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The Impact of Covid-19 Lockdown on General Trade Grocery Stores / Kirana Stores and Independent Self Service Stores in India

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Abstract: *The study examined the impact of the lockdowns imposed due to COVID-19 in India during the summer of 2020. The study was conducted across 3000 general trade retailers in major cities of the country in all the four regions (North, South, East and West) to understand the impact on their business during the period of the lockdown. The study is examined on various consumer aspects such as spending habits, footfalls and home delivery requests at the retail outlets and also the sully side of the business including product availability and support from existing large manufacturers and their supply chain during this period. The study was conducted through a survey by means of physical visits to these retailers who were selected on basis of quota sampling for Kirana stores and Independent Self Service stores. The study also examined the new initiatives and paradigm shift in retailer behavior imposed due to the Covid-19 pandemic and how the retailers were adapting to the new regime both in terms of covid guidelines and technology adoption in their business.*

Key Words: *- Kirana Stores, General Trade, Covid19, Sales Impact, Lockdown Impact*

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I. INTRODUCTION:-

Retail Sector is outlined from the era where exchange of goods use to take place. With the advancement of human civilization a shift in business functioning is observed. Retail is an activity of selling product and services to its customers.

Retail marketing has experienced various changes since its inception. The growing affluence, increase in the appetite of consumer's strengthening of economies are some of the factors that led to the ongoing transformation in the retail industry. As a collaborative approach towards adoption of old styles and new strategies, an entire new market came into existence and till date old style traditional retail formats market have its presence.

At the time of independence when India was dealing with poverty and the per capita income was at its low the aim of retail stores was to provide the consumers with basic necessities rather than the luxury items. This is when Kirana store came into emergence and were also known as multipurpose departmental stores. These stores were located near the residential areas to fulfill the need and demands of customers

India's organized retail makes up to 8% of market share mainly on the basis of volumes and 90% of the retailing happens from the traditional trade or general trade retailers. Grocery and Food related categories contribute almost 66% of the total spends and majority of these trends are expected to come from the kirana / general trade grocery stores in the country.

There has been a consumer shift and acceleration towards modern trade driven by various key factor. The biggest key factor is urban population – these shoppers' wish to visit multiple store to meet their needs. An emergent attraction towards comfort, better store experience, wider variety of brands, compelling deals are some of the driving forces to step into modern trade stores . However, as per the requirement customers rely on the neighborhood Kirana stores for top ups and quick purchases. With shift in trend the growth in volumes sales in modern trade appears to be imitating the growth in volume in general trade

The Covid-19 pandemic has changed the buying behavior of the consumers, there has been significant decline in the number of customer visiting to supermarkets, hypermarkets. On the other hand the convenience store, grocery store, butcher shops have steadily gained popularity. Some small producers and shop owners have seized the opportunity and initiated home delivery services to its customers

Almost a year since the nationwide lockdown was announced due to Covid -19 the panic buying of daily essentials was at surge. The online players struggled to meet the demands of the customers and local kiranas appeared to be the saviors. With shift due to pandemic the store owners have adopted the new and latest technologies to meet the expectation of customers. Customers got accustomed to the new way of shopping for daily needs and store owner have fast-tracked the push towards digital transformation.

II. REVIEW OF LITERATURE :-

Kumar & Rao (2018) in their report makes it clear that majority of low and middle income group buy products from Kirana Stores. Coexistence of traditional and modern retail stores is due to the culture, demographics, geography and traditions of Indian society. The rural population as well as cities and town continue to buy from local Kirana Shops and Unorganized Market

Goswami & Mishra (2019), indicate the shift of consumers towards modern trade could be due to various reason like cleanliness, better offers quality of the product helpful and trustworthy salesperson.

Gupta, Dubey & Patani (2012) advocates that loyalty, ease of shopping and trust are some of the factors that indicates customers to shop from nearby stores in India. The study also indicates upon change in consumer behavior which combines shopping with other enjoyment activities that leads them to shopping mall and other organized retail stores. The study also talks about, the organized retail needs put in a lot of hard work to gain consumer confidence and to become a part of successful value system in India. The research clearly shows the tremendous opportunities that exists for traditional retailers to grasp using their strength and move forward.

