



Breaking Point: How Financial Worries Disrupt Work-Life Balance

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Abstract: *In today's rapidly evolving economic landscape, financial stress has emerged as a significant factor affecting individuals' work-life balance. This paper investigates the correlation between financial anxiety and the ability to maintain a healthy equilibrium between professional responsibilities and personal life. Through a combination of secondary data analysis, literature review, and real-world case studies, the research explores how financial burdens—ranging from debt, inflation, low income, and job insecurity—lead to psychological and emotional strain, which ultimately hampers productivity and personal well-being. The paper also proposes strategic interventions for organizations and individuals to mitigate the adverse effects of financial stress.*

Keywords: *Employee Well-being, Financial Stress, Job Insecurity, Mental Health, Work-Life Balance.*

1. INTRODUCTION

Financial well-being is an essential, yet often overlooked, pillar of holistic health and a stable work-life balance. In the Indian context—where economic challenges such as inflation, high fuel prices, educational expenses, and limited social security nets are prevalent—financial concerns weigh heavily on working professionals. Rapid urbanization and the rising cost of living in metro cities like Mumbai, Delhi and Bengaluru further strain household budgets, especially for middle-income earners. This environment places immense pressure on individuals to meet both their financial commitments and the demands of professional and personal life.

Take, for example, junior software engineers in large IT firms like Infosys or TCS, who often relocate from smaller towns to high-cost cities. While their initial salaries may seem competitive, after accounting for rent, transportation, and remittances to family, they are left with little disposable income. Many report working overtime or taking side gigs (freelancing or teaching online) just to cover their expenses, leaving them with little time or energy for leisure, exercise, or family interactions. This eventually affects their focus and performance, leading to burnout or disengagement.

Similarly, in the private banking sector, Relationship Managers at institutions such as HDFC Bank or ICICI Bank often work under strict sales targets. Those burdened with personal loans

or EMIs experience added pressure to meet targets for incentives, which exacerbates work-related stress. This financial dependency on performance-based pay structures can foster a toxic environment, where employees feel compelled to prioritize professional success over personal well-being, often skipping vacations or ignoring health issues.

In manufacturing sectors like those of Larsen & Toubro (L&T), many middle-level managers face stagnation in salary growth despite increasing workloads. Coupled with rising education costs for children and eldercare responsibilities, these employees often express concern over their ability to save for retirement. The financial anxiety translates into reduced motivation, absenteeism, and strained workplace relationships.

This research paper delves into how such financial worries act as critical disruptors of work-life balance, particularly examining the psychological impacts—such as anxiety, burnout, and sleep disturbances—and their ripple effects on productivity, job satisfaction, and employee retention. By highlighting real-world scenarios from Indian corporates, the study aims to underscore the urgent need for organizations to prioritize financial wellness initiatives as part of their employee well-being programs.

2. LITERATURE REVIEW

Recent research continues to underscore the profound impact of financial stress on employees' well-being, job satisfaction, and work-life balance. A comprehensive review by Garman et al. (1996) highlighted that employees experiencing financial difficulties often exhibit decreased productivity, increased absenteeism, and strained personal relationships. Similarly, Joo and Grable (2004) found that financial stress negatively affects job satisfaction and can lead to work-family conflicts.

The American Psychological Association (APA) consistently reports that financial concerns are a leading source of stress for adults. Their findings indicate that financial stress can lead to anxiety, depression, and other mental health issues, which in turn affect workplace performance and personal life.

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A 2023 survey by PwC revealed that 57% of employees experiencing financial stress admitted it interfered with their performance at work. This aligns with findings from Zellis (2023), which reported that 77% of workers in the UK and Ireland experienced financial stress in the past year, leading to decreased productivity and increased absenteeism.

In the Indian context, a study by Poulose and Sharma (2024) examined the influence of work-to-family and family-to-work conflict on turnover intention among Indian women in the service sector. The study found that job satisfaction significantly mediated the relationship between work-family conflict and turnover intention, suggesting that financial stressors at work can lead to decreased job satisfaction and increased turnover rates.

Another study focusing on Indian private higher education institutions found that high psychosocial workload increased psychological distress, which in turn intensified work-family conflict. This highlights the importance of interventions such as flexible work arrangements and supportive organizational cultures to mitigate these stressors.

Furthermore, a 2024 study published in the Human Resource Management Review emphasized the need for organizations to address employees' financial stress proactively. The study suggested that financial stress interferes in the workplace by lowering employee health, commitment, and performance, and increasing work-family conflict. It recommended that HRM toolkits include financial stress monitoring and financial wellness tools to enhance business effectiveness.

