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HYGIENE AND YOU: SUSTAINABILITY AND PROFITABILITY

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In December 2017, Priyanka Jain, the founder of Hygiene and You, was contemplating the future of her business in India. Hygiene and You, which retailed reusable sustainable menstrual products, such as menstrual cups and cloths, was not making a profit. Consumer adoption of these sustainable menstrual products[[1]](#footnote-1) was slow, and several competitors had entered the market recently, fragmenting the market. Many competitors had higher promotional budgets than Hygiene and You. Matching their promotional spend was likely to make the business unviable for Jain. Jain felt that she could make higher profits by manufacturing and promoting branded cloth pads. However, this strategy required additional investment in the already loss-making venture.

Jain was part of WhatsApp and Facebook groups on sustainable menstruation in India. Her experience in these groups revealed that convincing women to shift to any sustainable menstrual practice required a fundamental shift in their mindset, which was hard to achieve and took a lot of investment.

Jain started wondering if it made sense to set up a manufacturing facility for cloth pads when it was unclear whether cloth pads would be accepted by consumers. The business was already suffering losses, and investing more family money and time in the venture was difficult. Moreover, Hygiene and You was a bootstrapped business, and Jain wanted it to remain that way. Therefore, external funding was unacceptable. Yet, preserving the environment was her passion, and she could never give up on it. Under these circumstances, Jain was at a crossroads—caught between her passion and the sustenance of her business. She wondered what course of action would be best for her passion, and for Hygiene and You.

**ABOUT HYGIENE AND YOU**

Hygiene and You was started by Jain and her husband in January 2015 with the aim of promoting sustainable menstruation practices among Indian women. Hygiene and You retailed menstrual cups, cloth pads, panty liners, period kits, accessories, and female urination devices from several manufacturers.[[2]](#footnote-2)

The company had hired one employee to manage inventory, while outsourcing information technology and web development. It also relied on a network of volunteers across India who helped develop content in multiple languages. The company managed an average of 10 orders a day (including all products) for a year after launching its website. An Amazon.com listing brought additional sales. Given her background and values, Jain and her husband (who was a partner in her business) were clear that they did not want external funding for the business.

During the initial days of the venture, Jain wanted to try out product samples before listing them on her website to ensure that only good-quality products were sold through the website. Indian vendors refused to give free samples, so Jain was forced to buy samples before listing them. Foreign vendors gave free samples, but their products were priced higher. Jain understood that consumers preferred cheaper Indian or Chinese products. She also realized that a product such as the menstrual cup was almost a one-time purchase for a customer, as it was re-purchased only after six–seven years. Therefore, her business could grow only by increasing the consumer base.

When the founders set up their website, Jain received her first order even before she promoted her business. She was elated and felt that Indian women seemed willing to make changes in their lifestyle and switch to sustainable menstrual products. However, in the coming months, even one order a day (for menstrual products) made her happy, as the adoption rate was low. To tackle this problem, Jain decided to expand the product range. Hygiene and You stocked personal hygiene products instead of only menstrual hygiene products. She sold products ranging from shampoos to toothbrushes, thinking that if consumers hesitated to buy a menstrual cup, they might buy some other products. She soon realized her mistake. Jain said,

Customers visited the website to buy sustainable menstrual products as most of them came from the Facebook page for sustainable menstruation, or other such WhatsApp groups. Only a few of them bought other products stocked by Hygiene and You. I never realized that. I always felt that it would be the other way around. We wasted about ₹500,000[[3]](#footnote-3) on this business model.

Jain felt that consumers trusted her, and decided to capitalize on that trust by retailing only menstrual hygiene products on her website. Hygiene and You got its first big order in May 2017. Until then, orders had only trickled in.

**MENSTRUATION IN INDIA: AN OVERVIEW**

In 2015, there were more than 355 million menstruating women and girls in India. A vast majority suffered from a lack of access to comfortable and dignified menstrual hygiene choices. More than 40 per cent of women in India still used fabric, plastic, sand, or dry leaves during their menstrual cycles. If old cloths and rags were added, this percentage rose to 88 per cent.[[4]](#footnote-4) Of the remaining 12 per cent, only 1 per cent of the women used sustainable menstrual products, while others used disposable sanitary napkins.[[5]](#footnote-5) The percentage of women between 15 and 24 years of age who used hygienic methods of protection during their menstrual cycles in India stood at an overall 57.6 per cent (see Exhibit 1).