Gupta (2017) her research helped us comprehend that e-commerce platform impacted on a larger scale on Kirana stores and other traditional stores. In this new age of internet, these Kirana store needs to pull up their socks in order to survive the digital era. The research talks about the age, location and the products the business deals in, it also emphasizes on the age of the owners involved in running the store or businesses, and how they are the key factors to strategize for sustaining and taking the business ahead.

Gupta & Tandon (2012) recommends that consumers are inclined towards visiting organized store because of ease of availability, cleanliness, and better entertainment facilities for kids and restaurants. On the other hands, credit facilities, closeness to neighborhood and bargaining facilities determines more customers in unorganized stores. It is observed that mom-n-pop stores are more preferred by families earning less than 4.0 Lakh annually or someone who is single earning member. Consumers with higher education and qualification were more inclined towards organized retail store. The research also talks about on how the unorganized retailers needs add to their product line and give importance to quality of the product to attract customer. Both organized and unorganized retailers should add value added services for ensuring enhanced shopping experience and comfort for its customers.

Yadav & Verma (2015) study talks about the youth and high-income customers'- their inclinations and shift towards organized retails stores as compared to Kirana stores for grocery shopping. Consumers believes that they attain more satisfaction while purchasing from organized retail outlets because the get products on various discounts & offers which provides them more value for money. The study also reveals that customers seeks gala time by visiting malls and supermarkets as these setups provide enormous kinds of entertainment facilities to its customers like music, food – courts, cinemas etc. The study also talks about the unorganized retails stores are preferred by those customers living in the closer proximity, credit facilities, friendly attitude of the retailer, and availability of loose products.

Goswami & Mishra (2009) outlines the aspects impacting customers who move from Kirana stores to Modem retail. Organized retailers are more desired for its cleanliness, frequent offers, and exclusive house brands. Loyalty of a customer is dependent on the importance they attach to these attributes within stores. Kiranas thus face serious threats from organized sector pertaining to offering better solutions and enhancing their shopping experience

Mehta, Saxena & Purohit (2020) mentioned the shift in consumer preference in their study. The customers were more inclined towards buying daily necessities, hygiene centric products, staples, cleaning products while non-essential category saw a sharp decline. An aspiration to shop local was also observed and an intention to support local stores was also in the mind of the customers as they consider them to be more viable option.

An acute situation forces human beings to think and act in various directions, Covid -19 pandemic was such situation. Various measures were taken to control the spread of the virus, public healthcare measures, entire nationwide lockdown, was implemented. All these uncertainties led to economic instability shift in market dynamics. Consumers are the driving force to the society, market and growth to the economy. With the spread of virus the nations shopping habits switched, the inclination was observed towards spending less on the products considered as non-essential like (clothes, jewelry, electronics etc.)

Method of Research & Conceptual Model:-

The research was carried out based on a survey that ran through the month of June 2020, when the lockdown in India was opening up and the general trade retailers across the country had adopted to the new ways of doing business after the challenges imposed on them by the Novel Coronavirus and the lockdowns related to it.

A quota sampling method was used for selecting general trade retailers across the major cities of the country. The sample was distributed among the general trade kirana stores and the Independent Self Service (ISS) stores to measure their performance and various other parameters.

The performance was compared on five different parameters related to Sales, Impact of Lockdown, Support from Manufacturers, Local Brands, Newer ways of working & adoption of technology in their business.

The conceptual model for the survey can be summarized on understanding the impact on sales at an overall level and then breaking it down to the elements that have an impact on the sales from a store.

Image 1 : Factors impacting Sales in the general trade store during the Covid 19 lockdown

III. RESULTS :-

1. Sales Impact

The analysis of the primary data collected across the retailers showed that there was a significant increase in the sales numbers across board by the general trade retailers in both Kirana as well as the Independent Self Service (ISS) format. The impact of the sales increase from varied category of products and from region to region in the country, however overall on an average 66% retailers reported having higher sales during the period of lockdown.

Specific categories followed the overall trends on exalted purchase patterns. In the grocery category, nearly 30% stores reported that their sales had increased by more than 1/4th in incremental volume.

