

“If it is important to you, you will find a way.
If not, you’ll find an excuse.”

Out-of-the-box concept

Doubling of Jobs

Concept Rationale Report

(अंग्रेजी और अंशतः हिंदी मिश्रित भाषा में)

Compiled by

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Student of Shrimad-Bhagvad-Gita since year 2002

Vice President (2014-2018). Maharashtra Chamber of Commerce. Estd. 1927

Updated : 8th October 2024

Industry demands cost-effective work-life balance through 5-hour workday

Founder
500
Sheth Waichand Hiraschand
Patron & Founder of Swadesh Car
Aircraft Mfg. & Shipping in India

**Maharashtra Chamber of Com.
Industry & Agriculture**
महाराष्ट्र चेंबर ऑफ कॉमर्स, इंडस्ट्री अँड अॅग्रीकल्चर

MACCIA 100
Apex Chamber of the State 1927-2027

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20/01/2022

To,
Dr. Bhagwat Karad
Minister of State of Finance
Government of India
North Block,
New Delhi-110001

Subject: Investing in task force for analysing the out-of-the-box job creation MACCIA concept suggested to PMO

Respected Sir,

The Maharashtra Chamber of Commerce, Industry & Agriculture (MACCIA) is the Apex Chamber of Maharashtra State representing the Commerce, Industry & Agriculture sector since the year 1927. MACCIA strives to project a united voice at Regional, National & International levels and works towards representing & resolving issues and ensuring sustenance.

We would like to inform you that the Chamber had organised several brain storming sessions on the subject of Job creation & found that many Youths as well as women are struggling because of not having work life balance.

An analysis shows that it takes about ₹ 50 Lakhs to ₹ 1 Crore for creating one job through conventional investments by Government. After execution of concept, it will cost only about ₹ 72 thousand per job created.

The Chamber has compiled all the experts' suggestions & prepared the concept note which we had shared with the Prime Minister Office (PMO) on 8th January 2022. (Concept note sent to PMO is attached herewith)

We would be highly obliged and greatly thankful, if you could take up this concept which will be immensely helpful to the youth and women.

We look forward to a positive reply and long term fruitful association with your good self.

With warm regards,

Yours Sincerely,
Lalit Gandhi
Lalit Gandhi
President
9420650000
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President
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Many industry associations and organizations have been requesting reduction in work hours of workday in labor laws.

Maharashtra Chamber affiliated Industry of Maharashtra, Top Sugar Factory's owner of Maharashtra, Bharatiya Mazdoor Sangh etc. see many benefits in such labor law change about reduced hours of workday.

Timeline

Date	Step taken
17 th Oct 2017	Concept briefing to Hon'ble Dr. Vinay Sahasrabudde
18 th Oct 2017	#METoo movement started all over the world (highlights the need to focus on concepts that strengthen ethics of humans)
Last quarter of 2019	Maharashtra Chamber of Commerce acceptance to detailed concept rationale
8 th January 2020	Concept document sent to PMO
21 st January 2022	<p>Submission to Union Minister of state for Finance Mr. Bhagwat Karad about setting up a task force for analyzing Doubling of Jobs Concept</p> 
28 th January 2022	Letter submitted to Dr. Vinay Sahasrabudde regarding follow-up and support to chamber's demand for task force formation.
27 June 2024	Briefed Maharashtra CM Shri. Eknath Shinde about urgency of this concept for youth, their families and women

Shrimad-Bhagvad-Gita

Chapter 6, verse 17:

Regulated eating, recreation, regulated work in discharging your duty, regulated dreaming and wakefulness through *Yoga* **diminishes** pains.

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Background

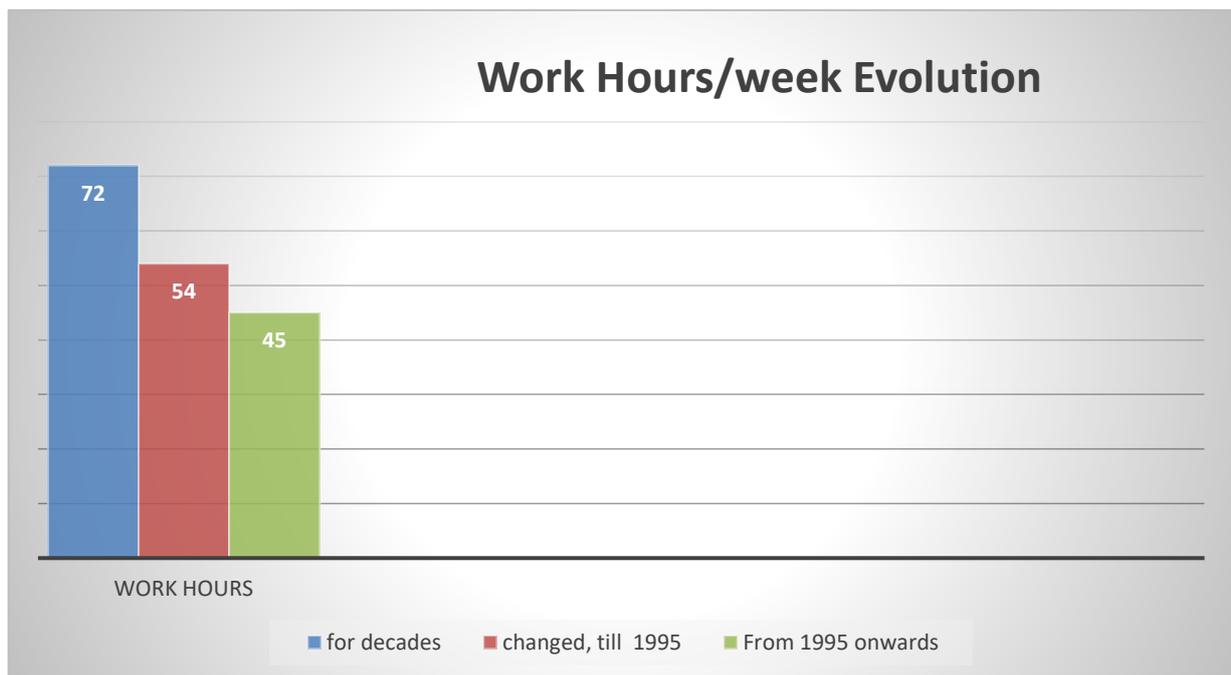
The Micro, Small and Medium Enterprises (MSME) is a highly vibrant and dynamic sector of the Indian economy with over 6 crores units, providing employment to 11 crores+ people (just next to Agriculture), having 28% share of GDP and 40% of exports. Like other sectors, MSME also has been adversely affected in terms of productivity during COVID 19. Accordingly, the efficiency and productivity of MSME assume further significance to achieve overall objectives of economic development and a V shape recovery of Indian Economy.

India has approximately 5 crore unemployed people as of December 2021 and a huge proportion of them are women, the **Centre for Monitoring Indian Economy** said. Of these, 35 million are the unemployed who

are actively seeking work while 17 million are those who, though willing to work, are not actively seeking it, CMIE said.

In budget 2022, an announcement of creating 60 lakh jobs in 5 years 'time was made by Hon'ble Finance Minister Madam. Considering above data and to tackle this unemployment and efficiency related issues, Maharashtra Chamber of Commerce, Industry and Agriculture came up with the out-of-the-box concept.

Some old records indicate that work schedules as long as twelve to sixteen hours per day, six to seven days per week were practiced in some industrial sites. **In USA, on 19 June 1912 workday for workers was reduced to 8 hours a day.**



The time to improve on this has come.

Introductory remarks about out-of-the box concept:

Extraordinary challenges demand extraordinary measures...!

While working on advocacy for many industry issues, Samir Dudhgaonkar Team analyzed country's pressing issues [graph 1A]. The team came up with an **out-of-the-box concept for tweaking labor law!**

Inspiration for this concept came from government's plan for doubling of farmer income goal. This concept is also based on thoughts expressed by legendary Indian's as well as Government's thought process while handling corona effects.^[1]

At a recent industry meeting, **this concept was accepted as a valid possibility.** Which indicates the possible acceptance of such concept by all traders / industry owners / entrepreneurs / consultants. Most people agreed that through **labor law change concept execution;** desired long-term transformation in social fabric of nation is **possible due to the powerful subtle message of concept-based scheme.** This lofty goal is easily reachable in post corona life.

As Maharashtra Chamber VP (2014-2018), my team has promoted this concept since October 2017. Chamber had organized several brainstorming sessions on the subject of Job creation & found that country's youth as well as women are struggling because of

not having work-life balance. Many parents of grooms are facing peculiar issue of not finding brides due the groom not having govt jobs. Many girls married in small towns are making life hell for their families since they want to live in big cities, but when groom has govt job then this is non-issue.

An analysis shows that it takes about ₹fifty (50) lakhs to ₹ one (1) crore for creating one job through conventional investments by Government, but this concept costs only ₹ one (1) lakh per job created.

The pioneering labor-law concept can

- **instantly create over crore jobs,** especially critical for eventual well-being of over 5 crore youths who are not working: with over 80 lakhs entering the workforce/year, even more job losses in post corona-economic times
- help economy grow steadily at 12% per year, even in post corona economy
- help government to transform **the value system of an entire generation,** thereby **help reduce corruption.**

Executive Summary of Concept Rationale: - only in words: -

In democracy, ideal expectation is that of having society where a citizen has a chance to earn livelihood & be able to live peacefully for good. **Has Indian democracy achieved this?** The table in this page answers this question beautifully...

- Country faces over 15% GDP losses yearly due to citizen's behavioral issues
- on 15 crore jobs in economy, most people with these jobs waste time knowingly
- while there are crores of youth looking for jobs & economy creates only about 50 lakh jobs/ year. With many job losses expected due to Corona related effect on economy
- this increases law and order issues for entire democracy^[25]

Hence as a solution to our country's woes, common-sense job doubling concept is critical.

Let's understand pain points of economy & the ideal solution for it....!

1	How much is GDP loss every year because of behavioral issues? Due to stressed out time-poor workforce? काम पर हर दिन ज्यादा अटके रहने की वजह से होने वाले परिणामोका सकल घरेलु उत्पाद पर होनेवाला नुकसान कितना है?	Over ₹ 25 lakh crores a year, over 15% of GDP [Refer Graph 1A on page 9]
	How many Indian people are suffering due to the issues & losses?	Over 15 crores
2	Out of 8.5-hour workday, how much is <u>time wasted by workforce?</u> आज की तारीख में ज्यादातर कार्यालयों में काम करनेवाले लोगों की रोजमर्रा की आदतों की वास्तविकता क्या है?? प्रतिदिन 8.5 घंटे के कामगार कायदे में व्यक्तीकी उत्पादकता कैसी होती है??	Over 2 hours per workday ^[21] Over 35% productivity loss...
	How much is <u>monetary loss of country</u> due to this bad work culture? Getting paid for work not done on purpose!! [Refer graph 1C, table A]	Over ₹4 lakh crores a year
	Is there strong connection of workforce's bad habits (acquired due to country's deteriorating social fiber) and this GDP loss?	YES...!!
	Where is this money waste/loss paid from each year? What is source of each employer for paying employees?	Bank loans or share market money of companies, tax collected of nation!!
3	How many people looking for jobs as of today?	Over 10 crores ^[24] , even more due to corona
	Can govt quickly create these many jobs conventionally?	NO..!!
	देशभर के युवाओं की स्थिती कैसी है?? जिसकी वजह से नौकरियों के तत्काल निर्माण की आवश्यकता हैं.	<u>दयनीय स्थिती</u>
	What is the big concern with having crores of unemployed/underemployed people?	They do anti-social activities ^[24]
	OUT OF THE BOX SOLUTION	
	The proposed job doubling scheme concept: - क्या 4 घंटे या 5 घंटे हरदिन प्रतिव्यक्ती काम का कानून इन तीन चीजों पर असर कर सकता है?	हां.... बिलकुल !! 2 jobs Vs earlier 1 job
	क्या इससे नौकरी निर्माण करने का शासन को जितना खर्चा आमतौर पर लगता है, क्या उतना हि लगेगा?	बिलकुल नहीं!!
	Cost effectiveness of concept: कामगार कानून में बदलाव की प्रस्तुत कल्पना लागत के पहलू पर भी सबसे बेहतर!	Refer Graph 1G. कृपया ग्राफ 1G देखे!!
	If given option to all, how many assured jobs this proposed scheme concept will create instantly?	1 crores jobs instantly created....
	How much time will it take to execute this Job Doubling concept properly?	about 5 years-10 crore jobs created minimum
	How many can possibly get jobs through this concept?	Min 1 crore jobs

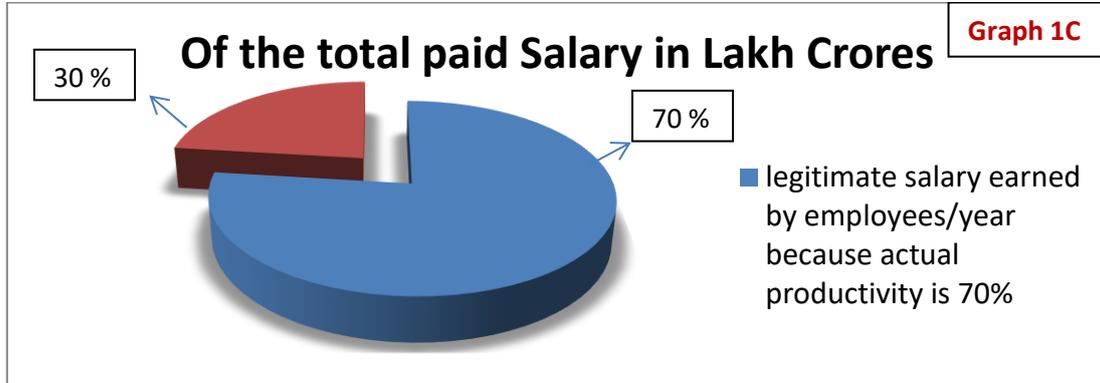
Executive Summary

- Important graphics about concept
- Pain Points of Economy, especially after the corona effect on economy
- Cost-effectiveness Graph about The Concept
- Targeted Beneficiaries List
- 10-year Vision Table