In 2016, the market for disposable sanitary napkins was worth ₹29 billion, with an annual growth rate of 16 per cent.[[6]](#footnote-6) Among sanitary napkins, the ultra-thin pads had the highest growth rate, as the number of women seeking comfort and wearing Western clothes was increasing in India. Among the branded players, the three giants dominated the market: Whisper from The Procter & Gamble Company (P&G) with 50.4-per-cent market share, Stayfree from Johnson & Johnson with 23-per-cent market share, and Kotex from Kimberly-Clark with 2.2-per-cent market share.[[7]](#footnote-7)

In 2015, the Ministry of Drinking Water and Sanitation of the government of India issued the Menstrual Hygiene Management National Guidelines[[8]](#footnote-8) within the realm of the Swachh Bharat Mission Guidelines.[[9]](#footnote-9) The guidelines recognized that safe and effective menstrual hygiene management contributed to stronger development of adolescent girls and women. The guidelines emphasized the need for removing taboos and misconceptions surrounding menstruation through a well-defined information dissemination network, a pioneering approach in India from a government body. It also defined hygienic and unhygienic menstrual practices, and safe disposal of menstrual products. However, within the definition of hygienic practices, no differentiation was made between disposable and reusable products. Reusables were surprisingly not promoted, though they were cheaper in the long run and more environmentally friendly. Moreover, some state governments actively promoted disposable products.

While disposables were typically projected as having aspirational value by manufacturers, apart from having other attributes such as convenience and privacy, they were also an increasing cause of environment-related challenges. It was estimated that a single menstruating woman contributed 150 kilograms of non‑degradable waste per year. Also, nearly 432 million pads were added to landfills every month.[[10]](#footnote-10) This number was likely to increase as the number of women switching to disposables kept rising. There was nascent understanding regarding reusable menstrual products.

**SOCIAL STIGMA ABOUT PERIODS IN INDIA**

The primary inhibitor in the adoption of sustainable menstrual products in India was the taboo surrounding periods. There were several socio-cultural issues surrounding this topic. Girls and women were encouraged to hide their periods. It was considered to be a matter of shame, even disease, in several communities. Some families expressly forbade women from carrying out daily activities—such as entering the kitchen, going out of the house for work, visiting temples, or participating in other family activities—during their periods. Many such practices were prevalent even among households with high incomes and education. As there was a social taboo about periods in Indian society, women were hesitant to attend sessions that educated them about sustainable menstrual practices. Often, families disallowed them from attending such sessions.

Socio-cultural taboos had implications for the adoption of sustainable menstrual products, especially cups. There were concerns about a product that was inserted into a woman’s vagina. This became a greater concern if a woman was unmarried, or a virgin, as there were strong associations with virginity and chastity in Indian society. Therefore, there were concerns about using menstrual cups among unmarried women. Some women were shy and hesitated to get to their doubts clarified for fear of being judged by society or their families.

All of these factors continued to exist, even though many Facebook pages and WhatsApp groups managed by non-governmental organizations and others worked relentlessly to undo social taboos. Jain was part of such Facebook and WhatsApp groups and educated women about sustainable menstrual products.

Most girls in the middle and upper classes in India were first introduced to periods in school. Schools taught them about periods and how to use sanitary napkins, as these were advocated to be clean and safe. When a girl achieved puberty, her mother reinforced these beliefs about disposable sanitary napkins. Many mothers also told their daughters that disposable sanitary napkins were an advancement, as they were more hygienic and hassle-free compared to what these mothers had used when they were young. Often, the comparison was made with cloth pads. As a result, girls grew up with positive beliefs about disposable sanitary pads and negative beliefs about cloth pads. Few mothers spoke about the environmental impact of the disposables, and schools only advocated hygienic menstruation using sanitary napkins.

**PROMOTION AND SLOW ADOPTION OF REUSABLE MENSTRUAL PRODUCTS**

Initially, Jain started by conducting awareness sessions in schools, colleges, and offices to promote sustainable menstrual practices using menstrual cups and cloth pads. These sessions were largely a waste of time, as women and girls either refused to adopt such practices or did not respond at all. Jain expanded the sessions to flea markets, where she put up stalls to promote such products.[[11]](#footnote-11) Women perceived these stalls to be too bold and were extremely hesitant to even approach her for details. Jain said, “Many girls stood at a distance discussing among themselves, but few dared approach me in public. Even when a few women approached me, a lot of effort was needed to convince them to even listen to what I had to say. Few considered adopting sustainable menstrual products.”