The most conspicuous growth drivers included groceries (74% reporting increase in sales), Home and Hygiene (68%) and Personal Care and Hygiene (55%) and Frozen Food & Ready to Eat (46% reporting increase in sales).

Even the less elastic category Baby & Infant Care saw a relatively moderate surge, with 30% reporting an increase in sales, and nearly 50% experiencing no change

Beauty and Cosmetics category fared the worst, with 40% stores reporting a drop in sales volume.

The Non-alcoholic Health Food & Drinks saw a counter-intuitive trend, where almost half the stores witnessed no change, and the other half evenly poised between gains and losses in volumes.

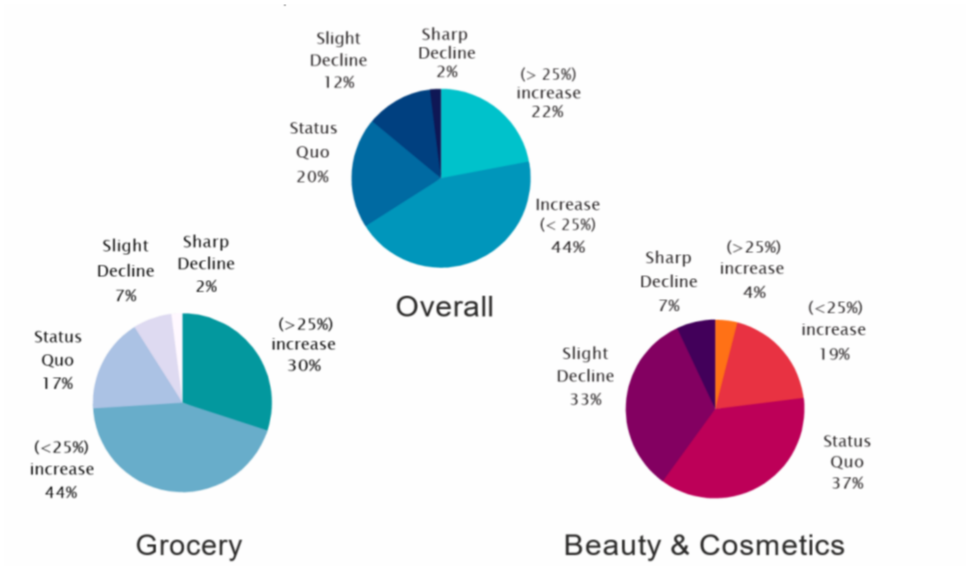

Image 2 : General Trade Retailers experience Impact on Sales during the Covid19 lockdown