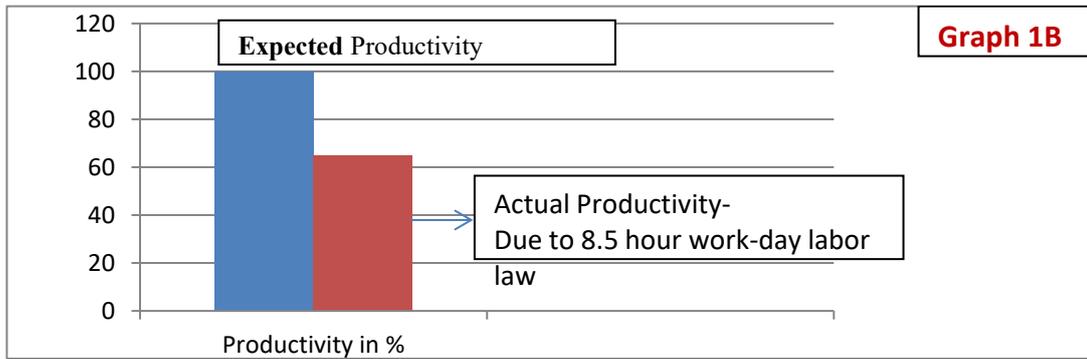
: Important graphics :

Workforce can't work with focus entire current workday or most of them knowingly waste time while doing their jobs:

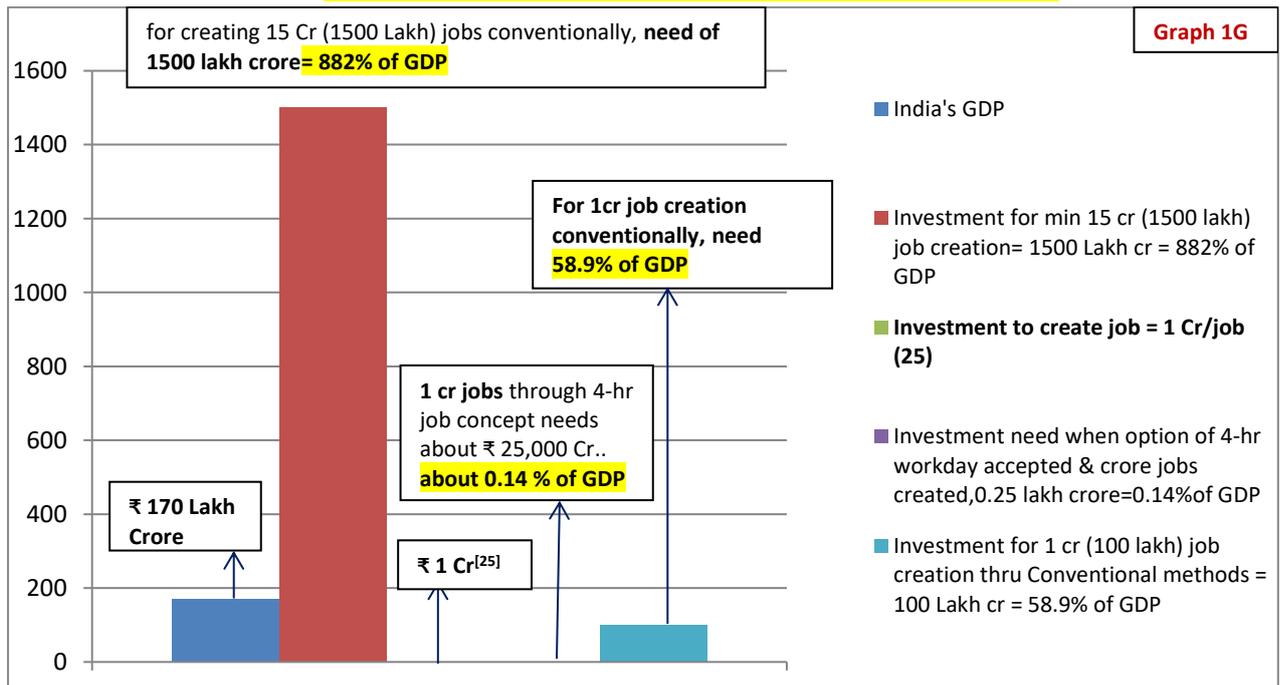
आज की तारीख में ज्यादातर कार्यालयों में काम करनेवाले लोगों की रोजमर्रा की आदतों की वास्तविकता



Unjust [refer table A on Page 22] salary paid out comes to approx ₹ 4 lakh crore per year



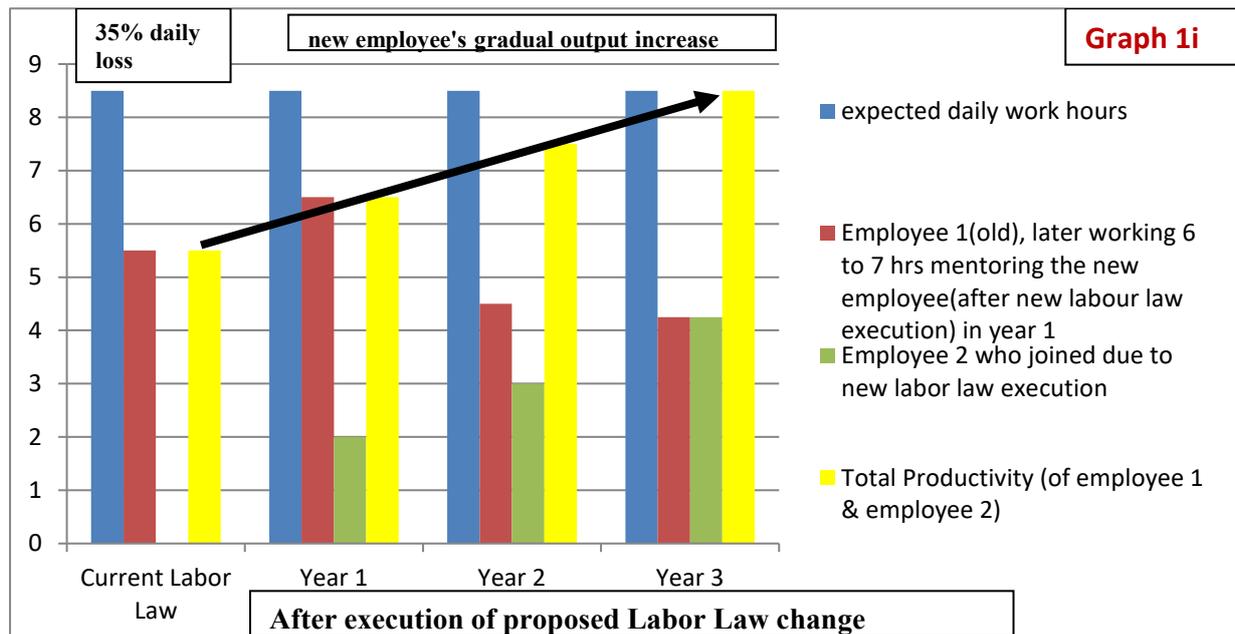
THE COST-EFFECTIVENESS OF SOLUTION



Instant 1 cr jobs creation concept, save 15% GDP loss & facilitate ease of living

Real-life projection of this labor-law change option

Graph 1i shows how this option could be implemented in first few years & also the output for desired goal- create jobs & ease of living



With this labor-law option, intended beneficiaries :-

- for job losses due to corona, accommodating two people in one job with **proportionate pay adjustment** is a great way to save job losses
- **stressed-out working women** who quit work due to excessive time consumed by jobs every day^[6]
- **lactating mothers**-They can re-join with **2-hour shift options**. Other person on job can help the lactating mother for a year. Postnatal stress can be handled better by such option
- those with jobs who have **travelling** responsibilities, can at last have 2 weeks on job, 2 weeks off the job, since the other person sharing job will allow this
- **Start-ups** –don't have to pay huge for creative talent due to attractive work-life balance offered to **today's youth** who value this balance over money^[28]
 - Or even limit the waste of money; paid to those who don't have perfect skills, as start-up salaries would be lower for the 4-hour job option, hence low wastage
- those who **are well-off but don't want stress** of 11 hours/day & don't want to quit jobs too!
- those who have situations at home [references 5,6,7,9,10] can still maintain jobs and be able to take care of life issues peacefully
- **Unemployed people** with deployable skills but who can't find fitting job opportunities
- **Indian diaspora**- Reverse brain drain can start - people with money, but don't want to come back due to stressful work life in India, can easily see ease of living in India
 - And after seeing desired social fabric improvement as envisioned due to this change, Indian diaspora can easily see the reduction in other lifestyle stresses of India, **making India worth coming back into!!**

Young India's 10- year vision!! (Table B)

A	Situation A – Current job situation in country	
	 approx. 10 Crore officially employed in the economy.	 10 Crore+ youth are not working, as per LFPR, possibility of job losses in post-Corona's economy
B	Situation B-	
	 When work-hours choice is created under labor-law, industry feels about one cr people will take up the option	 Nine Cr people will remain unemployed
C	Situation C– Execution of concept for entire workforce.	
	Proposed 5-hour workday per person concept & hiring of two people for fulfilling the current 8.5-hour work expectation. <div style="background-color: yellow; text-align: center; padding: 2px;">10 crore jobs can be created in 5 years' time!!</div>	
	 Ten Crore experienced workforce + 10 Crore new employees (hired due to the 4-hour labor law)	 Five crores will be new entrants into the workforce within 5 to 7 years' time

Note: One Smiley represents one crore youth

: CONCLUSION :

Looking at over twenty-five crore unemployed⁽²⁴⁾ in country, this **out-of-the-box** concept will be highly acceptable to most, even more so in post corona life of nation.

Having work-life balance to reduce stress is need of hour hence many countries like Sweden, South Korea, Japan, France etc. are also making workforce friendly policies for well-being of citizens. Daily Improved Efficiency of country, cost effectiveness for each job created, protecting values of our nation, saving yearly GDP losses, creating strongest chance for reducing corruption-**all these important parameters show that this rational** behind making 4-hour or 5-hour workday is a perfect conclusion. Hence, we feel that government should make a **swift decision for these tough economic times**^[1] and **make 4-hr or 5-hr workday in labor laws of nation**.

Labor laws of nation should be amended in the Factories Act of 1948, Section 51 of the Act. It should read

“No adult worker shall be required or allowed to work in a factory/enterprise for more than 20 hours or 25 hours in any week, and never permitted to work more than **4 hours or 5 hours each workday**, and there shall be no lunch break on any workday since hours are so apt for this situation. An enterprise can employ as many people as they feel one after the other for meeting their production, productivity requirements of the day. **Hourly option can also be available** for those people who have certain genuine challenges in their lives and entrepreneurs can decide how to accommodate other skilled people in place of someone working less than 4 hours or 5 hours a workday, **with proportionate pay adjustment.**”^[1]

WAY FORWARD

Recommended steps for Young India!!

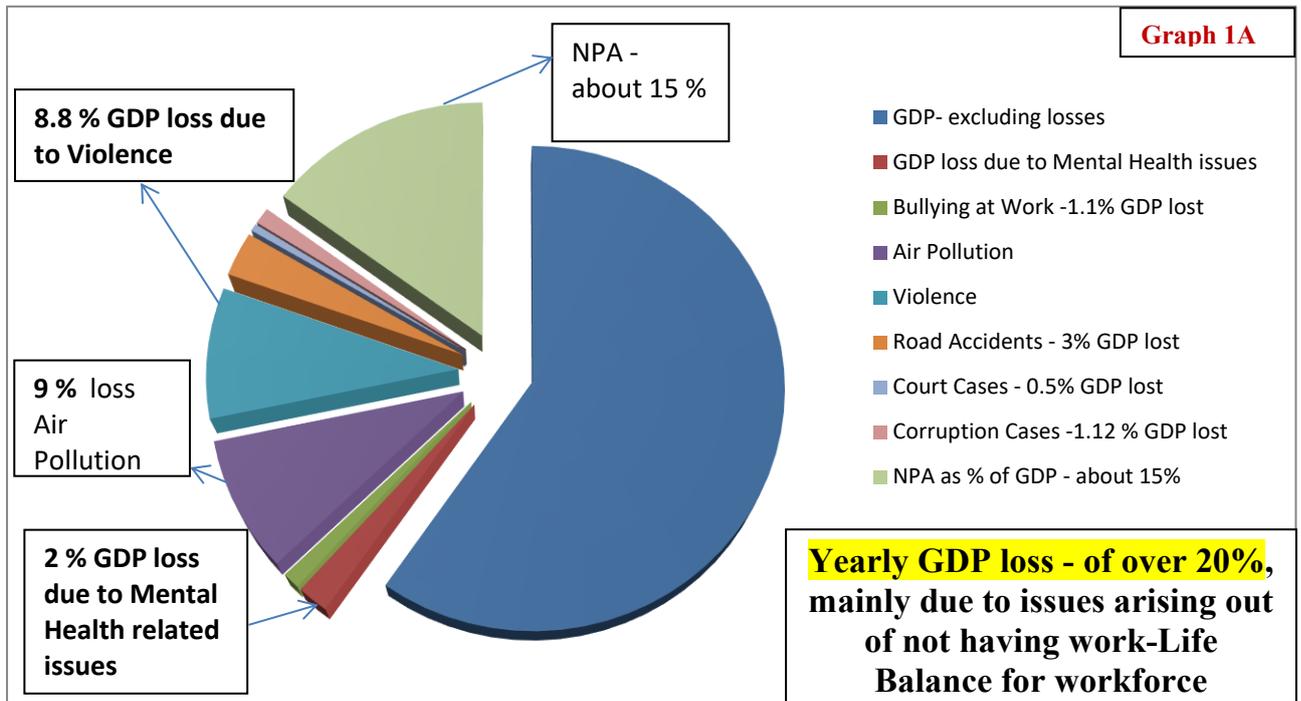
- A. **Choice:** Urgently give such choice to people currently hurting
 - B. **Taskforce:** Set-up Task Force to design action plan for goal of 10 crore jobs in 10 years **via this beautiful concept, especially useful for corona effect**
 - C. **Execute:** Execute through ethical Industry leaders & be pioneers for the world
-
- A. **Government should at least create an option for reduced work hours** for those wanting it & help them become happy citizens of our country! Crores of such happy citizens will surely help reduce GDP losses [graph 1A] predicted
 - B. Finance Minister during budget speech has announced task force in serious matter of lowering maternal mortality ratios. Similarly, **we request a task force formation for this job creation concept** for young India. Task force can work out full-proof action plan for this concept, **for creating over 10 crore jobs in 10 years, most important with regards to expected job losses due to Corona related effect on economy**
 - C. The proper execution of this concept should be done in consultation with ethical industry leadership for effective execution. Then this innovative approach of India can potentially give a trailblazing out-of-the-box solution for all modern-day ills of our country's society, and possibly to the world, especially in post-corona economic times

