe, hassle-free and is transparent to a large extent, if not completely. The ability to measure and track a fundraising campaign and its results is far more precise for online fundraising activities than for offline ones. The digital platforms keep all the donors well-informed at every stage via social media platforms as the campaign progresses. Knowing that a cause you donated for, was all worth it in the end, is the highest form of satisfaction that one can get.

Third, ease of starting a campaign is available only on digital platforms. In about five minutes, you can start a fundraiser of your own and begin to share it across social media platforms. Quick approvals from other stakeholders such as hospitals, educational institutions which are also involved, further speed up the fundraising process.

Owing to the prolonged COVID-19 pandemic, a majority of these key players have waived off their platform fee and are allowing citizens in need for medical support and healthcare to run their campaigns for free. These include Ketto, ImpactGuru and Milaap which are now charging a premium fee only for customised and value-added services such as assisting and collaborating for running multimedia campaigns, providing high-touch customer support and customised outreach plans for a fruitful fundraising experience. This is a humongous task if one were to start a campaign offline and expect the same results.

Roadblocks on the Way of a Fruitful Campaign

Even though digital platforms provide ease of raising capital and faster turnaround time, these are not devoid of their own share of challenges. Here are some of the roadblocks in leveraging the benefits of crowdfunding for a cause:

Trust deficit and mismatched expectations: One of the biggest impediments in the way of donation-based crowdfunding platforms is the trust factor. Often the expectations of the donors and their experiences vis-à-vis their chosen platform are mismatched leading to failure of the campaign and loss of reputation for the platform. How the funds raised are being utilised by the end -user is often ambiguous.

Data safety and privacy issues: Even though technology and secure payment gateways are the backbone of the crowdfunding platforms, yet, threats pertaining to data safety and privacy of the contributors are present. Despite multiple layers of security and assurances around data not being shared with third parties, more often than not, these crowdfunding platforms are susceptible to data breaches similar to those as on the e-commerce websites. To mitigate such risks, SEBI included public safety in its regulations for crowdfunding.

Time-consuming campaigns: As the campaign progresses, it involves generating steady momentum by tweaking social media pitches and launching regular updates, responding to questions and suggestions from donors, keeping social media activities up and running and trying to win as much support as you can in due time. Until your campaign target is within reach, the pressure is constantly on doing more of everything. There have been instances of delay in raising money in case of rare diseases and illnesses and by the time funds arrive, sadly, the patient is no more.

The Way Ahead

Crowdfunding, more specifically donation-based crowdfunding, is here to stay as a means for mobilising resources for those in need. However, donation-based crowdfunding is largely out of the ambit of the regulatory guidelines as framed by SEBI. As per a paper published in the Journal of Risk and Financial Management,[9] increasing technological awareness necessitates designing new regulations by the concerned government authorities that govern the crowdfunding platforms and the entities seeking funding on those platforms. Government authorities need to set up statutes and regulations that will keep all the stakeholders such as crowdfunding platforms, NGOs and individuals accountable after the campaign has ended. This is especially an issue in India, where regulatory authorities are still responding to the crowdfunding boom. So far, we are only getting started to see the ways in which it can transform lives.
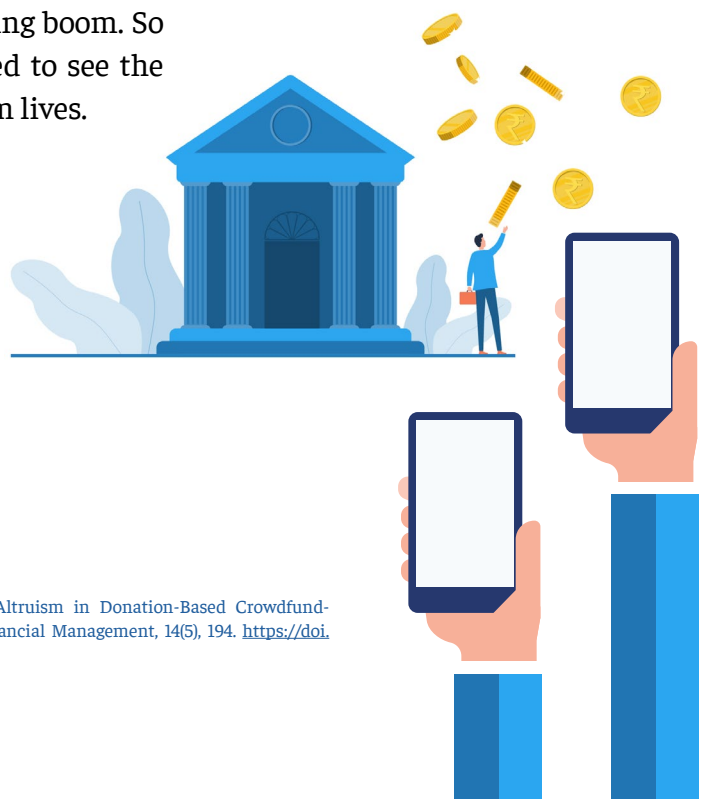
[9]Khurana, I. (2021). Legitimacy and Reciprocal Altruism in Donation-Based Crowdfunding: Evidence from India. Journal of Risk and Financial Management, 14(5), 194. https://doi.org/10.3390/jrfm14050194