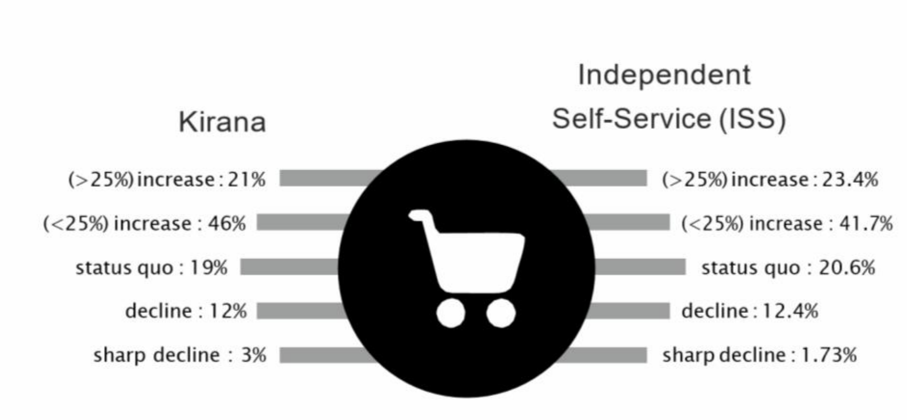

Image 3 : Sales Impact by General Trade Retailer Format

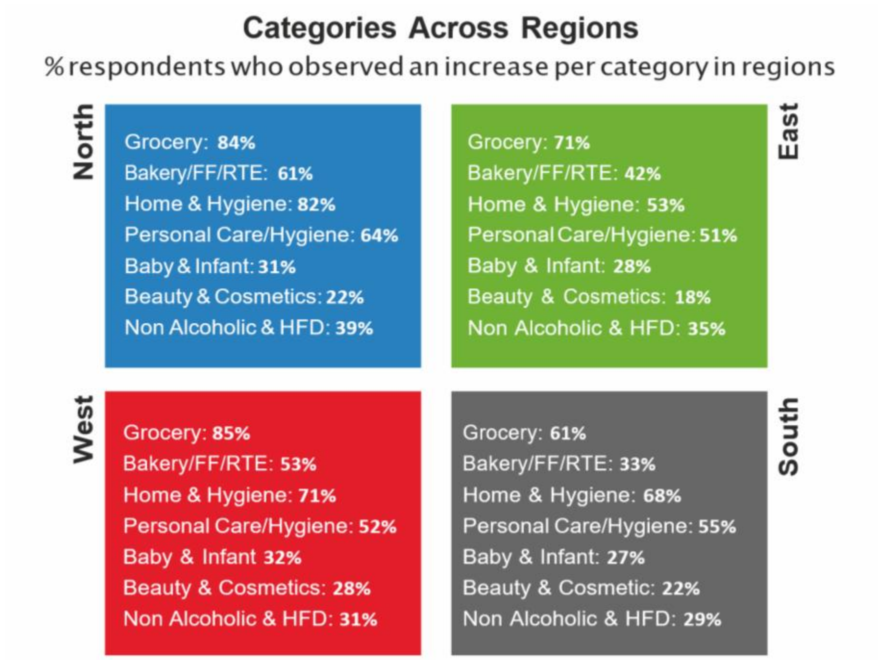

Image 4 : Sales Impact by Category of Products across region, for retailers responded increase in sales

2. Impact of Lockdown

During the period of the lockdown, the consumer behavior seems to have transformed dramatically, and convenience and safety (even paranoia) have come to guide consumer buying pattern more than 'favorites'. One may expect a conspicuous fall in discretionary and frivolous expenditure across categories, and the rise in home deliveries, shopping in proximity, and rapid technology adoption. The impact of the lockdown on the general trade retailers can be examined through various parameters which have been analyzed in this report, which include the foot fall at the stores, home delivery trends, newer customers reaching out to the stores and the availability of products in the stores.

The data collected and analyzed indicates that over 50% of the retailers observed an increase in the spent by the customers in their stores. The additional spends though came from specific categories, but a significant number of retailers echoed the same sentiment on category growth.

Almost 60% of the retailers also experienced newer customers coming to their stores which led to a higher foot fall in there stores. The higher footfall was directly related to uplifting in sales, but at the same time was also an indicator that the customers were not getting their required products at their preferred mode of purchase and thus they were looking for alternative modes of purchasing.

Almost 50% of the retailers also experienced an increase in home delivery of orders, which was an outcome of covid norms and guidelines in some areas and the over all fear and paranoia of the consumer not wanting to leave their homes during the pandemic.

The retailers, almost 70% of the respondents felt that the product availability and the supply chain during the lockdown was badly impacted and they were unable to get the products to sell at their stores. This led to a shift of the brand loyalty of the consumer and gave birth to the local brands being stocked by the retailers in their store, which were being pushed by them to the consumers during the period of the lockdown.