Concept rationale in graphics only

Concept rationale in graphics only

Pain Point 1: Grave GDP losses due to person's excessive hours at jobs/day:

काम पर हर दिन ज्यादा अटके रहने की वजह से होने वाले परिणामों का भारत देश के सकल घरेलु उत्पाद पर होनेवाला नुकसान

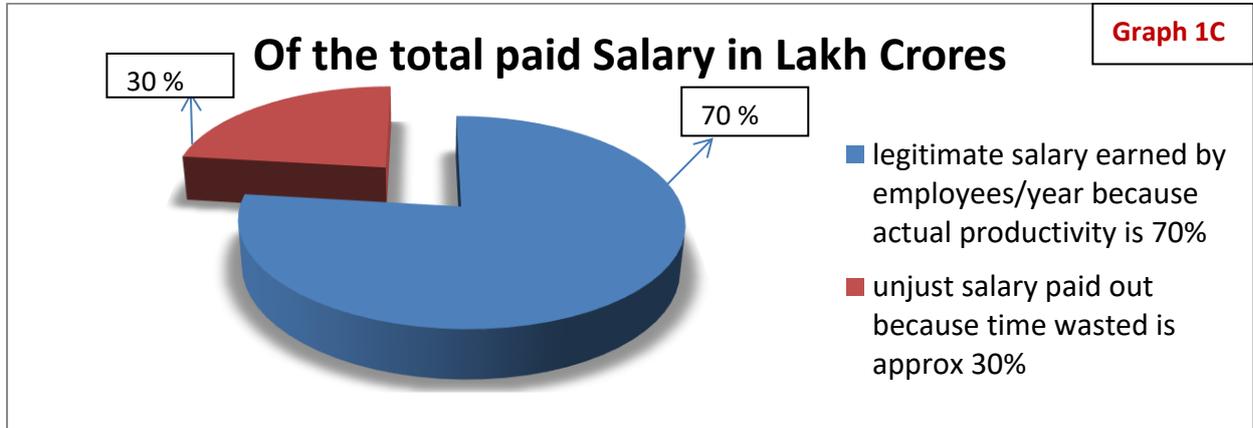


Current economy Losses...About 34% GDP loss yearly...			
Description	% loss (of GDP)	In ₹ amounts	Lives lost
Due to Violence	About 9% of GDP...	₹ 17 Lakh crores	Lakhs of people, huge damage to property
NCD – Lifestyle diseases 17,30,000 cancer 27,00,000 heart diseases 3.5 crore asthma patients..	About 10% yearly. close to \$6.2 trillion for the period 2012-30 - Harvard – WHO estimate	17 lakh crores	58 lakh deaths. 7.5% obese in 2014 to 10% in 2025. 3 Crore new patients
Mental Health related (Stress, suicides, violence by stressed-out people)	2%	₹ 3 lakh crores..	Lakhs every year
Due to Air pollution (Cost of lost labour and welfare costs)	8.5% in 2013	₹ 17 lakh crores	Uncountable..
Bullying at Work	18 Billion Pounds a year in UK	₹ 2 lakh Crore	Depression in employees increases. About 40% face it
Corruption	1.12%	₹2.25 lakh crores yearly	Uncountable..
Road accidents	3% of GDP loss (immeasurable emotional loss for family/friends)	₹5.16 lakh crores	1.5 lakh people...
Court cases related loss	0.5% of GDP	₹ 86000 crores	3 crore cases, about 15 crore people hassled
TOTAL	About 34% of GDP	₹ 64 lakh crores+ loss yearly, Over 15 crore people hurting in country now	

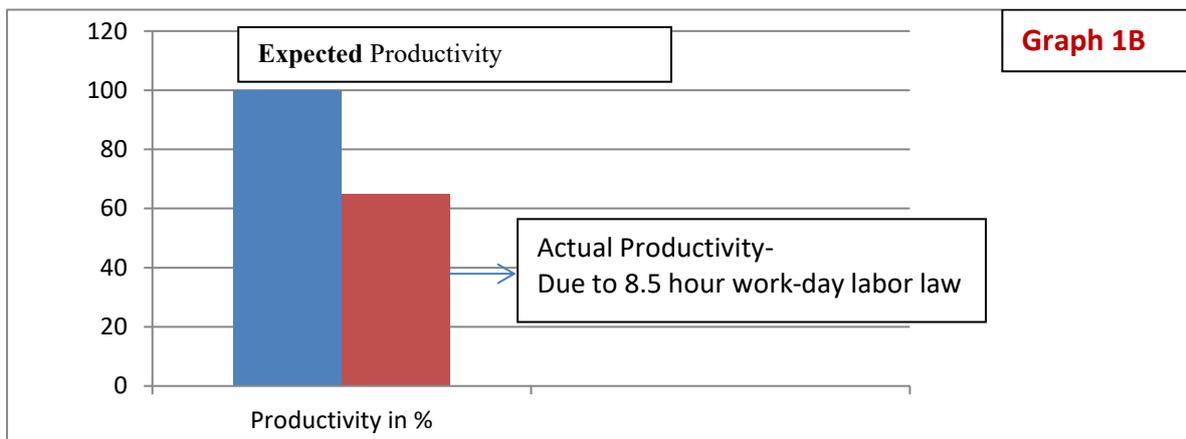
Instant 1 cr jobs creation concept, save 15% GDP loss & facilitate ease of living

Pain point 2: Workforce can't work with focus entire current workday or most of them knowingly waste time while doing their jobs:

आज की तारीख में ज्यादातर कार्यालयों में काम करनेवाले लोगों की रोजमर्रा की आदतों की वास्तविकता



Unjust [refer table A on Page 14] salary paid out comes to approx ₹ 4 lakh crore per year



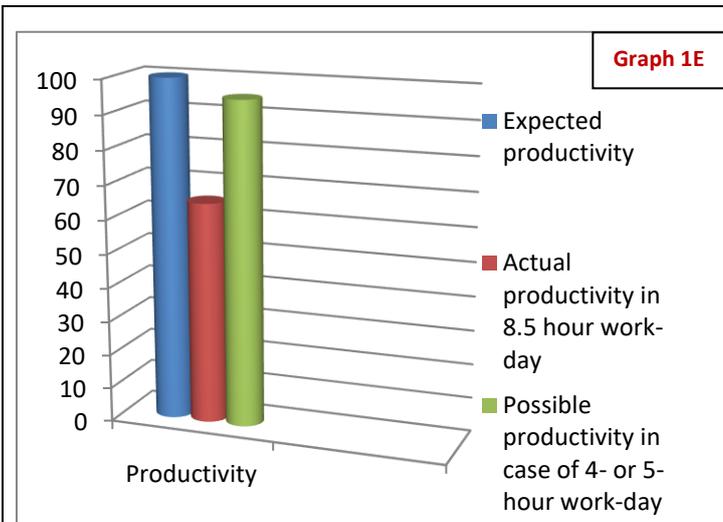
Pain point 3: Over 5 crore youth are desperate for jobs which might become demographic disaster^[5,10,12,14,24,25]. This is expected to get worse in post- corona economic times.

Pain point 4: Industry has mentioned about lack of demands for MSMEs.

When more jobs are created, the salaries paid creates demand for MSMEs.

Out-of-the box solution for these pain points: THE CONCEPT:-

Create 4-hour or 5-hour workday in labor laws



8.5 Hour workday achieves approximately 65% productivity

Versus

4- or 5- hour workday labor law, with 2 people employed will have **over 90% productivity compared to 65% productivity** achieved in the current 8.5-hour workday law, besides job creation possibility of concept

Graph 1F

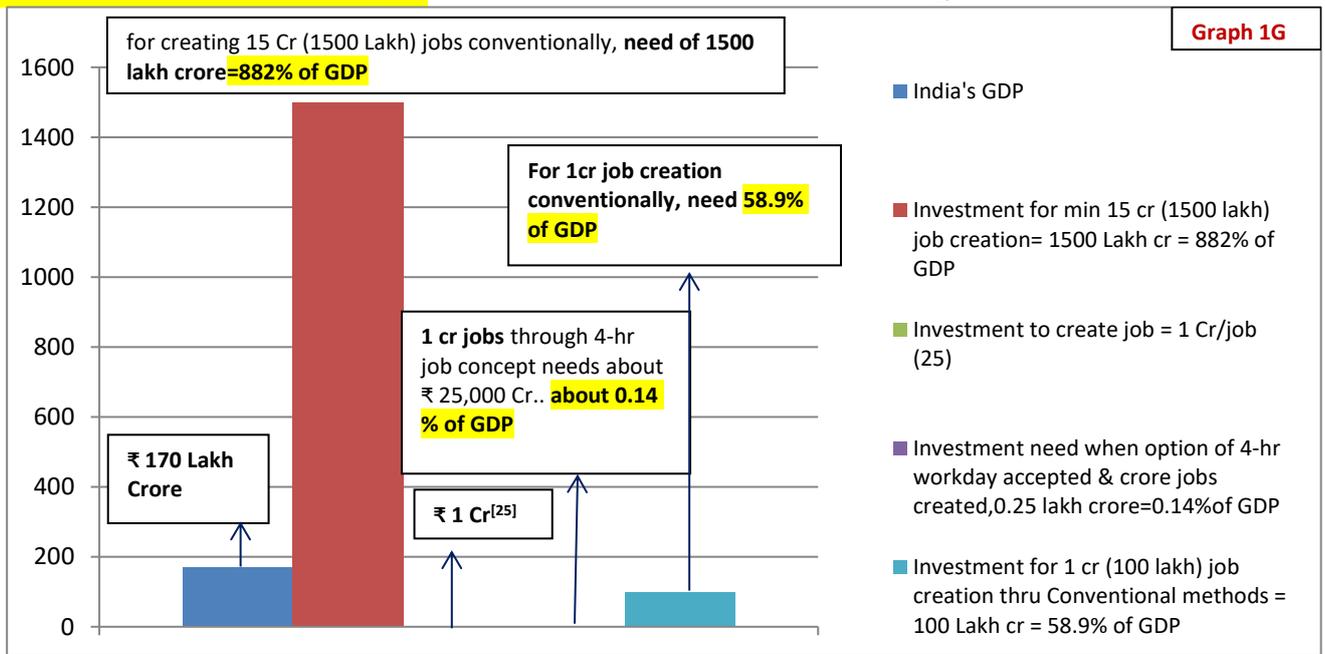
Microsoft saw increase in Productivity



Microsoft created Work-Life Balance for workforce & noticed 40% increase in productivity

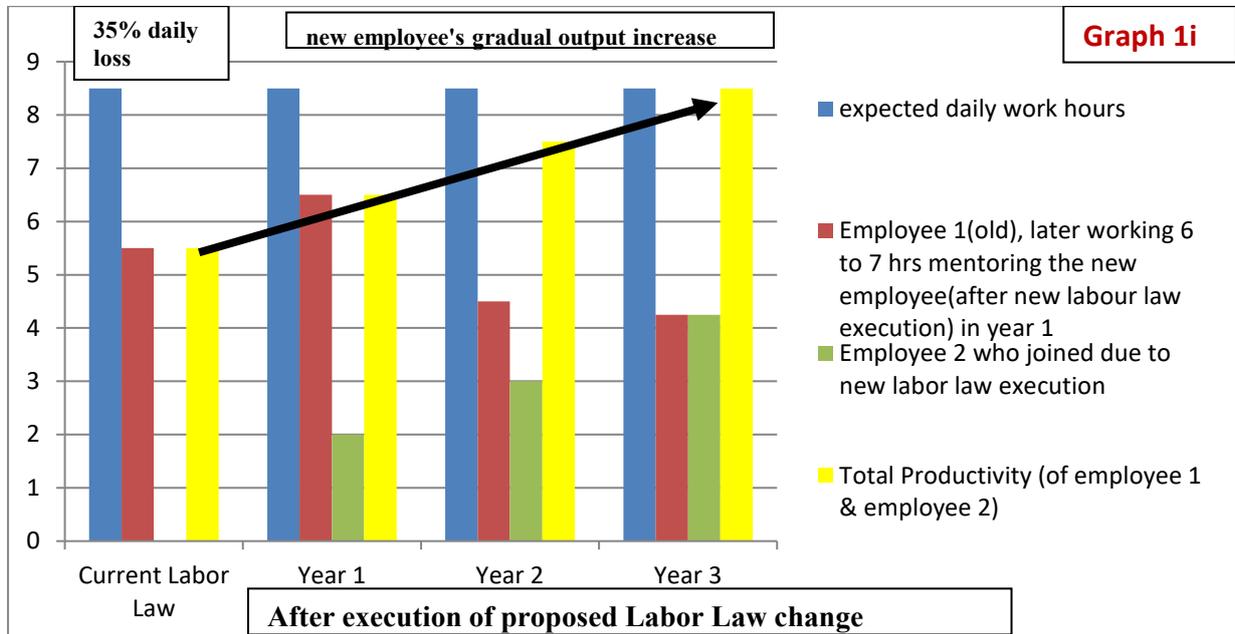
Ref: Even Iceland, New Zealand, Spain experienced such productivity increase.^[29,30]

Cost effectiveness of concept: ये लेबर-लॉ बदल कल्पना लागत के पहलू पर भी सबसे बेहतर!!



