



Case Studies on Women-led Enterprises Volume XI

**SHANTI ASHRAM – AMRITA SCHOOL OF
BUSINESS**

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POORNAM: LIGHTING LIVES WITH HOPE

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Now you understand

Just why my head's not bowed.

I don't shout or jump about

Or have to talk real loud.

When you see me passing,

It ought to make you proud.

I say,

It's in the click of my heels,

The bend of my hair,

the palm of my hand,

The need for my care.

'Cause I'm a woman

Phenomenally.

Phenomenal woman,

That's me.

- From *Phenomenal Woman* by Maya Angelou

INTRODUCTION

This study documents the stories of women-led enterprises supported through the “Poornam” initiative of the Shanti Ashram, Coimbatore. It is a continuation of ten earlier studies on women-led enterprises conducted by the students of Amrita School of Business (ASB) in the years 2009, 2010, 2011, 2013, 2014, 2015, 2016, 2017, 2018 and 2019.

The objectives of this study were:

1. To make an initial attempt to document the experience of successful women-led Enterprises.
2. To share the motivation and strategies that the entrepreneur employed
3. To study the economic achievements and viability of the enterprises
4. To identify gaps and risk factors that challenge the sustainability of the enterprises
5. To give recommendations for the growth and development of the enterprises.

The present study was conducted by a team comprising three ASB MBA students and an ASB faculty member in February 2020. The team was accompanied by Dr. S R Subramanian, Ms. Monica Irudhayaraj from Shanti Ashram and Mr. Satish Kanna (Shanti Ashram volunteer and professional photographer) from Shanti Ashram. Interviews were conducted with four women entrepreneurs at their workplace.

The following women and their micro-enterprises were the focus of this study

1. Ms. Anitha *Tailoring*
2. Ms. Tamilselvi *Grocery Store*
3. Ms. Sheela Devi, *Tiffin Stall*
4. Ms. Alagammal *Retail Store*

The report has been prepared based on interviews and interactions with the women entrepreneurs and observations on how they conduct their business.

Despite the many challenges that the women’s entrepreneurship programme faces, we believe that this programme has transformed the lives of both the women and their families. In some sense, this programme could be termed as a **woman’s leadership development programme**.

Even if the enterprises have not grown as expected, the personal growth of the women running the enterprises is well worth the investment in the programme. Not only does the women’s entrepreneurship programme help these women, but it also helps to transform their children’s lives. The primary goal of almost every woman we have interviewed over the last eleven years has been to invest in quality education for their children.

Acknowledgements

We would like to thank the women entrepreneurs for sharing their experiences of running their enterprise with us. Meeting these strong women who are striving toward economic and social independence against many odds in a gender unequal society has been a transforming experience for us. Their strength is an inspiration for us and a call to remember that many of us are so privileged and have a lot to be grateful for. Meeting the women entrepreneurs presents an opportunity to understand and appreciate need-based entrepreneurship and to look for lessons beyond the glamourous world of hi-tech startups that are generally the focus of entrepreneurship courses in a business school.

We sincerely thank Shanti Ashram for giving us this learning opportunity each year. We would like to thank Satish Kanna, long time Shanti Ashram volunteer and professional photographer for his beautiful photographs. Satish's photography is magical and captures the spirit of these special women. We would like to thank Dr. S.R.Subramanian and Ms. Monica Irudhayaraj who accompanied us for the interviews.

For eleven years now, Dr. SRS *Anna* has guided us in our interviews with the women entrepreneurs. Dr. SRS *Anna* has kept the programme going over these years despite the many challenges the programme faces. These include individual level barriers such as reluctance among women entrepreneurs to adopt practices such as maintenance of written accounts, getting trapped by loan sharks, societal barriers such as lack of community support and macro-level factors such as economic downturns.

Despite being a leading academic and holding a top ranking position in the Tamil Nadu Agricultural University, SRS *Anna* is able to speak to the women entrepreneurs in a language they understand and he is able to identify with their problems. He addresses each entrepreneur (regardless of their age) as '*Akka*', a term meaning elder sister. In Tamil Nadu *Akka* is considered as a respectful way of addressing a woman. Dr. SRS *Anna* is so humble while interacting with the women that they would never ever guess that they are speaking to a highly qualified economist.