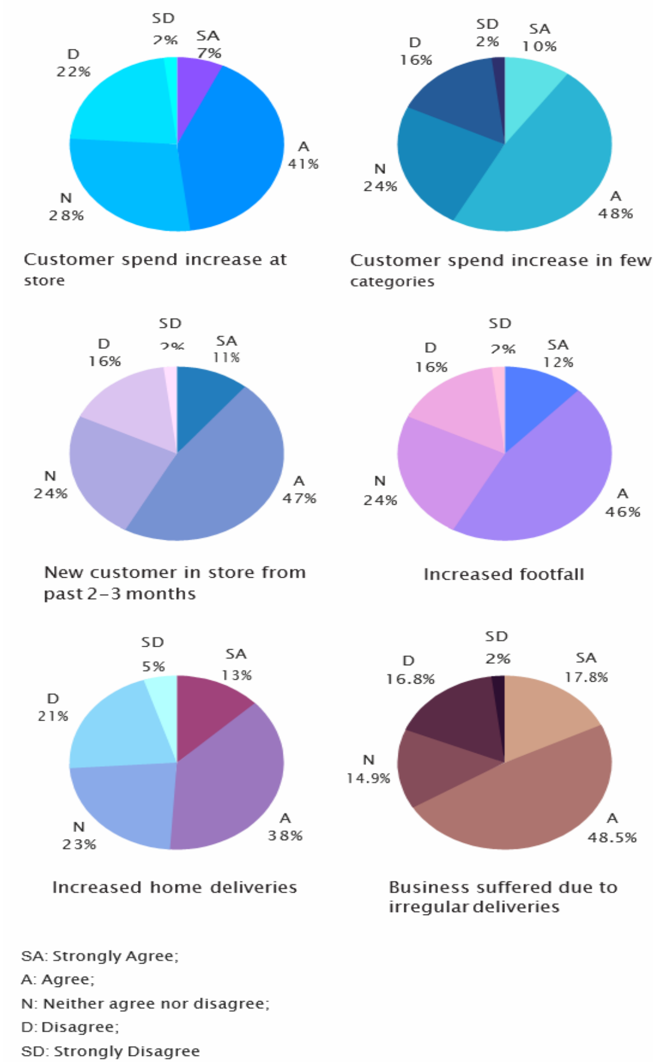

Image 5: Retailer Responses on Impact of Lockdown on various parameters

In the comparison of the same parameters of between the two formats of general trade retailers namely the Kirana and the ISS store the trends appeared to be similar in most of the parameters.

Customer spend increase: Almost 50% respondents in Kiranas agreed that they witnessed an increase in the average customer spend in their stores. 23% witnessed a decline. Similar numbers (50%) respondents agreed that they witnessed an increase in the average customer spend in their ISS stores. 26 % witnessed a decline.

Customer spend increase in few categories: About 60% respondents in Kiranas agreed that specific categories had witnessed the exalted growth numbers. An almost identical set of responses was received from the ISS store respondents.

New customers to store in past 3-4 months: 56% Kiranas' respondents agreed that they'd been having new customers at their stores during the last 3-4 months. In comparison, about 60% ISS stores' respondents agreed to the same.

Footfall/No. of customers have increased: 56% ISS stores and 60% Kiranas' respondents agreed that they'd been witnessing an increased in footfall in their stores during the last 3-4 months

Increased home deliveries: Around 45% Kiranas' respondents agreed that they witnessed an increase in home deliveries. ISS stores fared better here, and about 65% saw an increase in home deliveries

Non availability of products: 70% Kiranas' reported their businesses suffered because of unavailability of products. The number was only slightly lower for ISS stores.

Parameter	*Kirana*					*ISS*				
	SA	*A*	*N*	*D*	*SD*	*SA*	*A*	*N*	*D*	*SD*
Customer Spends have increased	7	40	29	21	2	8	42	25	24	2
Customer Spends have increased in few categories	10	48	24	16	2	9	49	24	17	2
New Customers in Store in past 3 to 4 months	9	35	25	26	6	19	44	20	14	3
Footfall of customers has increased	11	45	25	17	2	10	48	24	15	2
Increase in Home Delivery	19	51	14	14	2	15	47	16	20	2
Non Availability of Products	13	47	24	15	1	13	44	25	17	2

Table 1: Respondents by %age for the parameters on lockdown impact across Kirana and ISS stores

The analysis of the data at the regional level, reflects disparity in the regional trends and points at the overall incongruousness in the impact of lockdown in regions.

Increased consumer spend: 60% of West, and about 50% of East and North respondents felt that the consumer spend had increased at their premise. Less than 40% retailers in the South region felt this.

Consumer spend enhanced only in specific categories: 65% of retailers in the North and West, and about 60% in the East agreed to this. Less than 50% Southern retailers agreed here.

New customer acquisition & enhanced footfall: Both these criteria reported almost identical numbers in specific regions. The Western region saw over 70% respondents reporting an increase in both followed by East and North (around 60%).This number was less than 50% for retailers in the South.

Around 60-65% respondents from the rest of India agreed that Home deliveries has increased, this number was less than 30% in the eastern region.

Non availability of product: 76% Retailers in the East witness this, making it the worst hit region. In other regions this number was between 60%-70%.