There were several other reasons for the slow adoption of the products besides social taboo. One important reason was that the product price was high. Even though sustainable products worked out to be far cheaper over the long term, women were hesitant to buy them given the high upfront cost (see Exhibit 2). The inexperience and hesitation associated with the product acted as an added deterrent. Many customers feared pain, while others were hesitant to insert foreign objects into the most intimate part of their body. They felt that the cup was plastic, and they had to be educated about the surgical-grade silicon used in standard menstrual cups. Customers had to be made to realize that it was a safe product.

Given the taboo and social stigma surrounding periods, Jain found it extremely difficult to even start a conversation about these products among the masses. She realized that word-of-mouth could play a critical role in increasing the adoption rate of a product with a strongly entrenched social taboo.

For Hygiene and You, the biggest boost in sales came from publicity on social media such as in Facebook and WhatsApp groups. Jain was a passionate advocate for sustainable menstruation in Facebook groups such as Sustainable Menstruation India, and started her own group called Menstrual Cups, Cloth Pads. She also created a number of YouTube videos educating women about the advantages of switching over to sustainable menstruation products, and demonstrated the use of products such as menstrual cups.

Initially, Jain had also offered live chat on her website, but later had to discontinue this feature due to lack of time. She was unwilling to delegate the task of customer interaction to anyone else, as she wanted to have complete control over the quality and content of information that was disseminated from the website. She also wrote several blogs and joined WhatsApp and Facebook groups that gave information about sustainable menstruation to women.

Jain realized that closed groups (like WhatsApp groups) resulted in more open discussions about existing menstrual practices, sustainable alternatives, and objections about the switch. Women were not hesitant to talk about their problems and fears when they realized that they were not being watched or judged. They not only participated in these discussions and adopted sustainable products, but also made sure to let others in their peer groups know about them. Jain said, “Women in these groups asked questions about the usage of the products, and often other women in such groups guided them through the entire process of the first-time usage. All this was done in absolute confidence.”

Word-of-mouth was the biggest game changer in the adoption of sustainable menstruation products. It was also more convenient for Jain, as the investment was less. Conversions happened more easily as customers joined social media groups and directly asked for brands, sizes, and retailers. Jain also knew that customers asked for and valued her opinion, but did not necessarily visit Hygiene and You to buy products. They could buy them from any retailer that sold these products.

Over time, Jain realized that the women who became part of conversations in WhatsApp and Facebook groups were those who were already inclined to try out such products. Even among these women, not all of them adopted the products. As these groups were not exclusively meant for Hygiene and You, Jain could not promote her website. Although she felt that spreading awareness about sustainable menstruation was more important than selling her products, she realized that she had to sustain her business.

In the second half of 2016, things started changing in India, as P&G ran a huge advertising campaign about periods to sell its sanitary napkin brand Whisper. P&G openly spoke about the social taboos that existed in Indian society. The campaign was titled, “touch the pickle,” as many Indian households forbade women from touching pickles during their periods due to a belief that pickles got spoiled if menstruating women touched them. This campaign helped retailers like Jain, as people were willing to come out into the open about an otherwise taboo subject like periods, even though the campaign was centred on disposable sanitary napkins, not sustainable products.

**FUNDING**

Hygiene and You was a bootstrapped business with investments from the founders and some family members. Jain was clear that she did not want venture capital funds, as it meant being in debt. She said,

My value systems did not allow me to run a business on debt from strangers. And there was no need to chase investors because business growth depended on the rate of adoption of the product. As product adoption was slow, investing more money, hiring more people, and keeping higher inventory did not make much sense. Small, regular investments from family members worked better for the business rather than a large, one-time investment.

By May 2017, the founders had invested nearly ₹1.5 million in Hygiene and You. The venture had reached the break-even point (see Exhibit 3). Most of the investments were directed at building stock, maintaining the website, order processing, and publicity. The business had become self-sustaining, and all of the money earned was reinvested in the business. Jain also earned through her YouTube channel. She hoped that with an increase in the number of viewers, her income from this stream would also increase.

However, funds were needed in order to expand. Setting up a facility for manufacturing cloth pads was likely to be expensive, and the business was likely to suffer sustained losses for the next few years. Family members were skeptical about investing more in a business that was likely to result in losses.