Real-life projection of this labor-law change option

Graph 1i shows how this option could be implemented in first few years & also the output for desired goal- create jobs & ease of living



Young India's 10- year vision!! (Table B)

Situation A – Current job situation in country	
 <p style="text-align: center;">approx. 10 Crore officially employed in the economy.</p>	 <p>10 Crore youth are not working, as per LFPR, possibility of job losses in post-Corona's economy</p>
Situation B-	
 <p>When work-hours choice is created under labor-law, industry feels about 1 cr people will take up the option</p>	 <p>9 Cr people will remain unemployed</p>
Situation C– Execution of concept for entire workforce.	
Proposed 5-hour workday per person concept & hiring of 2 people for fulfilling the current 8.5-hour work expectation.	
10 crore jobs can be created in 5 years' time!!	
 <p>10 Crore experienced workforce + 10 Crore new employees (hired due to the 4-hour labor law)</p>	 <p>5 crores will be new entrants into the workforce within 5 to 7 years' time</p>

Note: One Smiley represents one crore youth

Young India's 10- year vision!! (Table C)

Note: One Smiley represents one crore youth.

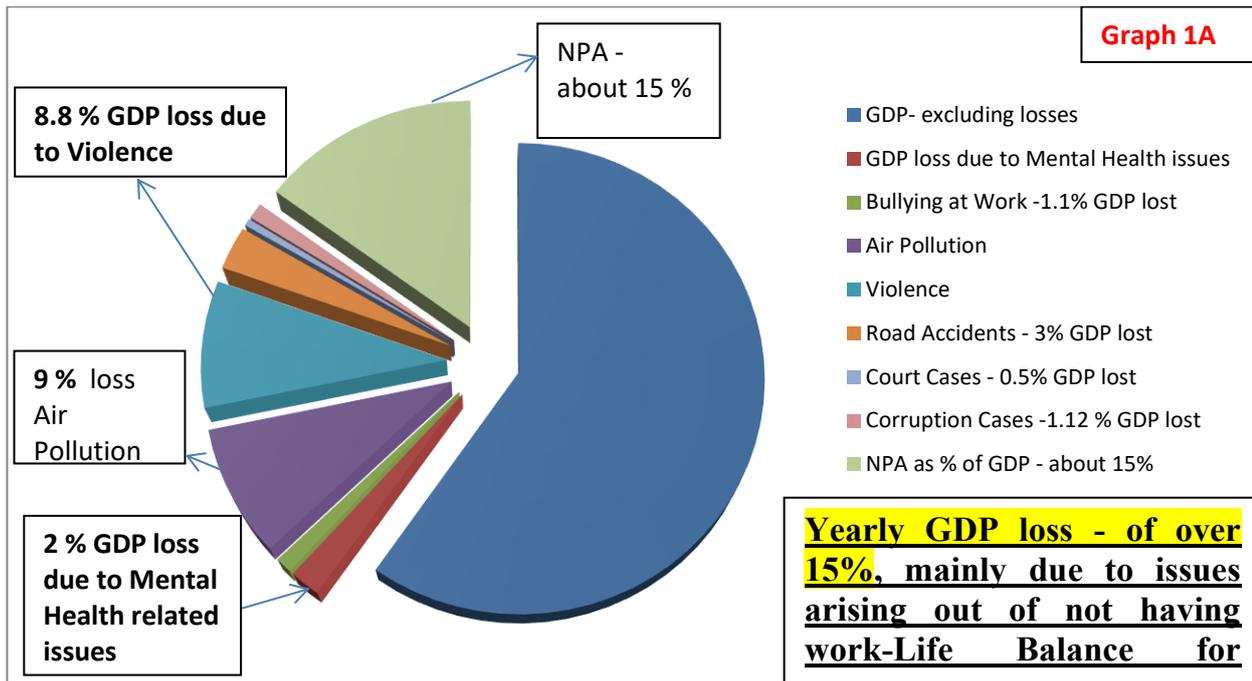
<h2>A</h2>	<h3>Situation A - Current situation of aspiring youth</h3>	
	 approx 10 Crore officially employed in the economy.	 As per LFPR, 25 Crore youth are not working
<h3>Situation B – After instant execution of the 4-hour workday per person concept & hiring of 2 people for fulfilling the current 8.5-hour work expectation. Can be done in 5 years' time!!</h3>		
<h2>B</h2>	 10 Crore experienced workforce + 10 Crore new employees (hired due to the 4-hour labor law)	 15 Crore remain unemployed, with 4 crores new additions
	<h3>Situation C – If additional shift of 4-hour is added, it will make 12-hour service by offices for common citizens', then over 20 crores+ youth will get job</h3>	
<h2>C</h2>	 30 Crore employed with strongest work-life balance in world!!	 Even after adding another 4-hour office hour extension, then also 12+ crore youth will be looking for jobs after the end of the 10 th year.

For empathetic and studious people: Elaborate concept rationale report

- 4 Pain Points of economy
- Out-of-the-box concept as solution for all modern-day ills
- **2 Graphs proving effectiveness of concept**
- Graph about Real-life progression of concept
- **Targeted Beneficiaries List**
- 10-Year Vision Table

Elaborate concept rationale report

Pain point 1: Grave GDP losses due to person's excessive hours at jobs/day:



Various reputed reports^[all reference links] show that India can face yearly GDP losses of over 15% due to the issues outlined here. Common thread in all these issues is **lack of values/ethics^[2, 3 & 4] & stress of life on the workforce/people involved!!** This yearly loss of country demands urgent action steps for solving this since we have not been able to solve all these problems in past 70 years.

Being a developing country, country's workforce is **engaged about 11 hours every day** and is **under stress due to life issues. This leads to -**

- **lifestyle diseases** reaching epidemic proportions with crores of workforce facing diseases causing loss for their quality of life & nation's lost productivity
- **time - poor women leaving the workforce,^[7]** due to not having work-life balance, crores left workforce because they couldn't adjust around their current stressful lives around current 8.5-hour workdays^[7]
- **time-poor workforce** not having time for children; due to which such unprotected children are sometimes sexually abused^(8A) or face crimes against them (1,41,764 reported in 2018), and most offenders are closed-ones of children
- **mental health** related issues causing immense economic losses every year^[9]
- **Depression** amongst workforce, which is prevalent^[10]
- **bullying at work** which causes huge emotional trauma & even major GDP loss^[11]
- Some of the workforce being sexually active with colleagues in the extra time they have/create during workday^[12]. Sexual harassment at workplaces was also highlighted via **#MeToo** movement. Such workforce who lack values & time are causing social issues. It was highlighted when over 1.7 million posts were written within 24 hours after **#MeToo** movement started, showcasing gravity of sexual abuse regularly faced by women
- stressed out population/workforce causing road **accidents^[13]** and **increases the burden on judiciary system of country^[14]**
- **air pollution;^[15]** due to non-cooperative, unethical citizens; is causing GDP loss every year through lost

labor and welfare costs

- Such stressful life of workforce due to above issues is leading to **separation/divorces** in modern couples;^[16] divorces are increasing day by day. This is not in line with our country's **great tradition & heritage**.

People facing so many above issues at every level of life in India loose energy & zeal for patriotism, which is primary reason for GDP losses caused by many issues identified above, **especially corruption & violence**.^[17 & 18]

Ms. Amruta Devendra Fadnavis, social worker recently said, “Women in India have suffered a lot. We should work on changing the mentality of people. **In Mumbai**, people waste a lot of time in traffic, we can't give time to our family because of this traffic issues. Not having family time leads to 3% of divorces.”

So even though infrastructure takes time, this concept if executed can create time instantly for people who are hurting, divorces can be reduced and our culture can be preserved.

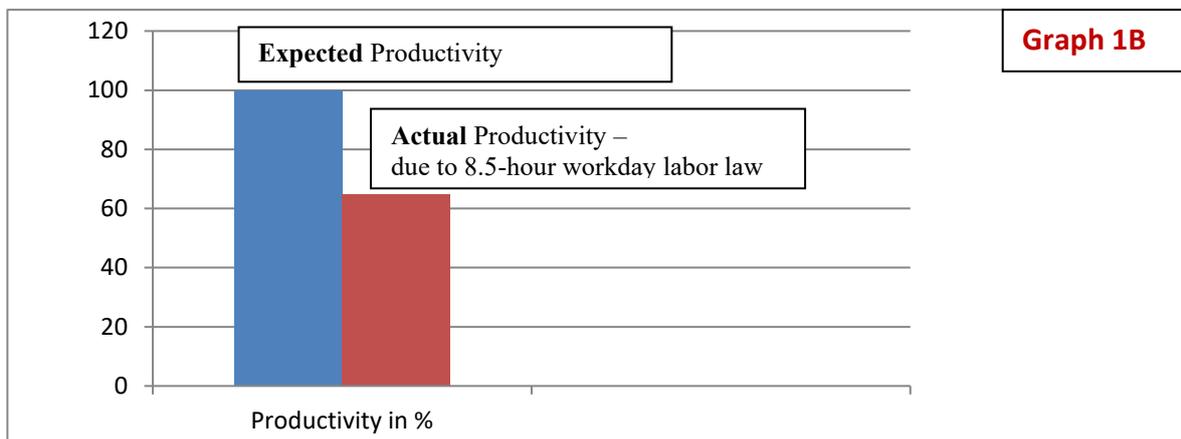


<https://www.facebook.com/154042191458245/posts/1939233896272390/?flite=scwspnss>

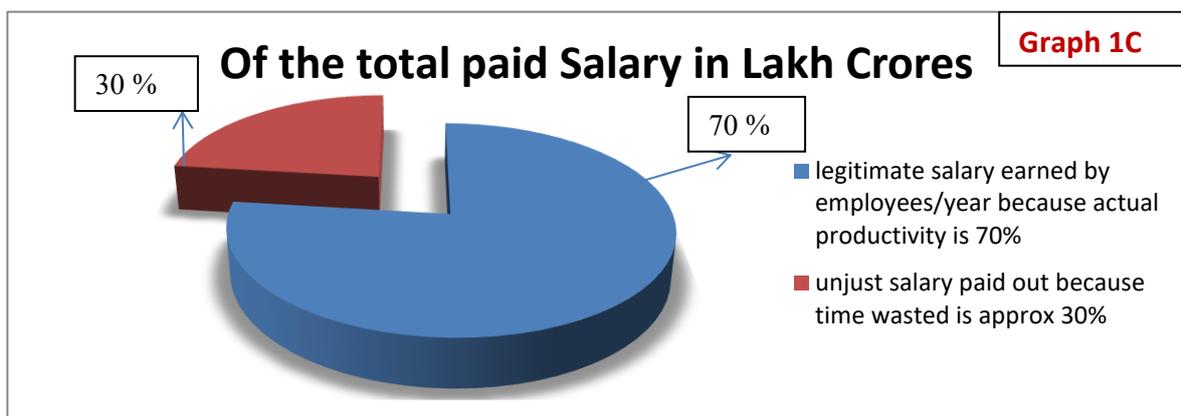
Pain point 2: Workforce can't work with focus entire current workday or most of them knowingly waste time while doing their jobs:

Indian labor-law of expecting 8.5-hour workday with quality work output is at odds with research and real-life experience. **Research says** that a person can work for only about **5 hours a day with intense focus**.^[19] More intense focus work is possible only to those who are fittest in every mind-body-soul sense. Otherwise, most people with issues can't focus on work more than 5 hours a workday. **This claim** is corroborated by **real life case-study experience** of a state government in India reducing working week and not getting desired productivity increase.^[20]

When companies also tracked employees, they found that many of those at jobs **waste time during workday** & work only 4 to 5 hours in a day's time (up to 30% loss),^[21] while labor laws clearly say that workday is of 8.5 hours. **Global HR head of JK Tyres Mr. Vijay Deshpande, with 43 years of HR experience** also feels that an employee works about 5-hours in a 9.5- hours shift. **Such workforce still gets paid for entire 8.5 hours which is about 30% loss!!**



8.5 Hour work-Day as per current labor laws gets us approx. 65% productivity.



Productivity of about 5 hours in an 8.5-hour workday due to current laws is up to **30% loss of nation per day**: besides the terrible work- life balance scenario for all, especially for youth/women in workforce.

Total salary earned by country's employees each year is approx ₹ 13.59 lakh crores. As shown in Graphs 1B/1C/1E, and based on everyone's experience of office work cultures', due to **inability to focus all day and bad work habits cause** about 30%-time waste by workforce, so **unjust salary paid out** is approx ₹ 4 lakh crores per year.