3. Support from Manufacturers and Distributors

The recent lockdown was indeed an unprecedented scenario in the Indian market, and caught everyone at different levels of the value chain by surprise. It may therefore be chimerical to assume that both manufacturers and distributors could rapidly deploy assistance through credits, schemes and delivery etc., when they themselves faced severe restrictions through supply chain disruptions, a strict, ubiquitous lockdown, and an uncertain future.

However, the study did point out some areas which demanded fastidious assessments. One, Kiranas, are located at proximity to the customer, but are sparingly considered in the overall strategies, both from manufactures and distributors. As the markets transform, consumers value proximity of stores, will become reluctant to adhere to specific brands alone, the role of Kiranas will be much more significant in the Indian Retail scenario. It may even be speculated that a CPG brand without a robust Kirana strategy will find it difficult to trump competition in India.

The primary data collected from the research points us towards some interesting findings which are tabulated below in form of Table 2 & Table 3.

Store Type	Kirana		ISS	
Support received	**Yes**	**No**	**Yes**	**No**
Credit offered by distributor/ manufacturer	17%	64%	29%	49%
Order delivery support by manufacturer	29%	49%	43%	36%
Support through special price/discount	25%	41%	37%	31%
Support through special trade/promotions	20%	57%	31%	42%

Table 2 : Responses by respondents on support by manufacturers during the lockdown by format of the store

Region	North		South		East		West	
Support received	**Yes**	**No**	**Yes**	**No**	**Yes**	**No**	**Yes**	**No**
Credit offered by distributor/ manufacturer	18%	62%	29%	49%	12%	75%	25%	45%
Order delivery support by manufacturer	31%	42%	40%	36%	22%	60%	43%	42%
Support through special price/discount	28%	38%	33%	32%	22%	49%	35%	31%
Support through special trade/promotions	18%	57%	31%	43%	19%	64%	29%	44%

Table 3 : Responses by respondents on support by manufacturers during the lockdown by region in the country

22% overall retailers had credit offered to them by manufacturers/ distributors during lockdown, 58% did not.
35% retailers received order/ delivery support, 44% did not.
30% retailers received support through better prices / discount, 37% did not. 24% retailers were supported through special trade/promotions, 51% were not.
Just 1/3rd of the retailers received delivery support during the period. 1/3rd had support through special prices offered.
Only about 1/4th of the respondents received support from distributors and manufacturers in terms of promotions or special trade schemes.
The regional disparity was even more glaring in the support that the stores received. While South and West regions fared relatively better than others, East came out to be the most ignored region by distributors and manufactures.
The lack of support from the large manufacturers and their supply chain partners / distributors led to the evolution of a new challenge and a trend in the general trade market place. The market was flooded with local brands and the retailers were also inclined to push them as substitute brands during this period and quite successfully.

4. The rise of the Local Brands

Consumer loyalty was on an all-time low and with an increasingly high number of people willing to forgo associations with brands if the choice presents itself.

The retailer’s recommendations had taken precedence over the brand loyalty during this period. The answer for FMCG players is to not just to incentivize consumers to opt for their brands, through promotions, rewards and clearly defined quality standards, but also engage with retailers regularly and to lure them through competitive margins.

Also, players not only need to revisit their portfolio, but manage its range and ensure reach. Gap identification in value proposition could be the difference between a brand that does well and one that doesn't. In the Indian context, now is the time for CPG players to visit C.K. Prahlad's concept of ’Fortune at the bottom of the Pyramid'. With diminishing wealth, it is possible to reduce margins by reducing the size of SKUs, and still remain profitable through driving growth in volumes - a school of thought worth pondering.

2/3rd of the respondents across retail formats observed that smaller indigenous brands had gained precedence over the giants in the space. The least affected by this trend was the eastern region, where 50% respondents felt that smaller brands had come to the fore in the pandemic era.

The three metrics, namely better margins, better availability, and the impromptu fall in customer loyalty seem to have been important factors leading to the rise of these smaller brands and their relative importance. However, each of the factor, was observed to be fluctuating across regions, accentuating the need to approach each of these regions with specific strategies.