SRS *Anna*, you are a true inspiration. Thank you

The Study Team

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PHOTOGRAPHS: SATISH KANNA

Case Study 1- Ms. Anitha



TYPE OF ENTERPRISE: *Tailoring*

LOCATION: *B. K Pudur*

YEAR OF INITIATION: *2015*

Anitha is a confident young woman with excellent communication skills. She has an ambition to “become the best fashion designer in the world” and to build her own Youtube Channel. The 31-year old is a natural leader. If mentored, she could be an asset to Shanti Ashram’s Women’s Entrepreneurship programme. Through the interview, she kept saying that the words “I cannot” is not in her vocabulary; instead her philosophy is “I do whatever I can, despite difficulties.”

As a young girl, Anitha wished to study engineering. She, therefore, enrolled in the Coimbatore Government Polytechnic for a Diploma in Instrumentation and Control Engineering. She even went for an internship at TVS Lucas in Puducherry. This demonstrates her personal determination since it is highly unusual for a girl in a lower middle class family in India to be permitted to travel outside her hometown for an internship. She returned to Coimbatore and completed her diploma. She then worked as a billing staff in *Pazhamudir Cholai*, a local grocery chain. At the age of 22 (in 2011), she was married to salesman. Her husband’s family told her to stop working after marriage so that the young couple could raise a family. She now has two children —her first child is in first

grade while the second is in kindergarten. Both her children are alumni of Shanti Ashram's Bala Shanti Kendra.

Motivation Behind Starting Enterprise

After the birth of her second child, Anitha wanted to begin working again. Since



Anitha and her two employees

she needed to look after her children, she wanted to start a business from home. Earlier in her life, her mother had persuaded her to take up tailoring classes since tailoring skills could always come in handy.

Anitha first began a 'mobile' tailoring service from home. Her husband would collect the cloth and measurements/sample from customers on his motorcycle and deliver the finished product after stitching.

She soon began to gain popularity and her business grew. She learned embroidery since embroidered blouses fetch a high premium in the market. She started tailoring classes because she believes her good communication skills helps her in teaching. When she started her classes, she would charge 500 rupees per month. Her student could come in to her home whenever they wanted to learn. She has now increased her fees to 700 per month. Two of her former students are now employed by her. She pays them on a piece by piece basis. Anitha has instituted a flexible work hour system for her employees; in addition, her employees can bring their young children to Anitha's home while they work. She said she learned employee friendly policies from her work stint at Pazhamudir Nilayam.

Anitha is social media savvy and watches motivation speeches on Youtube. She gets new design ideas from Pinterest. Her friends have told her that she should also take up motivational speaking as a parallel career.

Strategies

- Being very neat in her work
- Undertaking alterations without any complaints
- Mobile tailoring service with husband helping in delivery
- Training her neighbours in tailoring so that she has support from her local community.
- Implementing flexible work timings according to demand. During Diwali, she and her two employees work through several nights continuously. They sleep only for a few hours each night and keep awake by drinking coffee.
- Helping with childcare for her two employees who can bring their children to Anitha's home while they work. Anitha says that most neighbours think that her employees' children are hers since she treats them very well.
- Her customers send her designs through Pinterest
- Relies on word of mouth marketing. Her first customer helped her get many more customers.

Viability

- Anitha seems to have a good idea of how to run a business. She has set up a good network of customers in her own locality. She said that she has regular customers from Nehru college. Even her employees live in the

neighbourhood and can come easily to work. Anitha appears to be aware



Anitha, the Shanti Ashram Team and the Amrita Team

of her clientele's tastes and keeps up to date with the latest trends through social media sites such as Pinterest.

Economic achievements

- Anitha was determined that her two daughters should study in

a good school. For her first daughter's admission, she was worried about how she could manage the financial burden. Anitha was motivated by a lady in her neighbourhood who encouraged her to take the risk and work towards achieving her dream. When her second child needed to be admitted into school Anitha did not need anyone to build her confidence this time, she got the child admitted in the same school. After this, she went personally to thank her the same lady for giving her strength and self-belief.

- Anitha is probably the main wage earner for her family
- She has bought four additional tailoring machines and has a total of five machines.