Most people's salaries are paid from money taken as **bank loans** by private businesses, shares money of people paid to companies or from government money (tax collection of entire nation) sources!! About 30% of that money "**leaks**" in this fashion is something to be taken very seriously...☺

Note: Calculations based on 15Cr workforce numbers of country & data from Periodic Labor Force Survey 2017-18. Ref Graph 1H and Table-A

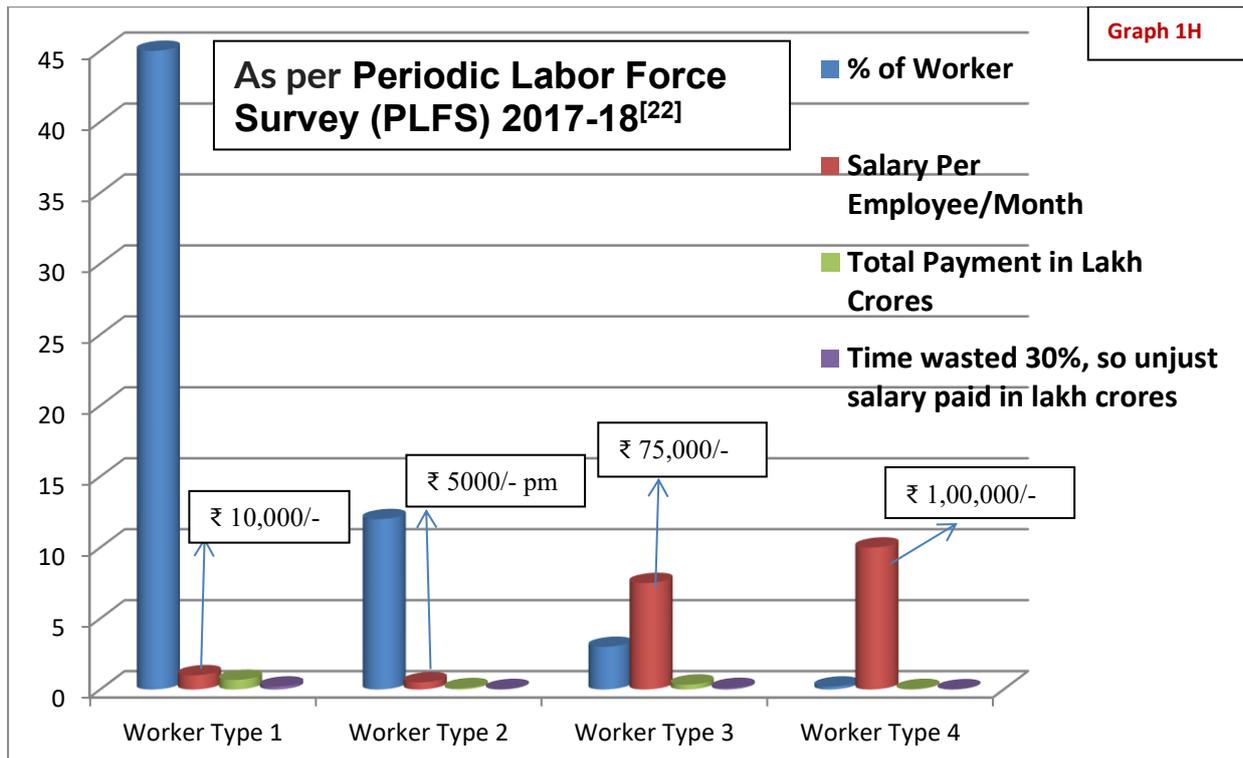


Table A Worker Type	Total per month Payment (in Lakh Crores)	30% of this is unjust salary payment amount- as 30% time is wasted by workforce
1	0.675	0.2025
2	0.09	0.027
3	0.3375	0.10125
4	0.03	0.009
Subtotal	1.1325	0.33975
Total	13.59	4.077

This being **ground reality of workforce**, then why let workforce have the extra time (lunchtime etc.) during workday because of labor-laws?? These empty time slots during workday is the time when workforce has chance to waste time or do unethical things. ^[3, 10 & 16]

Many organizations, like the renowned **MNC Suzuki and others** have policy that even a minute late punch time in the office is considered a half-day, which workforce accepts!! This strict policy forces employees to be punctual & disciplined. So, drawing a common-sense conclusion based on this 2nd point of concept report – we should take a clue and see **value in reducing workday hours** and then

monitor the person with technology tools. This change in labor-laws will give a chance to ensure that people become disciplined and work without having any chance for wasting time; as there would be no breaks, means no time to waste!!

Such people with reduced hours of workdays then can finish work punctually, go home and take care of the family responsibilities happily. **Thereby, in time to come**, surely creating a big possibility of reducing issues that cause over 15% GDP losses^[graph1A] of our great Nation.

Pain point 3: Distress and misery of youth:

Instant/Urgent need of job creation

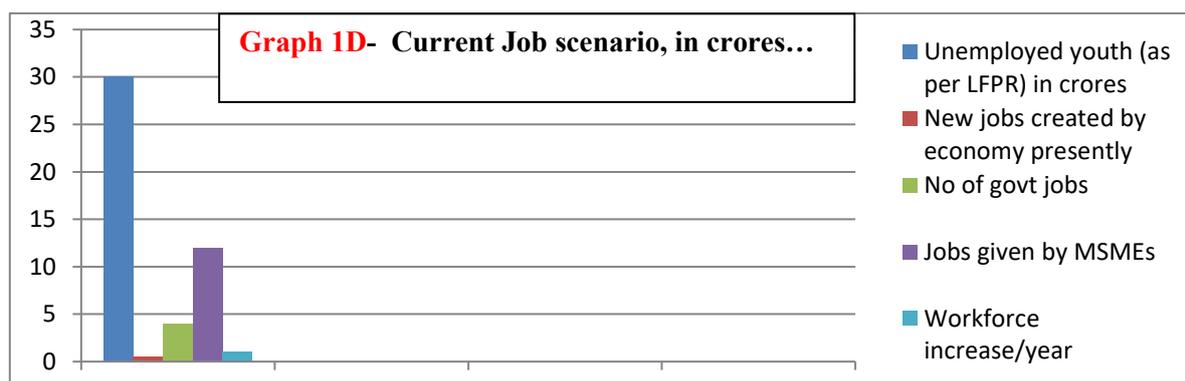
Over 25 crore youth in India are currently not working with additionally over 80 lakh youth entering the workforce/year^[24], **even more will be losing jobs due to corona effect on the economy.**

In most villages of country, **over 100 youth are of marriage age and can't find bride** mainly because youth don't have jobs. Youth are facing major issues (drugs, porn viewership and gadget addiction) due to bad habits (5) they have acquired

from the messed-up modern society [Graph 1A] we are living in!!^[8] **This could also be a reason for recent increased atrocities against women.**

This warns us about an impending very serious conflict due to the pathetic unemployment/underemployment scenario coupled with youth having weak ethical fiber. This can lead to social unrest^[24].

Hence instant creation of 10's of crores of jobs is need of the hour.



India's recent Working age population is about 60 crores. According to NSSO report, labor force participation rate (LFPR) stood 49.8% in 2017-18, falling sharply from 55.9 per cent in 2011-12, Business Standard reported based on survey.

This means about 25 crores are not in labor force (24) due to their attitudes or lack of opportunities. "Education plays a big role in

the declining size of the labor force. But case studies and field reports also suggest that suitable work, especially for women, is not readily available. **Flexibility in work timings** and proximity to their households are an important factor for females," said Amit Basole, head of the Centre for Sustainable Employment at Bengaluru-based Azim Premji University to Business Standard recently.

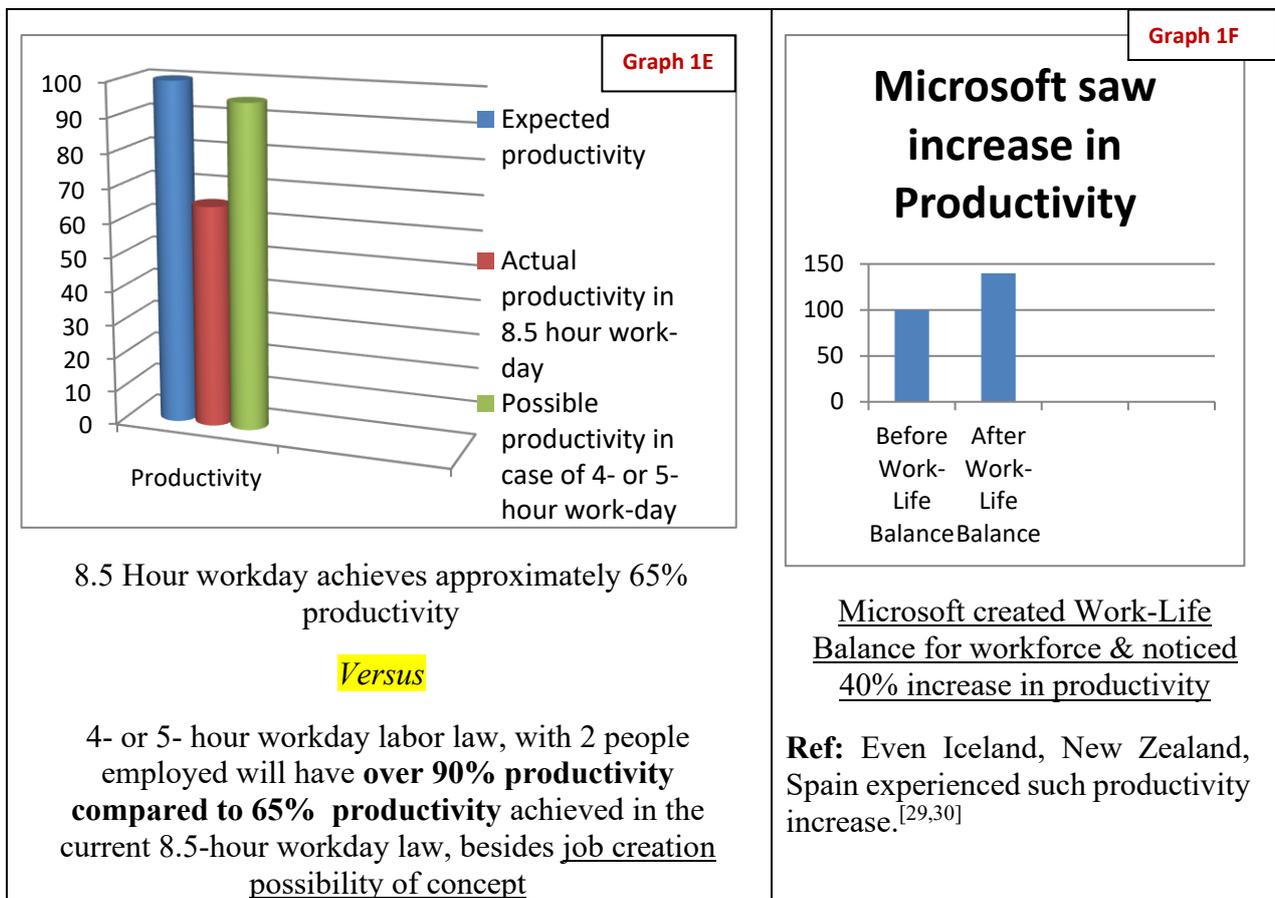
The Out-of-the-box concept as solution for pain points-

Create 4-hour or 5-hour workday labor law

Considering the above three points about GDP loss, waste of time during work hours by current workforce & urgent need of crores of job creation, we strongly recommend out-of-the-box concept of creating 4- or 5-hour work-day option for each person in the workforce.

This also means if needed, two people can be hired for the current need of completing the 8.5-hour workday. These both people will be happily, productively working for 4 or 5 hours

each. This new labor law proposed change about 4- or 5-hour workday with 2 people being hired for earlier full-day job, will double employment. This will also give 8 hours of highest efficiency productivity after the proper execution of concept versus earlier just 4 to 5- hour output in workday i.e. **30 to 40% increase** in daily productivity for the nation because of this concept.

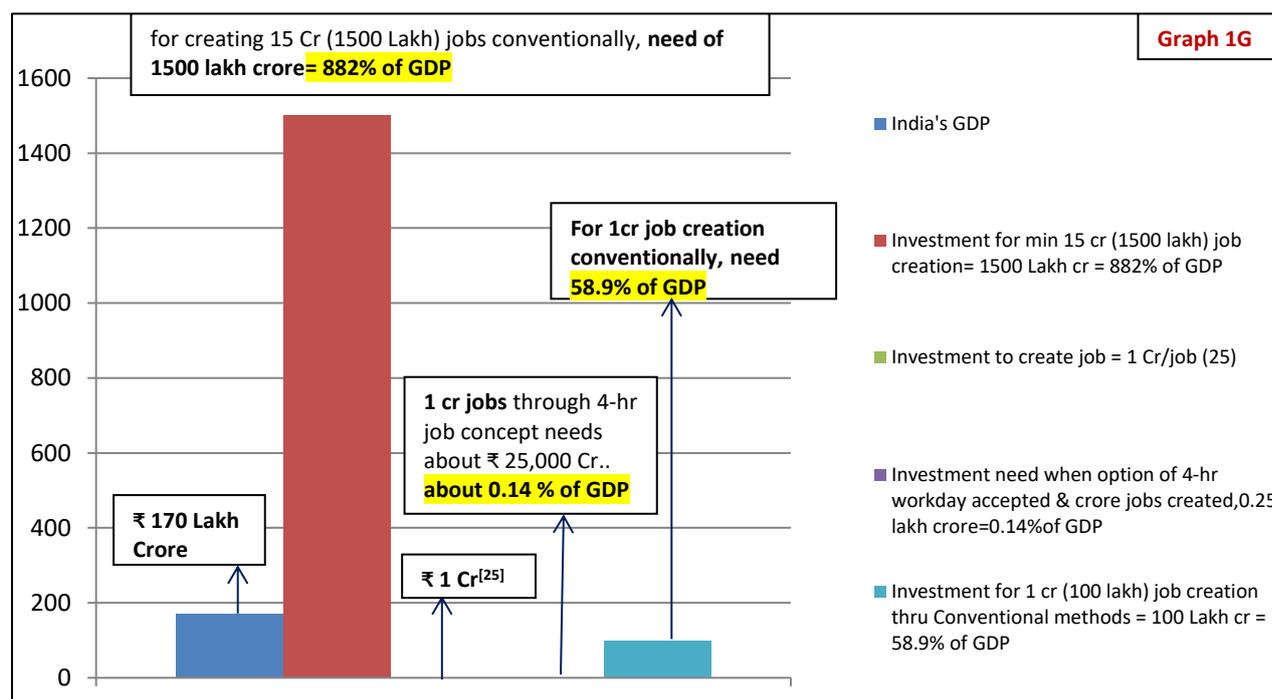


This high efficiency is certainly possible because of **having a grateful workforce** who see that the boon of highest possible work-life balance in the world is created by Indian government for them.