These studies collectively highlight the critical role financial well-being plays in maintaining job satisfaction and work-life balance. Organizations are encouraged to implement financial wellness programs, provide mental health support, and foster a supportive work environment to alleviate financial stress among employees.

3. RESEARCH OBJECTIVES

- To examine the relationship between financial stress and work-life balance.
- To analyze the psychological impact of financial stress on employees.
- To investigate the influence of financial stress on workplace outcomes like productivity, absenteeism, job satisfaction, interpersonal relationships at work and employee turnover.
- To identify sector-specific variations in financial stress and coping mechanisms.
- To evaluate the role of organizations in mitigating financial stress.
- To propose actionable strategies for individuals and institutions to manage financial stress.

4. METHODOLOGY

This paper employs a qualitative approach supported by secondary data sources, including academic journals, organizational reports, and employee surveys. Case studies from various industries illustrate how financial pressures manifest in different work environments.

5. RELATIONSHIP BETWEEN FINANCIAL STRESS AND WORK-LIFE BALANCE

Financial stress refers to the emotional strain and anxiety individuals experience as a result of money-related challenges. It often arises from several interrelated factors, including high levels of personal debt, insufficient savings or emergency funds, and the threat or reality of job loss or income reduction. Additionally, the rising cost of living, coupled with the inability to adjust financial plans accordingly, significantly exacerbates stress levels. Furthermore, a lack of financial literacy, or the inability to manage and plan finances effectively, contributes to poor decision-making and increased financial insecurity, deepening the emotional and psychological toll on individuals. These factors collectively create a precarious financial situation that can adversely affect both personal well-being and professional performance.

Work-life balance refers to the equilibrium that individuals strive to maintain between their professional commitments and personal life. Achieving a healthy work-life balance is crucial for ensuring long-term well-being, productivity, and satisfaction in both professional and personal realms. The components of work-life balance include time management, emotional energy, role satisfaction, and boundaries between work and personal time.

The relationship between financial stress and work-life balance is a critical area of study, as financial concerns often act as a significant disruptor to this delicate equilibrium. Financial stress—stemming from personal debt, inadequate savings, rising living costs, or job insecurity—can make it challenging for individuals to focus on their professional responsibilities and personal well-being.

For instance, employees grappling with financial instability often experience heightened anxiety and stress, which depletes their emotional and mental energy. This strain affects their productivity at work, as they may struggle with concentration, decision-making, and engagement. Furthermore, financial concerns may spill over into personal life, creating tensions in family relationships and reducing the time available for leisure or self-care. The constant worry about meeting financial obligations leaves little room for emotional recovery, leading to role dissatisfaction in both work and personal domains.

Moreover, individuals burdened by financial stress may find it difficult to maintain proper boundaries between work and home life. For example, an employee facing mounting debt may stay late at work or frequently bring work home, in an

attempt to alleviate stress or earn additional income. This disruption in boundaries can lead to a blurring of roles, where work responsibilities dominate personal time, further exacerbating stress and making it harder to maintain a balanced life.

Thus, this study seeks to examine how financial stress not only hampers an individual's ability to manage time effectively but also reduces emotional energy and role satisfaction, ultimately compromising work-life balance. Understanding this relationship is vital for developing strategies that organizations and individuals can use to mitigate financial stress and promote a healthier integration of work and personal life.

6. PSYCHOLOGICAL IMPACT OF FINANCIAL STRESS ON EMPLOYEES

Financial stress, caused by issues such as mounting debt, low income, or job instability, has significant psychological consequences for employees. The ongoing strain of worrying about money affects not only an individual's emotional and mental health but also their overall well-being, leading to a range of mental health disorders including anxiety, depression, and burnout.

- **Anxiety:** Constant financial worry leads to chronic anxiety, where employees feel trapped and unable to see a way out of their financial troubles. This anxiety often manifests as difficulty concentrating, restless sleep, and increased nervousness or irritability at work. Employees may experience constant fear about meeting financial obligations, leading to reduced job performance.
- **Depression:** Prolonged financial stress can cause feelings of hopelessness and helplessness, which are common symptoms of depression. The emotional burden of not being able to manage finances can diminish an employee's motivation, reduce their ability to engage with their work, and negatively impact their relationships with colleagues and family members.
- **Burnout:** The pressure of juggling financial worries with work responsibilities can lead to burnout. Financial stress acts as an additional layer of strain that causes emotional exhaustion, a lack of motivation, and a reduced sense of accomplishment at work. Burnout can lead to absenteeism,

decreased productivity, and a high turnover rate among employees.