Plans for the Future

- Anitha is a young entrepreneur with big dreams. As mentioned earlier, she wants to become a top fashion designer and to start a Youtube channel. She mentioned she could start something like Rethna's stitching class (a Youtube channel in the Tamil language)

- Anitha would probably be successful in any business she undertakes. However, while her children are small, a home-based tailoring unit meets her needs.

Anitha is an entrepreneur with a difference. As expressed by Aravind Hariharan, MBA student, who interviewed her:

"At the end when questioned about what if your students become your competitors, Anitha's response was indeed awesome. She said she will be proud that her students are succeeding and when it comes to competition, she always has her uniqueness to win. This is where all of us, adored her confidence! Amazing person. I would find it extremely difficult to find a single flaw in her personality regarding entrepreneurship. "

Case Study- 2: Ms. Tamilselvi



TYPE OF ENTERPRISE: *Grocery*

LOCATION: *Gandhinagar*

YEAR OF INITIATION: *2010*

Tamilselvi is a sorrowful looking person who appeared to be scared to speak to us. Tamilselvi's small grocery store attached to her home is located on rocky wastelands in Gandhinagar. The land for their home was allotted by the Tamil Nadu Government to disadvantaged families. The nearest bus stand is around 2-3 kilometers away.

Tamilselvi grew up in Gudalur. After completing school, Tamilselvi went to work in a garment factory for around 10 years. After her marriage at the age of 24 (she is now 45 years old), she continued to work in Tiruppur. However, when the government allotted land to the family in a remote location in Gandhinagar she had to give up her Tiruppur job since commuting was not possible anymore.

Tamilselvi has three children. Her eldest son works in Bangalore. Her second son is in 12th Grade, while her daughter is in 9th standard. The children have a long walk to school because of the remote location of her home. Tamilselvi is now paying Rs.500 for an auto that takes her daughter to school since her daughter finds it challenging to walk to school.

We later understood why Tamilselvi looked sad and scared. We learned that she is a victim of domestic violence and is separated from her alcoholic husband.

Unfortunately, her former husband has moved back into her locality. He now frequents her home and threatens her in order to extract money from her.

Motivation Behind Starting Enterprise

After moving to their own home, Tamilselvi could no longer travel to work in Tiruppur. She needed to bring up her children since her drunken husband had abandoned them. She went for a tailoring class, but decided not to pursue that profession. Instead, she decided to start a small shop with an investment of Rs. 10000. Even though the shop has grown now (10 years later) it still looks like a “*Petti Kadai*” a term in Tamil for a small shop. The items in the shop are not arranged properly. The shop is full of sachets and also stocks what are probably counterfeit products (often prevalent in rural India because of illiterate and gullible customers). Tamilselvi’s shop now has an estimated stock of about Rs. 20,000 worth of goods.

Tamilselvi does not keep any accounts. She believes that if Rs. 1000 worth of goods are sold, Rs. 100 is the profit. She believes she makes around Rs. 200 every day. However, there appears to be no clarity. Tamilselvi also has the practice of selling goods on credit. She believes that she has lost around Rs. 15,000 because of credit sales, but she is not sure. She continues to sell goods on credit but says she extends credit only to well-known customers. Her shop is open from 6 am to 10pm. Her supplies are bought from tradespeople who deliver to her store, since she cannot travel to the city for purchases.

Strategies Used to Run Enterprise



There appears to be no strategy to run the enterprise. Her life situation has made Tamilselvi operate on a survival mode. Since her former husband appears to be taking away her cash by force, we could well understand her lack of motivation.

Gaps/Risks Identified

- The shop is very disorganized with products strewn all around, including on the floor. Tamilselvi appears to have no idea of the value of her stocks.
- Tamilselvi stocks unknown brands that are probably spurious.
- Tamilselvi continues to sell on credit. She has lost money by selling goods on credit.
- No records are maintained.
- Her husband is the biggest threat, since he probably extracts cash on a regular basis from her.

Economic Achievements

- Tamilselvi is planning to build an extra room in her home and to extend the shop. She has begun construction and has applied for a loan for 200,000 rupees.
- She has bought a fridge. The fridge is used to stock milk and curds for customers.