Hence such grateful workforce with the relevant training to utilize this boon most effectively will give highest efficient output.

4- or 5-hour work-day concept's effectiveness

For saving country's losses [Graph1A & TableA] & based on **per job cost** of job creation



Note: India's calculated GDP is approximately ₹170 Lakh Crore. As per statistics, ₹50 Lakh to ₹1 crore are needed to create one job via conventional methods ⁽²⁵⁾

This concept of labor-law change of reducing working hours for workday is extremely cost effective. Government faces huge job creation cost per job. For most state governments, currently it costs over ₹50 lakhs to ₹1 crore for creating one job.^[25] This means it would take minimum government investment of ₹50 lakh crores for creating 1 crore jobs, which is 43% of GDP!!

As accepted in Maharashtra Chamber GC, Industry feels that 10% to 15% of the country's over 10 crore workforce will surely take up this 4-hr or 5-hr workday option, if created. This would be like creating up to a crore jobs just through this labor law option with relatively low investment by government.

Masses realize & feel that everyday stress of living in India causes over 15% GDP losses; is draining national resources & robbing everyone of happiness. Those with jobs are wasting time knowingly & youth can't find jobs. Hence **(as per our country's great tradition of sacrifice)**, giving up few hours of work for accommodating fellow youth would be acceptable to anyone in our society.

Government should show trust on citizens' honest intentions to live a peaceful life & help via empathetic laws. **British** never had right intentions while making policies, **at least our own government should!!**^[27]

Most importantly, this concept is a solution that increases focus on value systems of being human and is in line with India's ethos of sacrifice: sacrificing work hours for relieving pains of our

jobless fellowmen. These new lakhs of employees will then **see countrymen, lawmakers showing empathy** for youth's situation: situation of the put down youth faces because of joblessness, inability of getting brides due to not having jobs etc. this situation is prevalent in modern money-centric society our nation has become. Hence Youth will see this implementation of an innovation as just for their peaceful lives & such youth will be a better values-centric citizen of country.

This newly hired workforce should be hired with care & made to inculcate patriotism; then Nation not only will get 4 or 5 hours of great productivity from each person but also these over 50 lakh employees new employees **beaming with gratitude & patriotism, coming in the workforce can possibly reduce corruption by up to 50%.**

Everybody certainly knows that these GDP loss of over ₹25 lakh crores a year, lack of new jobs for 25 crore unemployed youth, break-down of ethical fiber are critical issues of the country. Through this concept of reduction in hours of workday, we can potentially give a trailblazing solution for solving all modern-day ills of the society.

Many industry associations and organizations have been [requesting reduction in work hours](#) of workday in labor laws. Maharashtra Chamber affiliated Industry of Maharashtra, Top Sugar Factory's owner of Maharashtra, Bharatiya Mazdoor Sangh etc. see many benefits in **such labor law change about reduced hours of workday.**

Today **youth know that they might not get jobs quickly.** Hence with proper execution of this common-sense concept by government's political will, these same distressed youth will get jobs quickly. This youth absorbed in economy through this labour-law change will be a new grateful employee, who is trained properly about values. **Hence youth will work very honestly for the country and there will be an extraordinarily strong chance for reducing corruption by up to 50%.**

The best way to make a man trustworthy is by showing trust on him. Hence when we trust our HR to give their best in this new 4.5-hour workday scenario, 90-95% will do so and hence we will reach our goals of this doubling of jobs concept.

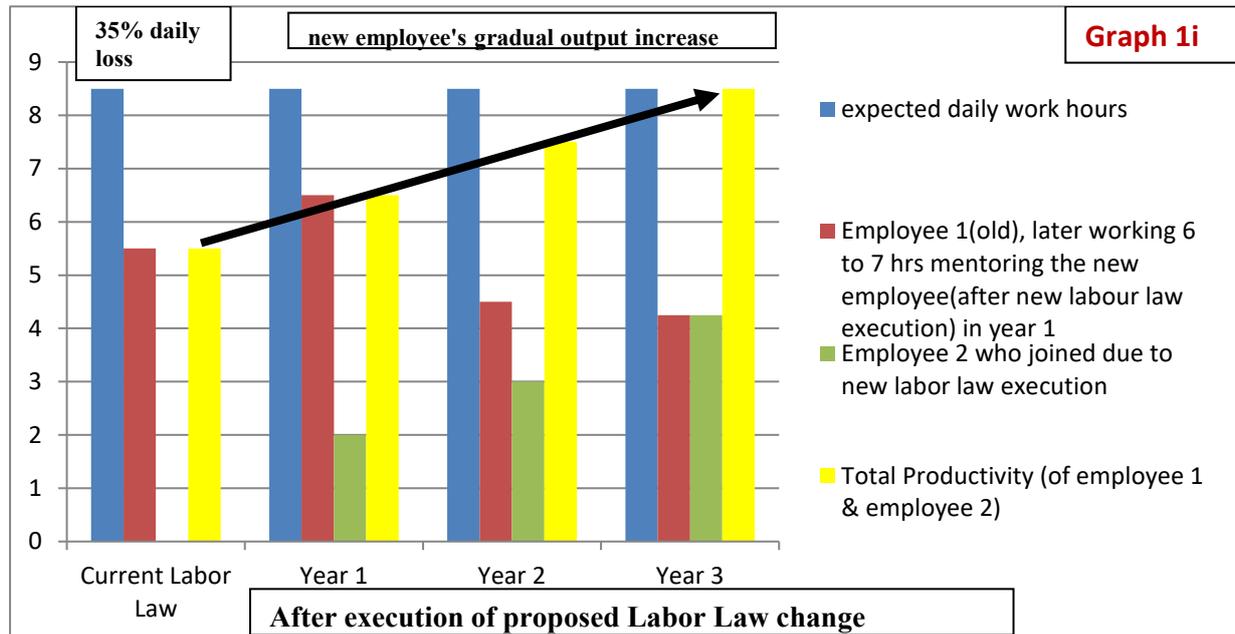
Hence, we hereby request government to implement this and make efforts of setting up task force to analyze how best to execute this. We feel that the **Indian government should at least create an option** for those desiring work-life balance through this concept implementation. Government can fulfill its mission of creating massive number of jobs.

Hence, creating work-life balance via 4-hour or 5-hour workday law will help government have a chance for killing 4 birds in 1 stone:

- i. in times to come, save yearly 15% GDP losses [Graph1A] of country
- ii. **cost effectively**, create crores of jobs for many of over 25 crore unemployed youth, with additionally over new 80 lakhs entering the workforce/year
- iii. create jobs for acute job losses due to corona and create world's best ease of living for entire workforce
- iv. create happy citizens, who help grow our economy yearly at 12% - **as per Nobel-prize winning research of Professor Richard Thaler^[28]**

Real-life projection of this labor-law change option

Graph 1i shows how this option could be implemented in first few years & also the output for desired goal- create jobs & ease of living



With this labor-law option, following people will benefit most: -

- for job losses due to corona^[31], accommodating two people in one job with **proportionate pay adjustment** is a great way to save job losses
- **stressed-out working women** who quit work due to excessive time consumed by jobs every day^[6]
- **lactating mothers**-They can re-join with 2-hour shift options... Other person on job can help the lactating mother for a year. Postnatal stress can be handled better by such option
- those with jobs who have **travelling** responsibilities, can at last have 2 weeks on job, 2 weeks off the job, since the other person sharing job will allow this
- **Start-ups** –don't have to pay huge for creative talent due to attractive work-life balance offered to **today's youth** who value this balance over money^[28]
 - Or even limit the waste of money; paid to those who don't have perfect skills, as start-up salaries would be lower for the 4-hour job option, hence low wastage
- those who **are well-off but don't want stress** of 11 hours/day & don't want to quit jobs too!
- those who have situations at home [references 5,6,7,9,10] can still maintain jobs and be able to take care of life issues peacefully
- **Unemployed people** with deployable skills but who can't find fitting job opportunities
- **Indian diaspora**- Reverse brain drain can start - people with money, but don't want to come back due to stressful work life in India, can easily see ease of living in India
 - And after seeing desired social fabric improvement as envisioned due to this change, Indian diaspora can easily see the reduction in other lifestyle stresses of India, **making India worth coming back into!!**

How will new labor law help in saving GDP losses?

Description	If time created for masses, can it help this issue?	Possible savings In ₹	Lives touched
Due to Violence – 9% GDP loss	Assured to help. Jobless youth indulges in violence, when crores are given jobs then things will change	₹ 17 Lakh crores	Lakhs of people, huge damage to property
NCD – Lifestyle diseases – about 10% GDP loss 17,30,000 cancer 27 00 000 heart diseases 3.5 crore asthma patients..	Guaranteed to help	20 lakh crores	58 lakh deaths. 7.5% obese in 2014 to 10% in 2025. 3 Crore new patients
Mental Health related – about 2% loss (Stress, suicides, violence by stressed-out people)	Assured to help, since country will be a happy place to live in	₹ 3 lakh crores..	Lakhs every year About 40% workforce face depression, will be helped
Due to Air pollution – 8.5 % GDP loss (Cost of lost labour and welfare costs)	To a major extent. Ppl will be healthier.	₹ 17 lakh crores	
Bullying at Work – about 1 % loss	of course will help	₹ 2 lakh Crore	
Corruption – 1.12 % GDP loss	50% chance of reducing corruption	₹2.25 lakh crores yearly	Uncountable..
Road accidents – 3 % GDP loss	Wide roads and happy citizens = less road accidents	₹5.16 lakh crores	1.5 lakh people...
Court cases related loss - 0.5 % loss	Will help a lot	₹ 86000 crores	3 crore cases, about 15 crore citizens
TOTAL	Out of 34% GDP losses, At	₹ 20 lakh crores+ savings yearly, 15	

Young India's 10- year vision!! (Table B)

Note: One Smiley represents one crore youth.

A

Situation A – Current job situation in country



approx. 10 Crore officially employed
in the economy.



10 Crore youth are not working, as
per LFPR, possibility of job losses in
post-Corona's economy

B

Situation B-



When work-hours choice is created
under labor law, industry feels about
1 cr people will take up the option



9 cr people will remain unemployed

C

Situation C– Execution of concept for entire workforce.

Proposed 5-hour workday per person concept & hiring of 2 people for fulfilling the
current 8.5-hour work expectation.

10 crore jobs can be created in 5 years' time!!



10 Crore experienced workforce + 10
Crore new employees (hired due to the
4-hour labor law)



5 crores will be new entrants into the
workforce within 5 to 7 years' time

Final Comments

In Budget 2020-21, FM Madam said, “The number of people in the productive age group i.e. 15-65 years in India, being at its highest.” Hence rigorous execution of this concept for addressing urgent aspirations of these youth is urgent. This concept is **ideal to prove** governments’ resolve for standing behind another budget speech statement, “Ours shall be a caring society that is both **human and compassionate**. Antyodaya is an article of faith.”

Giving up few hours of work for accommodating fellow youth would be **highly acceptable to anyone in our society**. Especially since through this Mission, citizens would understand importance of working on issues that cause GDP losses’ while earning work-life balance!! **स्वार्थ में परमार्थ!**

In budget 2022, Finance Minister Madam announced a target of creating 60 lakh jobs in 5 years’ time. Hon’ble madam also had announced National Infrastructure Pipeline (NIP) worth 108 lakh crore which will be completed in next five years. **Which means this also gives an indication that it takes about 2 crores (approximately) to create 1 job.**⁽²⁵⁾ Recently Kerala government announced semi-high speed rail project worth 60 thousand crores and said it creates about 60 thousand jobs which also means that government needs to invest about one crore for creating one job.⁽²⁵⁾

Internationally 30 corporations are trialing 4-day work week concept. But Maharashtra Chamber is recommending 5-hours workday, 5-days a week. Once Maharashtra Chamber recommended proposal is implemented by India, **world's best ease of living will be in India**. Everyone is going with 4 or 5-days a week **but nobody is even thinking about 5-hours workday (and employing 2 people on the daily job)**. **This is how we can be the pioneers...!!**

Unparalleled benefits are:-

- 1) Saving job losses in post corona economy,
- 2) Instantly creating over 2 crore jobs,
- 3) Saving yearly about 10% GDP loss
- 4) Creating 50% chance to eliminate corruption

: CONCLUSION :

As analyzed with the logical details as well as the **Shrimad-Bhagwad-Gita shlok** recommending regulated work and balance in five areas of life, every day logically should be divided in five sections. This helps us to conclude that 5-hours workday is not only logical but spiritually also correct.

Labor laws of nation should be amended in the Factories Act of 1948, Section 51 of the Act.

It should read

“No adult worker shall be required or allowed to work in a factory/enterprise for more than 20 hours or 25 hours in any week, and never permitted to work more than **4 hours or 5 hours each workday**, and there shall be no lunch break on any workday since hours are so apt for this situation. An enterprise can employ as many people as they feel one after the other for meeting their production, productivity requirements of the day. **Hourly option can also be available** for those people who have certain genuine challenges in their lives and entrepreneurs can decide how to accommodate other skilled people in place of someone working less than 4 hours or 5 hours a workday, **with proportionate pay adjustment.**”

WAY FORWARD

Recommended steps

Step 1:

Looking at logical conclusion, **give a choice of work-hours.**

Such choice will help the most to people who have various life issues to manage but cannot leave jobs totally.

Step 2:

At least set-up a Task Force for analysing all aspects, implications about the concept.

Young India's 10- year vision!! (Table C)

Note: One Smiley represents one crore youth.

A

Situation A - Current situation of aspiring youth


 approx 10 Crore officially employed in the economy.


 As per LFPR, 25 Crore youth are not working

Situation B –

After instant execution of the 4-hour workday per person concept & hiring of 2 people for fulfilling the current 8.5-hour work expectation.

Can be done in 5 years' time!!