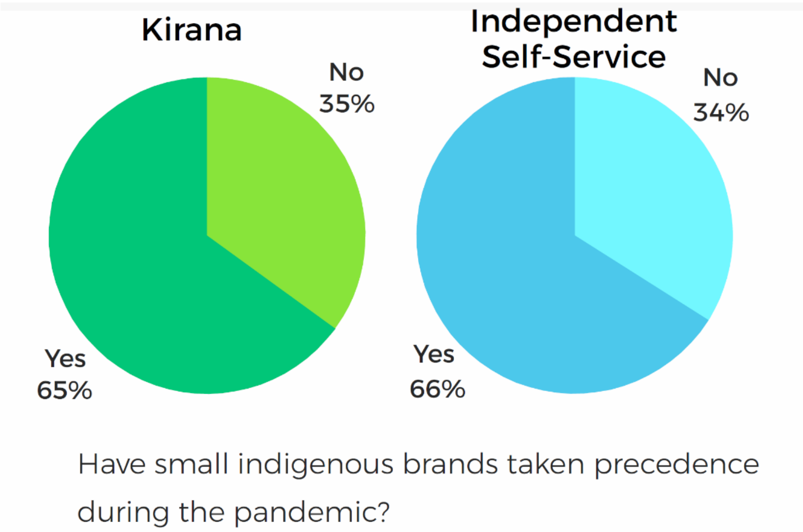

Image 6 : Retailers response to precedence of small indigenous brands in their stores by store format

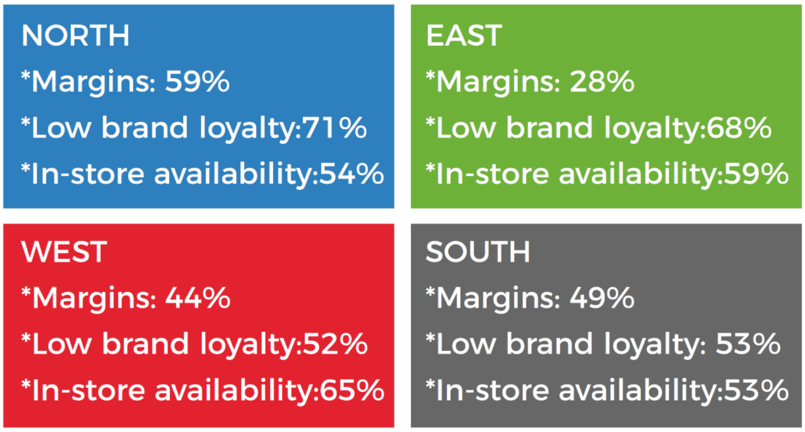

Image 7 : Factors impacting retailers to sell more local brands in from their stores during the lockdown

The New Rules and the new paradigm of doing business

Social distancing is likely to be a pervasive norm, and is likely to be complied to, to the extent that is uncharacteristic of the Indian market, which usually has a distinct set of early adopters, followers and laggard pertaining to social norms. Around 1/5th of the retailers were already considering reduction in expenses. The number is subjective, yet is an indication of percolating negative economic sentiment.

Around 10% of retailers are considering adopting a more 'progressive' outlook, like installing POS machines and experimenting with layouts. Two things are significant here: one, though the numbers may look insignificant, it is characteristic of typical changes in Indian markets, with a lower number of innovators and early adapters setting trends for the rest. Second, while these ideas are common place for ISS store format, it is nothing short of radical for the mom-and-pop Kiranas in India. This, therefore, is a significant indication of the disruptive technology adoption on the cards. In fact, Kiranas remained even more open to the ideas than ISS stores, indicating that the masses are waking up to the importance of adaptability in the world that is changing shades rapidly.

Moving locations based on the cost-benefit analysis was a disregarded option - retailers at the ground level carved their niche in specific ecosystems, and wouldn't be open to changing that. Apart from social distancing, each region had its own character. Though not drastically different from each other, it emphasizes the need to not blindly emulate an overall strategy while formulating regional tactics, and the need for a more agile, consumer centric value offering.

Image 8 below gives the regional and format wise responses to the new initiatives and the ways of working that the general trade retailers are planning to work in the near future.