7. INFLUENCE OF FINANCIAL STRESS ON WORKPLACE OUTCOMES

Financial stress, if left unaddressed, can severely diminish an employee's psychological resilience, leading to the following effects on mental health:

- **Decreased Cognitive Functioning:** Anxiety and depression may impair cognitive functions like memory, concentration, and decision-making, reducing workplace performance.
- **Lower Job Satisfaction:** Financial strain can lower job satisfaction as employees struggle to find fulfillment when their emotional and psychological energy is consumed by personal financial issues.
- **Increased Work-Family Conflict:** Financial stressors spill over into personal life, affecting relationships and creating tension between work and home responsibilities. Employees may be less present at home, emotionally distant, or more likely to experience interpersonal conflicts.
- **Absenteeism and Turnover:** Chronic financial anxiety often leads to burnout and absenteeism. Employees may take time off work to manage stress or avoid environments that are too overwhelming.

8. SECTOR-SPECIFIC VARIATIONS IN FINANCIAL STRESS AND COPING MECHANISMS

The experience of financial stress is not uniform across different industries. Various sectors face distinct financial pressures, which influence how employees cope with financial stress. By studying sector-specific variations, we can understand how financial stress manifests differently in industries such as IT, banking, and manufacturing, and how employees in these sectors adopt specific coping strategies. Financial stress is shaped by both external factors (economic conditions, market volatility) and internal factors (compensation policies, job stability and work culture). These variables influence how employees perceive and manage financial stress within their respective industries.

Financial Stress across Different Industries

Sector	Manifestation of Financial Stress	Coping Mechanisms Provided by Organizations & Employees
IT Sector	- High cost of living in cities like Bengaluru and Hyderabad where most IT professionals reside. - Pressure to meet tight project deadlines and adopt rapidly evolving technologies. - Irregular working hours and burnout from	- Use of personal finance apps and budgeting tools. - Engaging in freelance or part-time gigs to supplement income. - Upskilling through online certifications to improve career prospects. - Financial wellness programs by companies like Infosys and

Sector	Manifestation of Financial Stress	Coping Mechanisms Provided by Organizations & Employees
	extended screen time. - Job insecurity among contract-based or project-based workers.	TCS offering expert sessions and resources.
Banking Sector	- Increased workloads and stress due to reforms like Demonetization and GST. - Job uncertainty due to rising automation in banking operations. - High sales pressure on relationship managers and front-office staff. - Frequent changes in policies and financial regulations affecting day-to-day tasks.	- Access to financial counseling services through Employee Assistance Programs (EAPs). - Availability of low-interest staff loans and flexible repayment plans. - Structured employee wellness programs at banks like HDFC and SBI. - Adoption of self-care practices such as yoga and meditation.
Manufacturing Sector	- Low wages and wage stagnation, especially in traditional manufacturing like textiles. - Long working hours and poor working conditions. - Job loss risks due to automation and shifts in consumer demand. - Financial stress from production delays, inventory backlogs, and fluctuating raw material costs.	- Informal financial help and advice shared among coworkers. - Participation in group savings schemes or chit funds within the workplace. - Support from HR teams including salary advances or emergency loans (e.g., Mahindra, Maruti Suzuki). - Community-based peer support networks.

Examples from Indian Corporations:

- **Infosys (IT Sector):** Infosys, one of India's leading IT giants, has implemented a **Financial Wellness Program** to help employees manage financial stress. This program includes financial literacy workshops, one-on-one financial advisory services, and retirement planning assistance. Employees in the IT sector often cope with financial stress by utilizing these resources to improve their personal finance management.
- **State Bank of India (SBI) (Banking Sector):** SBI, as part of its employee welfare programs, offers **financial wellness workshops** and **low-interest personal loans** to help reduce financial stress. These initiatives are designed to ensure that employees are not burdened by financial worries, which could affect their work performance and mental health.
- **Mahindra & Mahindra (Manufacturing Sector):** Mahindra & Mahindra, a key player in the Indian manufacturing industry, supports its employees through **financial literacy programs** and **salary advances** in times of financial distress. This is particularly useful for employees working in lower-wage roles or in regions with high unemployment rates, where financial stress can be a significant burden.

