



# STRATOVATE CASE CHALLENGE 2025

Godrej Capital: Shaping the Future  
of Financial Services With Inclusion  
as a Cornerstone



# CASE1

ENHANCING RETENTION & LOANS  
PRODUCTIVITY IN AFFORDABLE  
RETAIL SALES IN  
AFFORDABLE HOUSING



# Industry Best Practices

- **Flexible Schedules:** Dealerships have adopted creative scheduling, such as four-day workweeks or job sharing, allowing women to balance caregiving responsibilities while meeting business needs.
- **Gender Equality Leaders (GEL):** Organizations identified as GELs by Deloitte provide inclusive cultures, flexibility in work patterns, and mental health support. Such companies report lower burnout rates among women (4%) compared to lagging organizations (45%).
- **Performance-Based Incentives:** Some dealerships allow employees to leave early after achieving sales targets, focusing on results rather than hours worked.



# Work-Life Balance Interventions



- **Flexible Work Arrangements:** Offering hybrid roles or remote work options for tasks like business development can help women manage personal and professional responsibilities.
- **Childcare Support:** On-site childcare facilities or childcare allowances can significantly reduce stress for working mothers.
- **Safety Measures:** Providing safe travel arrangements, especially for late shifts, and ensuring workplace safety through policies and infrastructure are critical. Sessions for all employees can create awareness about biases and foster an inclusive culture.

# Inclusive & Supportive Work Environment

- **Mentorship Programs:** Establishing mentorship opportunities for women fosters career growth and confidence.
- **Leadership Opportunities:** Encouraging women to take on leadership roles through training programs and targeted promotions helps build a pipeline of female leaders.
- **Gender Sensitivity Training:** Regular training sessions for all employees can create awareness about biases and foster an inclusive culture.



# Sustainable Productivity Strategies



- **Technology Integration:** Leveraging tools like CRM systems and mobile apps can reduce the physical burden of field-heavy roles by streamlining processes.
- **Role Structuring:** Creating hybrid roles that combine fieldwork with desk-based tasks offers balance while maintaining productivity.
- **Wellness Programs:** Initiatives such as stress management workshops or wellness days can help prevent burnout.

# Implementation Feasibility



- **Scalable Solutions:** Flexible schedules, technology-driven tools, and mentorship programs can be implemented across organizations with minimal disruption.
- **Cost-Benefit Alignment:** Investments in childcare support or safety measures improve retention and reduce recruitment costs in the long term.
- **Policy Integration:** Aligning these initiatives with existing HR policies ensures seamless adoption without overhauling current systems.

# ANNEXURE

Re-read the excerpts below and assess the effectiveness of each author's approach. Turn and share your ideas with your table partner.

<https://eprajournals.com/IJCM/article/14694>

[https://www2.deloitte.com/us/en/insights/topics/talent/work-life-balance-for-women.html?](https://www2.deloitte.com/us/en/insights/topics/talent/work-life-balance-for-women.html?id=us:2ps:3gl:diwlbwo24:awa:di:011024:work%20life%20balance%20mom:e:c:kwd-505374365659)

[id=us:2ps:3gl:diwlbwo24:awa:di:011024:work%20life%20balance%20mom:e:c:kwd-505374365659](https://www2.deloitte.com/us/en/insights/topics/talent/work-life-balance-for-women.html?id=us:2ps:3gl:diwlbwo24:awa:di:011024:work%20life%20balance%20mom:e:c:kwd-505374365659)

<https://www.lifehack.org/949513/work-life-balance-for-women>

<https://www.womeninretail.com/5-women-in-retail-on-practices-they-keep-to-create-more-work-life-balance/>



# Thank You

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