**COMPETITION IN THE MENSTRUAL CUP MARKET**

The prominent brands of menstrual cups were Shecup, Mooncup, Silky Cup, and Vcup. Shecup was an Indian brand and the first that Jain had started retailing through her website. Initially, Shecup was sold for ₹699. Every time a customer ordered this product, Jain incurred a loss of ₹50, as her margins per unit were low and she had to pay additional charges for courier, packaging, and the payment gateway CCAvenue.[[12]](#footnote-12)

With increasing promotion and awareness about periods, and sustainable menstruation practices, women were willing to buy more expensive foreign brands such as Mooncup, which retailed for ₹2,500–₹2,800 and came in different sizes. Women bought their preferred brand from Hygiene and You after seeking advice from Jain.

Jain was convinced that large companies such as P&G, or large marketplaces such as Amazon.com, would never be interested in entering the menstrual cup market as the product was reusable and the growth rate was low. The cup presented limited opportunities for making profits. However, many fly-by-night operators manufactured or sold cheaper menstrual cups. She said,

These vendors were desperate to latch on to the next big thing without bothering about the physical safety and well-being of women who had to insert the menstrual cups into their body. It was against everything that I and my company stood for. Women trusted me because I told them that price was not as important as product safety and comfort. Whenever I saw lower prices, I knew what the competitor was up to.

Such manufacturers brought in unhealthy competition by lowering prices, in addition to misleading consumers. For instance, the brand Silky Cup reduced prices from ₹1,000 to ₹600 to ₹400 on Amazon.com. Shipping was free for the product, and the seller was also paying fees to Amazon.com for carrying its product. Such promotions affected the sale of products by Hygiene and You.

Such brands also ruined the reputation of all players in the nascent sustainable menstrual industry, as consumers were cheated with poor-quality products. Because of low awareness, they attributed problems to the industry rather than to a specific manufacturer. Jain did not stock such brands and educated customers about not buying cheaper brands. She believed that consumers had to be respected, especially given the nature of the product. She reviewed every brand before retailing it through her website.

Jain’s competitors included online retailers such as Shycart.com,[[13]](#footnote-13) Rustic Art,[[14]](#footnote-14) and Privyshop.com,[[15]](#footnote-15) which sold women’s hygiene products. Amazon.com was also a competitor. Given its deep pockets, it stocked a large variety of female hygiene products and sold them at lower prices, forcing smaller players to close shop. Many sellers also bought menstrual cups in bulk from Alibaba.com, and sold them at low prices. If the cups did not sell, they offered further discounts on Amazon.com to get rid of the un-sold inventory. In a small, slow-growth market, the intensity of competition was high.

Since its inception, the Hygiene and You website had undergone only a few design modifications. Jain felt that the website was only a gateway for the consumer to buy products. The real reason people bought from her was that they trusted her. Jain and her husband did not want to invest in their own app. They felt that a mobile-friendly website was sufficient, as demand continued to be low.

**COMPETITION IN THE CLOTH PAD MARKET**

Jain was considering several ideas, though nothing was concrete. She was thinking of setting up her own product line of reusable cloth pads under the Hygiene and You label, as she knew what features women were looking for when buying cloth pads, which existing pads lacked. Moreover, women showed less resistance to using cloth pads as compared to menstrual cups, and the re-purchase frequency was much higher.

The strongest competitor for Hygiene and You was EcoFemme, which sold pads in various sizes and retailed for ₹250–₹400. However, Jain felt that EcoFemme did not improve the quality of its products over time, and this presented an opportunity for her.

Jain had already done a lot of research about the ingredients for making highly absorbent cloth pads that were hygienic. She planned to use a mixture of pure cotton and microfibre. She decided that if she were to launch the cloth pads, she would constantly invest in product innovation, especially to increase the pad’s absorption power. However, consistent improvements in product quality were likely to drive up prices.

Jain knew that her cloth pads had to be competitive, though much depended on the manufacturing cost. Setting up a manufacturing facility was expensive. She was searching for contract manufacturers that had established facilities for manufacturing female hygiene products. She could license product technology to such manufacturers while focusing on distribution and marketing. However, she had to ensure that the products adhered to the quality standards set by Hygiene and You.

Jain felt that small businesses like hers faced special challenges. Customers constantly questioned the quality of products sold by her company. For instance, she had to tell them about the quality of the menstrual cups and cloth pads she sold, though customers never complained about polyester panties from big brands such as La Senza or Marks & Spencer. Jain handled all queries personally, as she knew that each satisfied customer pulled in many others. For her business, each customer was important. She felt that small businesses found it difficult to convince customers about quality, though they were actually better than large, mass manufacturers.