Sector-specific variations in financial stress highlight that the way employees experience and cope with financial worries depends largely on the industry they work in. While employees in high-pressure sectors like IT or banking may face financial strain due to performance expectations or job insecurity, those in manufacturing may be more concerned with wage

stagnation and job instability due to automation. Understanding these variations allows organizations to design targeted interventions and coping mechanisms that are most effective for their employees, ensuring that they can manage their financial stress and maintain a healthy work-life balance.

9. ROLE OF ORGANIZATIONS IN MITIGATING FINANCIAL STRESS

Evaluating the role of organizations in mitigating financial stress means closely examining how companies and employers try to reduce the financial worries faced by individuals, especially their employees. Financial stress, characterized by persistent worry about money, inability to meet basic expenses, or debt burdens, has been widely recognized as a significant impediment to individual well-being and workplace productivity.

1. Understanding Financial Stress and Its Organizational Implications

In the Indian milieu, financial distress is often amplified by socio-economic disparities, rising costs of living, and limited access to structured financial education. Employees facing chronic money worries may display **diminished concentration**, **reduced engagement**, and even **somatic symptoms** such as insomnia or hypertension. For employers, this translates to **suboptimal performance**, **higher attrition**, and **increased healthcare costs**.

2. Organizational Mechanisms for Stress Alleviation

Forward-looking Indian organizations are adopting multi-pronged approaches to counteract this latent crisis. These

approaches are not merely transactional but **transformative**, seeking to empower individuals with resilience and autonomy over their financial lives.

a) Financial Literacy and Counselling Initiatives

- **Infosys** has institutionalized financial awareness sessions and periodic webinars conducted by financial advisors to enhance fiscal prudence among its workforce. The company believes in **proactive sensitization** to deter employees from falling into debt traps.
- **Tata Consultancy Services (TCS)** provides **confidential financial counselling services** under its Employee Assistance Program (EAP), fostering a non-intrusive support system for those grappling with monetary burdens.

b) Emergency and Contingency Support

- **Wipro** offers **salary advances** and **hardship loans** to employees facing acute financial emergencies. These facilities are particularly helpful during **medical exigencies** or family crises, helping individuals avoid high-interest borrowing.
- During the COVID-19 pandemic, **HDFC Bank** instituted a "COVID Emergency Support Scheme" for its staff, offering interest-free salary advances, thereby **safeguarding their liquidity position** in an unprecedented crisis.

c) Holistic Compensation and Benefits Structure

- **ITC Limited** is known for its well-calibrated compensation models which include **variable pay components, retention bonuses, and performance-linked incentives**, all designed to provide financial stability and motivation.
- **Mahindra Group** not only offers robust insurance and pension schemes but also promotes **financial inclusivity** by guiding employees in investment planning and retirement readiness.

d) Promoting Financial Wellness through Digital Tools

- **Axis Bank** has developed internal mobile applications for employees to monitor their pay slips, tax computations, provident fund balance, and more. This digital transparency reduces uncertainty and promotes **fiscal mindfulness**.

3. Evaluating Organizational Impact

A rigorous evaluation of such interventions entails assessing both **qualitative outcomes** (employee satisfaction, morale & emotional well-being) and **quantitative metrics** (productivity indices, absenteeism rates, turnover ratios). Organizations that integrate financial wellness into their core HR and CSR strategies often see a **synergistic upliftment** in overall organizational health.

4. Beyond the Workforce: Community-Focused Initiatives

Organizations like **Larsen & Toubro (L&T)** extend financial literacy drives to local communities under their CSR mandate, conducting workshops in rural India to promote **budgeting acumen**, access to banking, and awareness of government schemes. These efforts reflect a **socially responsible ethos** that transcends internal operations.

10. ACTIONABLE STRATEGIES FOR INDIVIDUALS AND INSTITUTIONS TO MANAGE FINANCIAL STRESS

This means suggesting practical ways for people and organizations to handle the challenges that come with money problems. Financial stress can come from many places: for people, it might be because of debt, not having enough savings, or a sudden expense like a medical emergency. For businesses or institutions, it might be due to a drop in income, high operational costs, or economic slowdown. Let's break it down:

1. **For Individuals:** People experience financial stress mostly when they struggle to meet daily needs, pay debts, or save money. The stress can also affect their mental health. So, practical strategies can help reduce this stress and bring more control over finances. The **actionable strategies for individuals are as follows:**
 - **Budgeting and Planning:**
 - **Create a Simple Budget:** The first step is to know where your money goes. For example, someone might earn ₹30,000 a month. They should note down expenses like rent (₹10,000), groceries (₹4,000), utilities (₹1,500), etc. This way, they can see how much is left for savings or spending.
 - **Cut Unnecessary Expenses:** If someone is spending ₹2,000 on eating out, they could try to reduce it to ₹1,000 or cook at home more often.
 - **Debt Management:**
 - **Debt Snowball Method:** Suppose someone has ₹50,000 credit card debt and ₹30,000 loan from a bank. They can focus on paying off the smaller ₹30,000 first (even though it's not the highest interest) because clearing it quickly gives them confidence.
 - **Talk to Lenders:** If someone is struggling with repaying a loan, they can speak to the bank and ask for an extended repayment period or reduced interest.
 - **Save for Emergencies:**
 - **Build an Emergency Fund:** Even saving ₹500 a month for a few months can give peace of mind. For example, if someone's car breaks down or a family member falls ill, they won't have to borrow money in a panic.

- **Financial Education:**
 - **Learn the Basics:** Read simple books or watch online videos about personal finance. For example, learning how to invest in mutual funds or open a recurring deposit (RD) at the bank can help in growing savings over time.
 - **Seek Advice:** There are many apps and websites offering free advice on managing money. If someone is confused about insurance or investments, they can consult a financial planner for guidance.
- **Mental Well-being:**
 - **Take Breaks and Relax:** If someone is feeling overwhelmed, it's important to take breaks. Regular walks, chatting with friends, or watching a movie can ease stress.
 - **Talk to Family or Friends:** Discussing financial problems with trusted family members can make the situation feel less heavy. They might even offer solutions you haven't thought of.
- 2. For Institutions (Organizations): Financial stress for institutions, like small businesses, NGOs, or even schools, can happen due to reduced sales, increasing costs, or lack of funds. They may also face pressure to pay salaries or meet operational costs. So, they need strategies to handle these challenges. The **actionable strategies for institutions are as follows:**
 - **Cutting Costs:**
 - **Reduce Operational Expenses:** A small business like a local restaurant can save money by reducing unnecessary expenses, like using fewer branded items in the kitchen or optimizing electricity usage.
 - **Negotiate with Suppliers:** A shop owner might negotiate with their suppliers for discounts on bulk purchases or request extended payment terms.
 - **Diversifying Income:**
 - **Offer New Services or Products:** For example, a local tailoring shop that mainly focuses on clothes can also start offering alterations for school uniforms, which might bring in extra income during the back-to-school season.
 - **Explore Grants or Funding:** Non-profit organizations or educational institutions can apply for government grants or CSR (Corporate Social Responsibility) funds to help cover their costs.
 - **Cash Flow Management:**
 - **Track Cash Flow Carefully:** A business like a small grocery store should keep track of when customers pay (mostly in cash) and when they need to pay suppliers (on credit). Delaying payments to suppliers or negotiating better terms can help smooth cash flow.
 - **Plan for Emergencies:** A local business could keep a small reserve fund so they are prepared when sales dip or unexpected costs arise.
- **Employee Support:**
 - **Offer Employee Help Programs:** For example, if a company notices its employees are facing financial difficulties, it could offer short-term loans or salary advances to help them out.
 - **Communicate Clearly with Employees:** A company should keep employees informed about the financial situation and any changes to salaries, promotions, or benefits. Transparency helps reduce anxiety among workers.
- **Preparing for the Future:**
 - **Risk Management:** A business could take insurance to protect itself from unexpected events. For instance, if a factory's machinery breaks down, insurance can help cover repair costs.
 - **Strategic Planning:** Institutions can have backup plans in case of financial trouble. For example, if a school faces a funding crisis, they could have a strategy to seek donations or partnerships with local businesses to stay afloat.
- **Common Strategies for Both Individuals and Institutions:**
 - **Get Professional Help (Financial Advisors):** Individuals can seek advice from certified financial planners, while businesses may consult accountants or financial experts to review their financial situation.
 - **Set Financial Goals (Long-Term Planning):** Whether it's an individual planning for retirement or a business setting a target for revenue growth, having clear goals is important. For example, a small business might aim to double its sales over the next two years.
 - **Prepare for Uncertainty (Emergency Funds):** Both individuals and businesses should set aside money for emergencies. A family could keep ₹10,000 aside for unexpected medical costs, while a small business could save ₹50,000 for a sudden downturn in business.

11. CONCLUSION

Financial stress, if left unaddressed, can push individuals to a breaking point, where both their professional output and personal lives suffer. Addressing this issue requires a collaborative approach involving both organizational support and individual resilience. Ensuring financial well-being is integral to achieving sustainable work-life balance.

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