- She is part of a ‘chit fund’ (a local savings scheme, that can sometimes be risky or fraudulent) in which she invests Rs. 5000 per month. If she is not able to pay this amount in particular month, her eldest son pitches in to help her.

Suggestions

- Tidying her shop and organizing her goods would help both Tamilselvi and her customers. She is probably losing money through wastage by not looking after her stock.
- She could get help advice from professionals on how to deal with her former husband and if necessary go to the police to complain against him.

Despite all her troubles, when the ASB students asked her what key learning they could take away from her, this was her response:

“Be strong, go with the flow, anyway there is no other way”

Hope lives on!

Case Study- 3: Sheela Devi



TYPE OF ENTERPRISE: *Tiffin Centre*

LOCATION: *Vaikalpalayam*

YEAR OF INITIATION: *2015*

Sheela Devi is a soft-spoken attractive woman. She grew up in poverty in Pollachi and had to leave school in 6th grade. Although Sheela Devi had the least formal education among the four entrepreneurs we interviewed this year, one would never have guessed so, since she conducts herself with grace and speaks with clarity. She has two sons, one is 20 years old and finished his B.Com while the other is doing his B.Sc. Both are alumni of Shanti Ashram's Bala Shanti Kendra and are recipients of Shanti Ashram's scholarship programme. Sheela Devi proudly showed us carefully preserved photographs of her sons when they were toddlers at Bala Shanti Kendra. The elder son now has a small job in an IT firm. He earns Rs. 8000 per month, most of which is spent on fuel for his travel to office. The younger son is very keen on becoming a police officer. He goes to the gym to train regularly. He goes to college by bus with his friends

Motivation Behind Starting Enterprise

Sheela Devi was married off at the age of 22. Her husband's parents run a small tea shop. Her husband does not have a regular job and helps to unload and load material in ration shops. For many years, she helped her in-laws run the tea shop. However, the earnings were not enough to support her family. She decided to start a *pani-puri* (snack) stall in a pushcart. After running the stall for a few

years, she got the opportunity to make her enterprise more permanent. Her brother-in-law was running a fruit stall. However, he ran into major losses and shut down his stall. She decided to rent the same space and began a tiffin centre. The tiffin centre is called “Harini”.

The tiffin centre serves *idli* (steamed rice cakes) in the morning. In the afternoon, she sells ‘variety’ rice including lemon rice, tamarind rice and curd rice. She then opens at 7 pm in the evening and sells *idli* and *dosa* (rice pancakes).



Sheela Devi and her spouse

Sheela Devi manages all the work in running her tiffin centre. She grinds the batter, cooks *idli*, *dosa*, and chutneys in the morning. Then she serves her customers on banana leaf lined plates. She cleans the plates. She then has to cook rice and prepare lunch. After lunch, she gets to just sit for a little while, before beginning preparations for the evening snacks and dinner. This goes on until 10 pm. She has to do the billing too. The turnover of the enterprise is around 2000 rupees a day.

Strategies Used to Run Enterprise

- Sheela Devi appears cautious about making large investments. She has paid off the loan of Rs.25,000 she took to start the enterprise. She says she is debt free
- No particular strategy is used to run the enterprise. Word of mouth is what she relies on.

- Passersby often stop since the location of Harini Tiffin Centre is on the main road. If they try her food, they come back.
- Drunken customers are given parcels and not permitted to sit and eat.

Economic Achievements



The Interview Team at Harini Tiffin Centre

- The income from the tiffin centre has helped her to educate both her sons (supplemented by scholarships from Shanti Ashram)
- She is the main wage earner in the family, since her husband does not appear to have a regular job.

Gaps and Risks

- Even though her customers often give ideas for expansion she does not want to do so. She feels that the revenue earned from her current level of business will not support further investments. However, if she does not add an extra table for customers they may no longer come to her stall. There are other food stalls in the locality that offer her competition for customers.

- Hiring someone to help her would help Sheela Devi to stay in good health. The physical strain of working from morning to night all alone will sooner or later take its toll. At the moment, the only hired help she has is an old widow who helps to wash the large cooking utensils in the evening. In return, Sheela Devi gives her some wages and food. However, Sheela Devi is reluctant to hire help as she feels her earnings are insufficient to pay salary.