**THE ROAD AHEAD**

Jain wanted to make her business profitable. She knew that she had to expand her product portfolio to achieve the desired growth; the existing portfolio was unlikely to become profitable any time soon. Menstrual cups were only re-purchased after many years. Even cloth pads could last for as long as three years. She had to expand her product line in order to increase sales. She was considering products such as period panties and petal pads in addition to other female hygiene products. Jain believed she had to confine herself to female hygiene products. Her failed experiment with personal hygiene products had taught her valuable lessons. However, she did know several entrepreneurs who had successfully made the transition from selling only menstrual products to also selling personal hygiene products. It definitely ensured faster growth and higher profits. Was it possible for her? Perhaps she could reposition Hygiene and You, or perhaps introduce the other products under a completely new brand name.

Funding was the biggest problem with all of these plans. Jain knew that her family would never allow her to seek external funding. Given her limited funds, she was pondering all of her options. Manufacturing cloth pads could be the first step in expansion, as the resistance to cloth pads was much lower than that of menstrual cups. The re-purchase frequency of cloth pads was also higher than menstrual cups. However, she had to decide on the business model. Should she invest in setting up her own manufacturing unit, or outsource manufacturing?

Jain was passionate about her business of promoting sustainable menstrual practices among Indian women. However, she knew that it was a slow process of converting prospects as she was up against deeply entrenched socio-cultural notions, even among well-educated women. She was wondering how she could promote her products in such an environment. She could not afford to engage in traditional advertising. The WhatsApp and Facebook groups brought in women who were already positively inclined toward sustainable products. She wanted to reach out to more women and convince them to adopt sustainable products. Word-of-mouth was a great method of promotion, but it was extremely slow and Jain had no control over it. She was thinking about unconventional low-budget methods of promotion that could engage more educated women in the middle and upper-middle classes in India so that they could be persuaded to adopt sustainable menstrual products. She knew that the process would not be easy or fast.

Jain wanted to design a marketing strategy for expansion—product portfolio, branding, promotion, and distribution. Competition was gradually gaining ground, and more brands and retailers were enticing customers with their products. She knew that women trusted her and sought her advice about adopting sustainable menstrual products, but the process was too slow and required a lot of promotional effort from her end. She was looking for a complete solution to all of these issues so that she could move forward with her mission and business.

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EXHIBIT 1: USe OF LOCALLY PREPARED SANITARY NAPKINS and TAMPONS in india AMONG women aged 15 TO 24

Source: Created by the case authors based on Shilpi Sahu, “A Reality Check of Menstruation in India,” The Logical Indian, May 2, 2017, accessed May 31, 2017, https://thelogicalindian.com/health/menstruation-in-rural-india/.

EXHIBIT 2: COST OF MENSTRUAL PRODUCTS OVER THE LIFETIME OF A WOMAN IN INDIA

(In INR)

Note: A menstrual cup cost ₹1,000 on average and lasted about 10 years. A full-cycle cloth pad kit that cost about ₹1,500 lasted about three years and needed to be replenished twice. The total cost was approximately ₹4,500–5,000 over 10 years. Disposable sanitary pads cost a minimum of ₹80 each month, roughly ₹9,600 for 10 years.

Source: Created by the case authors based on “Green the Red,” greenthered.in home page, accessed November 10, 2017, https://www.greenthered.in/.

EXHIBIT 3: HYGIENE AND YOU FINANCIAL DATA

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **Investment (in ₹)**  **(Additional Investment over Previous Financial Year)** | **Profit/(Loss)** | **Promotional Expense/Budget** |
| 2014–15 | 500,000 | (100,000) | 50,000 |
| 2015–16 | 250,000 | (150,000) | 75,000 |
| 2016–17 | 600,000 | (300,000) | 100,000 |
| 2017–18 | 250,000 | 50,000 | 100,000 |
| Total | 1,600,000 |  |  |

* The total promotional budget for 2017–18 for Hygiene and You was ₹100,000. In comparison, the large multinational Procter & Gamble had a promotional budget of ₹150 million for its disposable sanitary napkin brand Whisper for the same year.
* Regarding the initial investment made in the business, figures are for the period January–March 2015 (as the business was set up in January 2015).
* Figures in brackets indicate losses, and those without brackets indicate profits. Hygiene and You achieved breakeven in 2017, indicated by a profit of ₹50,000 (up to December 2017).
* In 2016–17, Hygiene and You decided to invest in the fast-moving consumer goods\* business, which eventually failed. The company spent a lot of money on promotion, yet incurred high losses as the business venture failed to take off.
* In terms of the budgeted amount for 2017–18, Jain was willing to increase it up to ₹150,000. In contrast, a company such as Procter & Gamble spent close to ₹11 million.
* The case indicates that the investment made in 2017–18 up to May was ₹1,500,000. This table gives the investment figure up to December 2017.
* The 2017–18 promotional expense budget indicates the amount of money Jain was willing to spend on promotion for the entire year up to March 2018.