Podcast

How Sustainable Fashion Can Fuel Conscious Consumerism

Nina Lekhi

Managing Director and Chief Design Curator, Baggit

Over the past few years, certain words or philosophies—'cruelty-free', 'vegan', 'eco-friendly', 'sustainability'—have gained importance. And any new brand in the FMCG sector must tick all these boxes. As a result, conscious consumerism is on the rise. In this podcast, we speak to Nina Lekhi, Managing Director and Chief Design Curator, Baggit, on founding a 'Make in India' brand encompassing all these philosophies, long before they became buzzwords.

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Future of Healthcare: Recharged by Technology

As we experience paradigm shifts in healthcare delivery, it is time to look at modern solutions for traditional problems. Healthcare sector has been forever grappling with the iron triangle of equity, affordability, and accessibility. Listen to our podcast with Dr Dhruv Joshi and Dr Dileep Raman from Cloudphysician as they elaborate on how technology can be a mainstream enabler, rather than a fringe benefit to bridge the gap in healthcare infrastructure and make it truly future -oriented.

Dr Dileep Raman

Co-founder and Chief of
Healthcare, Cloudphysician
Healthcare

Dr Dileep Raman is Co-founder and Chief of Healthcare at Cloudphysician, a healthcare technology company that provides ICU expertise remotely to hospitals, who do not have access to ICU specialist doctors. Dileep oversees the clinical operations and product development of the company. He and his co-founders have grown the firm to a 100-people organisation since its inception. Dileep has led large teams in remote healthcare delivery and has led the development of their state-of-the-art ICU management platform, RADAR. A trained pulmonary, critical care and sleep specialist from the Cleveland Clinic Foundation, USA, Dileep has numerous teaching awards for resident and fellow education, including the Cleveland Clinic Foundation teaching excellence award.

Dr Dhruv Joshi

Co-founder and CEO,
Cloudphysician Healthcare

Dr Dhruv Joshi is Co-founder and CEO of Cloudphysician. Dhruv manages the sales, growth, hiring, expansion, and strategic functions of the company. He has a keen interest in the improvement of quality-of-care delivery. Dhruv has extensive experience with healthcare technology platforms across the world and has accumulated over 10,000 hours of providing remote critical care across the USA and India. As a leader in technology-enabled healthcare delivery, Dhruv has been an invited speaker at multiple forums in India and the USA. He trained in pulmonary and critical care at the Cleveland Clinic Foundation, USA and completed his internal medicine training at the Good Samaritan Hospital, USA.

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