Intense Discussion on Viability of Enterprise

Future Plans/Vision

- Sheela Devi's only desire is that her sons study well and get good jobs
- She does not really want to grow the business given her current capacity

Suggestions

- If Sheela Devi wants some regular customers who will give her a regular income she can find out if there are bachelors living in the locality whom she can serve food on a monthly basis
- Sheela Devi has only one table in her tiffin centre. Perhaps she could buy one more table (it could be even pre-used/ second hand) to make her customers more comfortable.
- Even if Sheela Devi cannot afford to hire someone on a monthly basis, she could hire someone once a week who helps her clean the tiffin centre. Neat surroundings can only help to attract better customers

especially in Corona times. Furthermore, this would reduce the tremendous physical strain on her.

Case Study- 4: Alagammal



TYPE OF ENTERPRISE: *Grocery*

LOCATION: *Kurichi*

YEAR OF INITIATION: *2010*

Alagammal's shop (that she runs with her spouse) was in sharp contrast to Tamilselvi's (See Case 2). It was large, and well-stocked. As can be seen in the photograph, Alagammal even stocked high end items such as cold-pressed oils and expensive fruits. She has a showcase for Hershey's chocolates. The shop has a CCTV. She even has a sign saying "no plastic bags". She accepts debit and credit cards. She and her spouse have even hired a space next door for stationary. The shop appears to have stocks worth a few hundred thousand rupees.

Alagammal and her spouse bought their current shop from the prior owner. They needed to make a living and they run the shop together.

Although Alagammal has studied only until 10th grade, she is a smart and presentable young woman. Alagammal was not very forthcoming with her responses during our interview. This lack of openness could be because she was extremely busy. She was serving multiple customers and billing them (no written records just mental calculations) while trying to respond to our questions. Even though the shop is quite large, she does not have an assistant. Another reason could be that Alagammal has rented the shop premises from a landlord/landlady who stay right in front of the house less than 25 m away. As soon as we reached,



The Interview Team and Alagammal

the landlady asked us who we were. She appeared satisfied with our answer. However, the landlord then came over, and kept answering questions for Alagammal. He did not appear to be a very pleasant person. So we cannot blame Alagammal for not wanting to answer questions on how she ran her shop.

We therefore could not write a detailed case on Alagammal.

However, we feel that a detailed case would not be necessary since the Kasturba Gandhi Award generally goes to women who belong to a low income category and whose enterprise could improve with an additional investment of around 10,000 rupees. Since Alagammal's store was already well stocked, the Kasturba Gandhi Award would probably not make much of a difference to her enterprise.

Appendix 1: Student Reflections on their Visit to Shanti Ashram

Shanti Ashram Visit Personal Experience – Aravind Hariharan

Visiting the ashram and the Balwadi run by Shanti Ashram was not just a visit but an experience. As the founders of the Ashram, the Ashram looked very ‘Gandhian’ to me. Initially, we were welcomed in Indian tradition with the offer of ‘sandalwood paste’ and ‘kumkum’ with two or three flowers in the plate. Ms. Mary ‘Mary Akka’ as they address each other in the ashram showed us around the ashram and explained us how the ashram encourages entrepreneurship and helps women in the development of skills to earn a livelihood. We were given a cloth bag made by the Ashram residents with a file, a notebook, a pen and the itinerary for the day. By then we had the pleasure of meeting Dr. Vinu, daughter of the Ashram founders, Dr. Aram and Mrs. Minoti Aram. We spoke and there was a beautiful and thought provoking exchange of questions and answers. By then SRS Anna was waiting outside to carry out the interviews of the nominated women entrepreneurs. We proceeded by assuring Dr. Vinu we will return again. Satish Anna, the professional photographer/volunteer was good company to be with accompanied us and made the journey a fun ride. SRS Anna shared some words of wisdom which was indeed pleasant and thought provoking for us. After the interview of the first nominee, we had a wonderful experience. We visited one of the Balwadis’ run by Shanti Ashram. The kids welcomed us in the same fashion that the Ashram followed. It was a delight to adore those 3 to 5 year olds and see them behave with high standards and etiquettes. When we came back we were honoured with a shawl and a gift which they gave us as a token of love from the Ashram. I felt it was an honour for me to have been granted the opportunity to serve the ashram in a very small way at least once, but then when they were giving the gifts with so much love and affection, it is hard to reject. They dropped us back to the college and we waved bye to Alex Anna who drove us everywhere with joy.