Note: ₹ = INR = Indian rupee; ₹1 = US$0.02 on March 31, 2015; \*Fast-moving consumer goods are packaged consumer goods that are sold at low prices and have a high turnaround (e.g., monthly staples).

Source: Created by the case authors based on company documents.

1. Menstrual cups and cloth pads were categorized as sustainable menstrual products, as they were reusable and biodegradable (unlike disposable sanitary napkins, which were non-biodegradable). [↑](#footnote-ref-1)
2. “About Us,” Hygiene and You, accessed November 10, 2017, www.hygieneandyou.com/about-us/. [↑](#footnote-ref-2)
3. ₹ = INR = Indian rupee; ₹1 = US$0.02 on March 31, 2015; all currency amounts are in ₹ unless otherwise specified. [↑](#footnote-ref-3)
4. Vishakha Goyal, “Scope and Opportunities for Menstrual Health and Hygiene Products in India,” *International Research Journal of Social Sciences* 5, no. 7 (July 2016), 18–21. [↑](#footnote-ref-4)
5. Alexandra Geertz, Lakshmi Iyer, Perri Kasen, Francesca Mazzola, and Kyle Peterson, sponsored by the Bill & Melinda Gates Foundation, *Menstrual Health in India: Country Landscape Analysis,* May 2016, accessed October 31, 2017, http://menstrualhygieneday.org/wp-content/uploads/2016/04/FSG-Menstrual-Health-Landscape\_India.pdf. [↑](#footnote-ref-5)
6. Jwalit Vyas, “Proctor & Gamble to Rise in Sanitary Segment, while Facing Competition in Healthcare,” *Economic Times*, January 16, 2016, accessed May 28, 2018, https://economictimes.indiatimes.com/markets/stocks/news/procter-gamble-to-rise-in-sanitary-segment-while-facing-competition-in-healthcare/articleshow/52612228.cms. [↑](#footnote-ref-6)
7. Ashwaq Masoodi, “How Safe are Sanitary Pads in India?,” Livemint, May 19, 2017, accessed May 28, 2018, https://www.livemint.com/Industry/T3XIiwJI31WZuK1IsoUOJL/How-safe-are-sanitary-pads-in-India.html. [↑](#footnote-ref-7)
8. Government of India, Ministry of Drinking Water and Sanitation, *Menstrual Hygiene Management National Guidelines,* December 2015, accessed October 31, 2017, www.mdws.gov.in/sites/default/files/Menstrual%20Hygiene%20Management%20-%20Guidelines\_0.pdf. [↑](#footnote-ref-8)
9. “Swachh Bharat Mission” meant “Clean India Mission.” [↑](#footnote-ref-9)
10. Priyanka Sahoo, “Ladies, Be Careful When You Throw Away the Sanitary Napkin,” *Hindustan Times,* July 10, 2015, accessed November 10, 2017, www.hindustantimes.com/health-and-fitness/ladies-be-careful-when-you-throw-away-the-sanitary-napkin/story-YnbqET6IzriWOy1Y8rFS8N.html. [↑](#footnote-ref-10)
11. “Priyanka Talks about ‘Hygiene and You,’” Indian Moms Connect, November 5, 2015, accessed November 10, 2017, www.indianmomsconnect.com/2015/11/05/priyanka-talks-hygiene/. [↑](#footnote-ref-11)
12. A payment gateway was a merchant service provided by an e-commerce application service provider that authorized credit card or direct payment processing for e-businesses, online retailers, bricks and clicks, and traditional brick and mortar businesses. [↑](#footnote-ref-12)
13. “Shycart,” Shycart.com, accessed November 10, 2017, https://www.shycart.com/. [↑](#footnote-ref-13)
14. Rustic Art home page, accessed November 10, 2017, www.rusticart.in/. [↑](#footnote-ref-14)
15. Privyshop.com home page, accessed November 10, 2017, www.privyshop.com/. [↑](#footnote-ref-15)