B



10 Crore experienced workforce + 10 Crore new employees (hired due to the 4-hour labor law)



15 Crore remain unemployed, with 4 crores new additions

C

Situation C –

If additional shift of 4-hour is added, it will make 12-hour service by offices for common citizens', then over 20 crores+ youth will get job



30 Crore employed with strongest work-life balance in world!!



Even after adding another 4-hour office hour extension, then also 12+ crore youth will be looking for jobs after the end of the 10th year.

International References

1. Belgium approves four-day week and gives employees the right to ignore their bosses after work (Dated 15th February 2022)

<https://www.euronews.com/next/2022/02/15/belgium-approves-four-day-week-and-gives-employees-the-right-to-ignore-their-bosses?s=08>

- A significant portion of Belgium's new labor reforms impact the work-life balance of employees in both the public and private sectors.
- "This has to be done at the request of the employee, with the employer giving solid reasons for any refusal," Belgian labor minister Pierre-Yves Dermagne told the press conference.
- "This would benefit those who wish to spend more time with their children," Dermagne said in a statement, adding that the proposals would be especially helpful for divorced or separated parents who share custody of their children."

2. Why Iceland's four-day week trial was an 'overwhelming success' for people and Planet? (Dated 15th February 2022)

<https://www.euronews.com/green/2021/07/08/why-iceland-s-four-day-week-trial-was-an-overwhelming-success-for-people-and-planet>

- This week the results of a massive four-day work week trial in Iceland were published. Carried out in 2015 and 2017, these experiments into shorter working hours have been described as an "overwhelming success" by researchers.
- The report reveals that these changes come without a loss of productivity or revenue too.
- With multiple experts extolling the environmental benefits of these shorter work weeks, these trials and those in Spain earlier this year show that cutting our working hours isn't impossible.

3. Some companies and countries are trailing 4-day work week. Some findings say- (Dated 31st January 2022)

https://www.weforum.org/agenda/2022/01/four-day-week-work-life-balance-trial?utm_source=twitter&utm_medium=social_scheduler&utm_term=New%20Zealand&utm_content=31%2F01%2F2022%2009%3A38&s=08

- A six-month pilot of the four-day work week is starting across 30 UK companies.
- The likes of Microsoft in Japan and Unilever in New Zealand have already seen benefits of the switch.
- Employers aim to improve productivity by providing a better work-life balance for employees.

4. Iceland trialed giving thousands of workers a 4-day workweek and saw improvements in well-being and productivity. (Dated- 05th July 2021)

<https://www.businessinsider.in/international/news/iceland-trialed-giving-thousands-of-workers-a-4-day-work-week-and-saw-improvements-in-wellbeing-and-productivity/articleshow/84143097.cms>

The success of two four-day working-week trials in Iceland could function as an example for other governments, analysts say.

More than 2,500 people across 100 workplaces took part in two government-backed trials, representing roughly 1% of the country's working-age population.

Many saw their workweek reduced to 35 hours from 40 **without a reduction in pay** and saw no real loss in productivity, according to joint analysis of the trials by the UK future-of-work think tank Autonomy and the Icelandic Association of Sustainability and Democracy.

"It shows that the public sector is ripe for being a pioneer of shorter working weeks - and lessons can be learned for other governments," said Will Stronge, the director of research at Autonomy, in a statement issued alongside the analysis.

5. **Unilever NZ to trial four-day work week at full pay (Dated-01st December 2020)**

<https://www.unilever.com.au/news/press-releases/2020/unilever-nz-to-trial-four-day-work-week-at-full-pay/>

Momentum for a four-day work week is growing in the wake of the Covid-19 upheaval of standard working practices, says Nick Bangs, Managing Director of Unilever New Zealand. "This is an exciting moment for our team and a validation of the catalytic role Covid-19 has played in shaking up standard working practices.

"Unilever NZ's strong growth trajectory as a business makes this the perfect time in our life cycle to drive something new and ambitious." Maintaining competitive edge, increasing productivity and improving wellbeing sit at the heart of the 4-day work week, says Mr Bangs.

https://en.m.wikipedia.org/wiki/Four-day_workweek

National References:

Changed work-hours related

1. **Chhattisgarh mandates 5-day work week for government employees (Dated-26th January 2022)**

<https://www.moneycontrol.com/news/trends/current-affairs-trends/chhattisgarh-mandates-5-day-work-week-for-government-employees-7987011.html>

The Chhattisgarh government on the Republic Day declared five-day work week for its employees from now on.

2. **Depict Real Picture of Job Loss, Reconcile Data of Credible Agencies: Parliamentary Panel to Labor Ministry (Dated-08th August 2021)**

<https://www.news18.com/amp/news/india/depict-real-picture-of-job-loss-reconcile-data-of-credible-agencies-par-panel-to-labour-min-4059932.html>

A Parliamentary panel has asked the Ministry of Labour and Employment to use and reconcile the data and studies conducted by credible agencies with that of retirement fund body EPFO for depicting real picture of job loss in the country especially in the situation like COVID-19 pandemic.

The pandemic had an impact on employment in the country as the economic activities slowed down due to lockdown restrictions imposed by central as well as states to contain the spread of deadly virus from March in 2020.

3. **Sikkim withdraws 5-day working week, declared holiday only on 2nd, 4th Saturdays (Dated-10th March 2020)**

<https://indianexpress.com/article/india/sikkim-withdraws-5-day-working-week-declared-holiday-only-on-2nd-4th-saturdays-6307768/>

Not happy with the performance of the employees, the Sikkim government has withdrawn the five-day working week system and declared that they will get holidays only on second and fourth Saturdays. The new system will be effective from April 1, according to a notification.

4. **TCS Ends Work from Home, Witnesses Rise in Female Employees Resigning from Job**

Work from Home: TCS In a statement said the higher attrition among women is a setback to the company's efforts to promote gender diversity and added that the company is focusing on reversing the trend.

<https://www.india.com/business/tcs-ends-work-from-home-witnesses-rise-in-female-employees-resigning-from-job-6108616/>

5. Unsafe food is the reason behind a staggering 600 million infections and 4.2 lakh deaths every year, G Kamala Vardhana Rao, chief executive, Food Safety and Standards Authority of India (FSSAI) said on Thursday at the first Global Food Regulators Summit 2023.

<https://www.livemint.com/news/india/unsafe-food-causes-600-million-infections-4-2-lakhs-deaths-every-year-fssai-ceo-11689839648968.html>

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- Harvard University
- [Carnegie Endowment](#)
- Forbes, Wall Street Journal

And Reports by India's

- National Crime Reports Bureau NCRB
- NSSO (National Sample Survey Organization)
- Institutes for Economics and Peace
- **The Associated Chambers of Commerce & Industry of India (ASSOCHAM)**
- **Government of Maharashtra**

As in Graph1A, it is predicted that India faces yearly GDP loss of over 15% due to **modern-day ills** of our country (certainly a huge loss of over ₹ 20 lakh crore/ year)

1. The Union government is considering a change in a 1948 law to allow longer shifts in factories as it works out ways to help factories cope with fewer workers and high demand. There are provisions of overtime in the same act, which has been providing the key legislative framework in Indian industries for the past 72 years, the feeling in the government is that **exceptional circumstances call for exceptional provisions**. Longer shifts will help in this context -- if the **workers are paid proportionately more**, something that is part of the plan.
https://m.hindustantimes.com/india-news/govt-plans-changes-in-law-to-allow-12-hr-shifts-in-%20%20factories/story-eODI0qrWT6p757VMRPSqTP_amp.html
2. The Union government is considering a change in a 1948 law to allow longer shifts in factories as it works out ways to help factories cope with fewer workers and high demand. There are provisions of overtime in the same act, which has been providing the key legislative framework in Indian industries for the past 72 years, the feeling in the government is that **exceptional circumstances call for exceptional provisions**. Longer shifts will help in this context -- if the **workers are paid proportionately more**, something that is part of the plan.
https://m.hindustantimes.com/india-news/govt-plans-changes-in-law-to-allow-12-hr-shifts-in-%20%20factories/story-eODI0qrWT6p757VMRPSqTP_amp.html
3. **Many scams and unethical behavior of educated professionals is matter of big concern in country right now.**
<http://archive.indianexpress.com/news/crime-by-educated-people-on-the-rise/1187749/>
4. In a UN Global Network India, Thought Arbitrage Research Institute and Grant Thornton **report** related to frauds, it was quoted that most companies are at risk of management frauds.
http://tari.co.in/wp-content/uploads/2014/07/Corporate-Fraud_-Risk-and-Challenges-Ahead.pdf
<http://www.doingbusiness.org/data/exploretopics/enforcing-contracts>

Indian system takes 1420 days to enforce a contract. Most issues have financial implications, meaning only those businesses who have deep pockets can remain in business for 1420 days, waiting for justice about a written contract. Not a good situation by any means and shows the character and ethics of people involved in making the contract!!

Enforcing Contracts

The enforcing contracts indicator measures the time and cost for resolving a commercial dispute through a local first-instance court, and the quality of judicial processes index, evaluating whether each economy has adopted a series of good practices that promote quality and efficiency in the court system. The most recent round of data collection was completed in June 2016.

In one of recent year's report, enforcing contracts indicators introduced a gender component by measuring whether a woman's testimony carries the same evidentiary weight in court as a man's.

The data are collected through study of the codes of civil procedure and other court regulations as well as questionnaires completed by local litigation lawyers and judges. The ranking of economies on the ease of enforcing contracts is determined by sorting their distance to frontier scores for enforcing contracts. These scores are the simple average of the distance to frontier scores for each of the component indicators.

The screenshot shows the 'Enforcing Contracts' page on the World Bank's Doing Business website. The page includes a navigation menu, a search bar, and a table of data. The table is titled 'Enforcing Contracts' and has columns for Economy, Enforcing Contracts DTF, Enforcing Contracts rank, Time (days), Cost (% of claim), and Quality of judicial processes index (0-18). The data is organized into two main sections: 'Region' and 'Economy'.

Economy	Enforcing Contracts DTF	Enforcing Contracts rank	Time (days)	Cost (% of claim)	Quality of judicial processes index (0-18)
Region					
Europe & Central Asia	65.72		485.9	26.6	10.3
OECD high income	67.48		553.0	21.3	11.0
East Asia & Pacific	52.91		560.0	49.1	7.9
Middle East & North Africa	53.46		653.3	25.0	5.8
Sub-Saharan Africa	47.73		655.2	44.3	6.4
Latin America & Caribbean	53.65		749.1	31.3	8.4
South Asia	42.21		1098.5	30.6	6.5
Economy					
Singapore	83.61	2	164.0	25.8	15.0
New Zealand	74.25	13	216.0	27.2	11.0
Bhutan	65.36	47	225.0	23.1	5.5
Uzbekistan	67.26	38	225.0	20.5	6.0
South Sudan	59.91	73	228.0	30.0	4.0
Rwanda	56.76	95	230.0	82.7	13.0

Hungary	71.90	8	605.0	15.0	13.0
Iceland	69.10	32	417.0	9.0	7.5
India	35.19	172	1420.0	39.6	9.0
India - Delhi	35.19	..	1420.0	39.6	9.0
India - Mumbai	35.19	..	1420.0	39.6	9.0
Indonesia	38.15	166	471.0	115.7	7.8
Indonesia - Jakarta	38.86	..	460.0	118.1	8.0
Indonesia - Surabaya	35.64	..	510.0	107.3	7.0
Iran, Islamic Rep	60.00	70	505.0	17.0	5.5
Iraq	48.94	138	520.0	28.1	2.0
Ireland	57.88	90	650.0	26.9	8.5
Israel	57.93	89	975.0	25.3	13.0
Italy	54.79	108	1120.0	23.1	13.0
Jamaica	53.60	117	550.0	45.6	8.5
Japan	65.26	48	360.0	23.4	7.5
Japan - Osaka	65.26	..	360.0	23.4	7.5

WORLD BANK GROUP | IBRD | IDA | IFC | MIGA | ICSID

5. About youth addiction of drugs, surfing, alcohol etc.

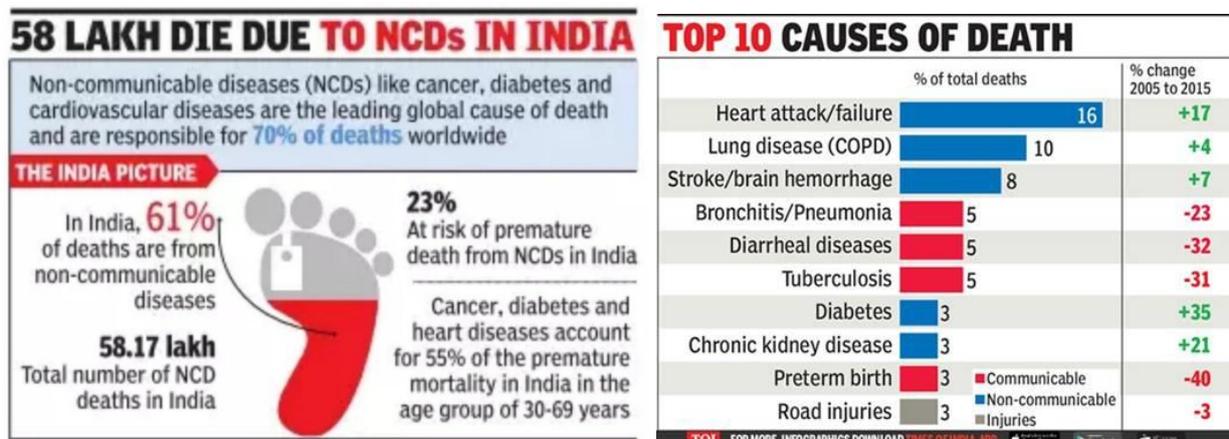
<http://www.dnaindia.com/mumbai/report-more-girls-falling-prey-to-drug-addiction-say-psychiatrists-2056400>

<http://www.hindustantimes.com/india-news/caught-in-web-of-online-addiction-youth-succumbing-to-new-form-of-dependence/story-VHtvb9M1IEDmF8rsFHsnhL.html>

<http://www.hindustantimes.com/india-news/pm-expresses-concern-over-growing-problem-of-alcoholism/story-QAhmZP9PzyM3xe3YDyzypl.html>

6. Lifestyle diseases is a big issue as per WHO. We see that over 7 crore people are suffering due to NCD's. The study titled 'Body Burden: Lifestyle Diseases' investigates the new and emerging environmental triggers of NCDs in India. According to the WHO, there are four major risk factors for NCDs; alcohol, tobacco, poor diet intake and lack of physical activity (with more daily free time for workforce after executing this concept, citizens can have better lifestyle habits). The number of overweight & obese people in India doubled between 2005 and 2015, while 26% of all deaths happen due to cardiovascular diseases. There were an estimated 22.2 million chronic obstructive pulmonary disease patients & around 35 million chronic asthma patients in 2016," as per study.(These two diseases add up to over 7.22 cr people suffering due to lifestyle diseases).