An experience in Bala Shanthi Khendra - Rajalakshmi N

A visit to Shanthi Ashram is a memory to cherish. Everyone there was so humble, irrespective of their age. The environment in Shanthi Ashram was so calm surrounded by trees. Dr. SRS Anna welcomed us. Ms. Mary akka led us to the prayer hall. I came to know that the volunteers in Shanthi Ashram follow 'Gandhian' principles and recite prayers from different religious background to appreciate the diversity while keeping the common goal in mind. I found this to be unique in the Ashram, appreciating people from different sects of life and also promoting them to grow and earn a livelihood, especially women. They do not consider anyone inferior or superior to them. It was a delight to have a small talk with Dr. Vinu, who shared valuable thoughts to ponder on. Since it was time to start the interviews, we left the Ashram with Dr. SRS Anna. We were also given a beautiful handmade bag with a notebook and pen. After completing our first interview with Ms. Tamilselvi who runs a grocery shop, on our way back, we visited a Balwadi school. I can never forget the experience I had there. Kids, even though they were hardly five years, welcomed us gladly with a 'vanakam' (Namaste) with such a politeness. I thought many of us should learn from them. They were excited to see us. The Balwadi looks after kids from 3-5 yrs of age. Kids aged 4 yrs are trained to do embroidery without hurting themselves and others. One kid was playing with rice and not one grain could be found on the floor. Nobody forces the kids to do something. They all are well-behaved. They arrange their sandals in a very orderly fashion. The Balwadi has a practice of encouraging kids to save. Such encouragement to save at a very early age can do wonders in their lives when they grow up. If this system is implemented in many other states, it will pave way for their good future.

I am so glad we went to the Balwadi in particular. We then went to interview other nominees. After interviewing them, we came back to Shanti Ashram. We felt honoured to receive mementos from Dr. SRS Anna. It was a privilege for us to visit Shanti Ashram. I heartily thank Dr. SRS Anna and Dr. Vinu. I also thank

everyone who made this visit a wonderful one to be remembered. I personally thank Ms. Shobhana Ma'am for providing us with such a wonderful opportunity.

Meeting the Women Entrepreneurs

- Uday Hari Narayanan

From what seemed like just a wish to visit Shanti Ashram to actually being able to visit the place, meet the wonderful people of Shanti Ashram and being able to meet and interact with a few women entrepreneurs, it was one of the most fruitful days I ever had.

I found Shanti Ashram to be a quaint and a peaceful place. A warm welcome was accorded to us by Dr. Vinu Aram and Dr. SRS Anna which tells a lot about the values at Shanti Ashram. On the way to visit the first business owner, SRS Anna talked about how the idea of "Kasturba Gandhi Award" came to them. It was very insightful when he explained the reason to give the awards. Despite not being able to meet their objective at first, SRS Anna and his team found a different way to encourage women entrepreneurship. It has taught me to keep pushing on one's goals despite setbacks as there will always be another way. It also taught me to start with smaller and localised goals which are within our control before expanding and going for larger goals. Having a clear vision is also important. SRS Anna's passion and energy has inspired me that I should keep going in life despite age.

The brave women entrepreneurs' grit and determination to run the businesses as well as balance work and life has taught me not to be afraid, and take any challenge head-on. Ms. Anitha's passion for tailoring and helping others has not only improved her life but also other women's. I saw how helping others truly gives you happiness and enables you to move far ahead in life. In all of the women entrepreneurs I met, I observed that immediate family's or friends' support is a major factor in entrepreneurial success.

By the end of the day, I felt happy and satisfied meeting the women entrepreneurs, the well-disciplined children at Bala Shanti Schools and people at Shanti Ashram. I felt happy seeing that Shanti Ashram has been making real impact on the society. Their way of working is a role model on how to tackle social problems and achieve great success. Shanti Ashram's method of involving empathy and decentralising work is something that has to be implemented to an extent in corporate work culture.

Thank you!

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