Measure being considered	Store Type		Region			
	Kirana	ISS	North	South	East	West
Maintain Social distance	90%	87%	89%	86%	90%	90%
Reduce expense	18%	18%	20%	26%	13%	8%
Initial POS machine	11%	8%	12%	9%	7%	11%
Change store layout	8%	14%	10%	16%	4%	10%
Reduce SKU	8%	10%	13%	12%	3%	4%
Change shop location	2%	6%	2%	8%	0%	1%

Image 8 : Measures being considered by general trade retailers in near future in their business

Looking at the business through the Technology Lense

If you're not a player that adapts to the chaotically changing technology framework, you're in dire straits. Paradigms are changing with the blink of an eye. As such, FMCG players will need to closely monitor change in their customer base and the way they interact with their brands. Innovation is the name of the game, not just in product constitution but in packaging design, assortment etc., to address the gaps that emerge in different segments.

The brands that dominate the newly evolved market will be the brands which are technologically most dexterous. One can easily see the need to address the rise of a different kind of e- commerce. But at a deeper level, brands will sooner rather than later need to address the possibility of cloning the brand experience virtually.

The importance of remaining on top of the minds of the retailers cannot be overstated. FMCG players will need to up their game and engage with retailers with an efficient and technology enabled supply strategy, while maintaining outreach through schemes, credits and other tactics leading to enhanced brand experience.

The retailers are getting aware of what these technology adoptions can do to their business and are today open to ideas and implementations like never before. The acceptance of a technology solution in their business which enables a cashless payment, an ease to order from the manufacturer, or to be able to easily communicate with the retailer all remain at the top of the pyramid of their desires.

The table below shows the breakup of what the retailers are desirous of doing with technology in their business today

Parameter	***Kirana***	***ISS***
Product Launch Information	40%	51%
Retailer Schemes and Offers	43%	48%
Online Order to Distributor	44%	54%
POS and Invetory Tracking Software	25%	38%
Customer Engagement Tool	25%	36%

Table 4 : Respondent %age for use of technology in their business by store format

IV. CONCLUSION :-

The recent surge in sales buoyed on the wings of specific categories, such as groceries, and hygiene related products. Consumers seemed to hold back from spending on categories like beauty and cosmetics and the ‘non-essential’. There seems to have been a regional discrepancy in the sales of respective categories. Kiranas proved to be an extremely potent channel in the distribution chain. As the consumer buying habits evolve incorporating some conspicuous changes pertaining to more expenditures on health-related products, essentials, and reducing on discretionary expenditures. FMCG companies will be compelled to take a hard look at their strategies not just from a channel perspective, but also from the viewpoint of product mix and assortment. Many CPG players were clearly not ready for un-disruptable supply chains, leading to severe opportunity losses. The importance of home deliveries will predictably gain importance, and CPG players will need to wake to the idea of a more robust strategies around omni-channel shopping, virtual shopping and remaining on top of the consumer's minds. As consumers become less loyal, and value proximity for shopping for essential items, and retailers become more technologically awakened, both manufacturers and distributors will need to be much more supportive to them, especially to the Kiranas, where both availability and support have emerged as areas of concern. The failure to respond to this change and incorporate Kiranas in their Channel strategy can have multifold negative implications. It was unequivocally established that smaller 'local' brands had come to acquire exalted level of importance. While this pointed out the attraction that better margins could offer, it also reiterated the fall in consumer loyalty, and the importance of being available at the point of demand. While compliance to social distancing measures stood out as a widely accepted change that retailers had adapted to, the willingness of all kinds of businesses to consider changing rapidly and evolving as a more technology driven unit is visible. Manufacturers are therefore presented with an opportunity to encourage this change and remain at the forefront of this wave of innovation, which may be expected to give rise to a more virtual., omni-channel, contact-less, and savings-driven spending pattern. Whereas ISS stores clearly aced this category, Kiranas did register a healthy response in their adoption of technology. The key learning is that retails by-and-large have abruptly become more willing to employ the use of available technology in the wake of a looming crisis. Therefore, it may be a fatal mistake to predict technology changes a thing of the distant future. The ramifications can be witnessed exponentially as consumers go to all extends to stay safe and save money, and retailers adopt all available technology to stay afloat.

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