<https://www.thehindu.com/news/cities/Delhi/lifestyle-diseases-biggest-killerscse/article21012815.ece>



<https://timesofindia.indiatimes.com/life-style/health-fitness/health-news/non-communicable-diseases-cause-61-of-deaths-in-india-who-report/articleshow/60761288.cms>

About NCD's

Do people have time to do all things it takes to avoid NCD (non-communicable diseases or Lifestyle diseases)??

https://www.who.int/gho/ncd/mortality_morbidity/ncd_total_text/en/

Deaths from NCDs: Situation

Of the 57 million global deaths in 2008, 36 million, or 63%, were due to noncommunicable diseases. The four main NCD are cardiovascular diseases, cancers, diabetes and chronic lung diseases.

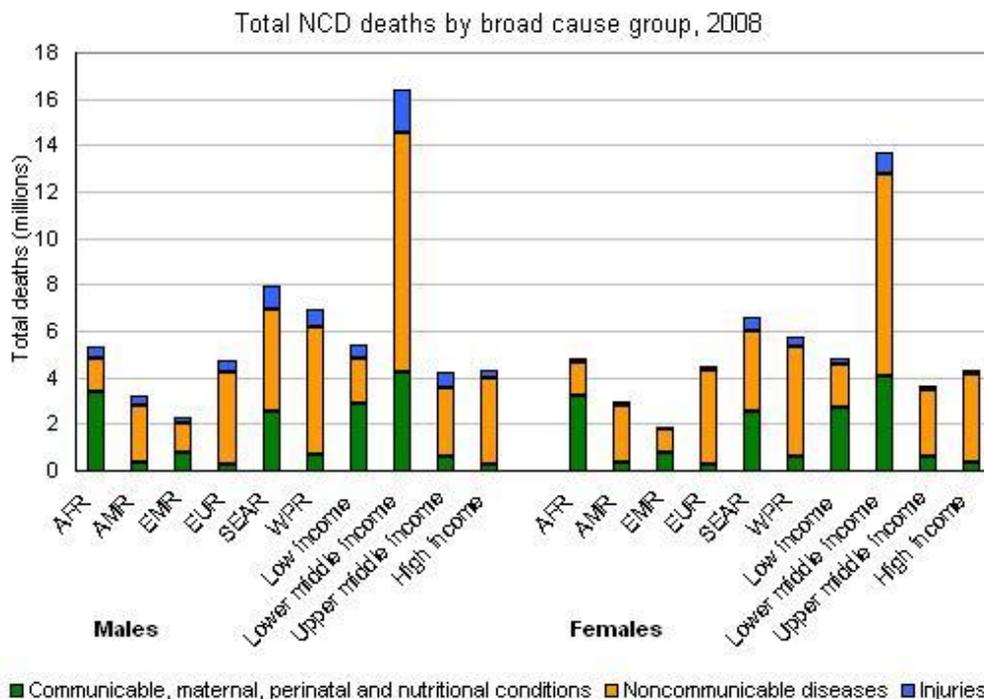
The burden of these diseases is rising disproportionately among lower income countries and populations. In 2008, nearly 80% of noncommunicable disease deaths -- 29 million -- occurred in low- and middle-income countries.

The leading causes of NCD deaths in 2008 were

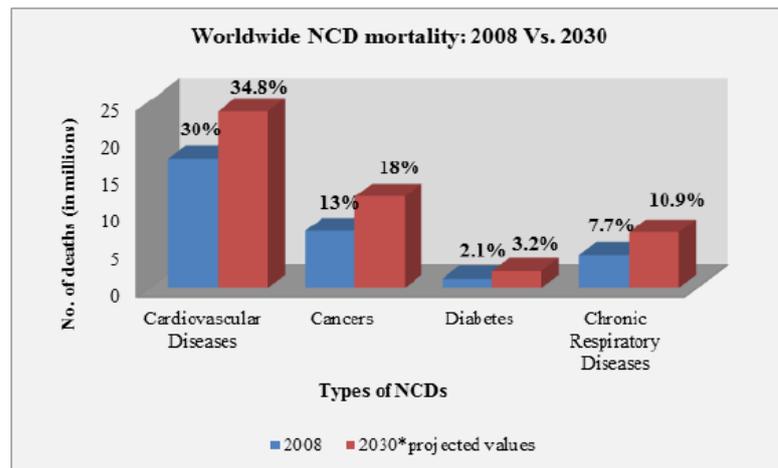
- cardiovascular diseases (17 million deaths, or 48% of all NCD deaths),
- cancers (7.6 million, or 21% of all NCD deaths), and
- respiratory diseases, including asthma and chronic obstructive pulmonary disease (4.2 million).
- Diabetes caused another 1.3 million deaths.

Across the WHO Regions, except for the African region, deaths from noncommunicable diseases exceeded those from communicable, maternal, perinatal and nutritional conditions combined.

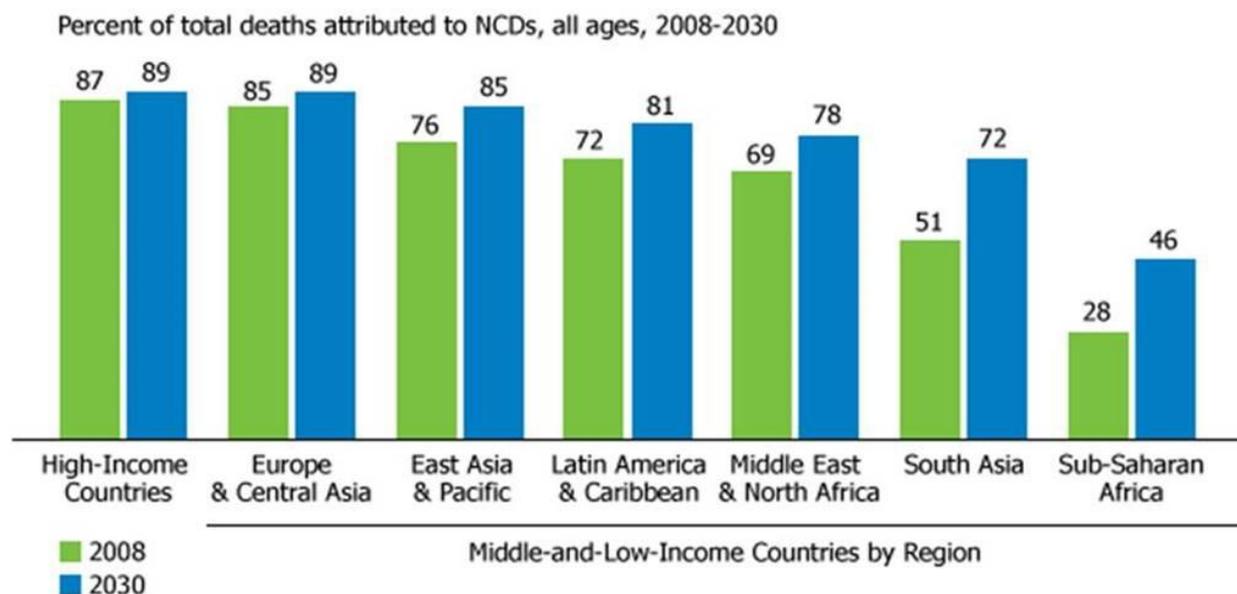
For men in the WHO European Region, deaths from non-communicable diseases were 13 times higher than these other causes combined, and for men in the WHO Western Pacific region, they were 8 times higher.



The overall noncommunicable diseases age-standardized death rates for all ages in low- and middle-income countries were 756 per 100,000 for males and 565 per 100,000 for females - 65% and 85% higher respectively than for males and females in high income countries in 2008. Age-standardized male noncommunicable diseases mortality rates for all ages were highest in the African region for males (844 per 100,000) and for females (724 per 100,000).



<https://www.prb.org/noncommunicable-diseases/>



7. **Work-Life balance is a big issue-** In eight years to 2012, 19.6 million women quit (or lost) jobs. This decline is evident everywhere: Rural or urban, formal sector or informal, illiterate women or post-graduates. The biggest decline has been amongst two groups—illiterate women and post-graduates, according to a 2017 **World Bank** report, Precarious Drop: Reassessing Patterns of Female Labor Force Participation in India.

<http://documents.worldbank.org/curated/en/559511491319990632/pdf/WPS8024.pdf>

TCS Ends Work from Home, Witnesses Rise in Female Employees Resigning from Job

Work from Home: TCS In a statement said the higher attrition among women is a setback to the company's efforts to promote gender diversity and added that the company is focusing on reversing the trend.

<https://www.india.com/business/tcs-ends-work-from-home-witnesses-rise-in-female-employees-resigning-from-job-6108616/>

Just 44% of middle managers (10.8 million in the U.S. last year) are satisfied with their work-life balance, compared with the 70% of employees without managerial responsibility, according to a recent U.K. study of workplace attitudes.

<http://m.europe.wsj.com/articles/SB10001424127887323420604578650074170664066>

8. Trends of Infertility and Childlessness in India: Findings from **NFHS Data**. Standard of living has inverse relation with infertility rate. **Working women have high infertility rate.**

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4188020/>

8A-

<http://www.hindustantimes.com/india-news/one-in-every-two-children-victim-of-sexual-abuse-says-survey/story-spc4MsZTJsmjyrlTZJep7L.html>

9. **Mental Health losses –**

WHO estimates that India will suffer economic losses amounting to a \$ 1.03 trillion dollars from **mental health conditions** between 2012 & 2030

<https://economictimes.indiatimes.com/magazines/panache/mental-health-may-hurt-india-to-tune-of-1-03-trillion-heres-a-dose-for-cos/articleshow/71045027.cms?from=mdr>

Mental health has become increasingly tied to the workplace due to its impact on employee productivity, absenteeism, human error, staff turnover and, ultimately, company profits. **Depression and anxiety**, two of the leading mental health concerns, cost the global economy an estimated \$1 trillion in lost productivity each year, according to the **WHO**.

<https://www.forbes.com/sites/ruthumoh/2020/03/16/starbucks-expands-mental-health-benefits-%20offers-therapy-to-all-us-workers/#35ef45286ff0>

10. **ASSOCHAM STUDY REFERENCE**

<http://archive.indianexpress.com/news/study-says-india-most-depressed-country/822950/>

While doing research on statistics related to depression in India, **we came across a survey** published a few weeks back by The Associated Chambers of Commerce & Industry of India (ASSOCHAM). The revelations were startling – 4 out of every 10 Indian professionals surveyed across the metro cities suffered from general anxiety disorder or depression.

<http://www.mbacrystalball.com/blog/2015/05/01/depression-causes-symptoms-treatment-india/>

11. According to a YouGov Poll **29% of people** have been the victims of workplace bullying. Acas claims that bullying at work costs UK economy **£18 billion** a year.

<https://www.agencycentral.co.uk/articles/2016-05/uk-workplace-bullying-problem.htm>

Employee Benefits News reported in 2017 that turnover can cost employers 33 percent of an employee's annual salary

<https://www.forbes.com/sites/johnhall/2019/05/09/the-cost-of-turnover-can-kill-your-business-and-make-things-less-fun/#290e87207943>

12. **Sex at Work –**

<https://www.indiatoday.in/cover-story/story/sex-at-work-india-today-s-exclusive-annual-sex-survey-breaks-the-silence-on-sexual-relationship-in-the-office-who-is-doing-it-and-why-it-is-a-problem-read-1180688-2018-03-02>

13. A 2014 **Planning Commission** report had estimated that the annual cost of road crashes in India could be about 3% of GDP.

<http://www.autocarpro.in/news-national/economic-loss-road-accidents-india-estimated-gdp-8580>

14. Image in following link talks about **0.5% GDP loss** due to Indian judiciary backlog.

<https://www.indiatoday.in/magazine/cover-story/story/20160509-judicial-system-judiciary-cji-law-cases-the-long-expensive-road-to-justice-828810-2016-04-27>

In millions of pending cases, at least **90 million people** are waiting for justice through court system.

<https://www.hindustantimes.com/india-news/waiting-for-justice-27-million-cases-pending-in-courts-4500-benches-empty/story-H0EsAx4gW2EHPRtl1ddzIN.html>

15. A **World Bank** study shows that welfare costs and lost labor income due to air pollution amounted to 8.5% of India's GDP in 2013

<https://www.livemint.com/Opinion/AU3JZ499V8mJKHbUEZEDmO/Air-pollution-cost-India-85-of-its-GDP-in-2013.html>

According to a **Physicist Jos Lelieveld from the Cyprus institute** in Nicosia, "Air pollution exceeds malaria as a global cause of premature death by a factor of 19; it exceeds violence by a factor of 16, HIV/AIDS by a factor of 9, alcohol by a factor of 45, and drug abuse by a factor of 60." **So, it's well established that air pollution really does kill.**

Stanford University environmental resource economist Marshall Burke Said, "Given the huge amount of evidence that breathing dirty air contributes heavily to premature mortality, a natural - if admittedly strange - question is whether the **lives saved from this reduction in pollution** caused by economic disruption from COVID-19 exceeds the death toll from the virus itself". The two months of pollution reduction, Burke calculates, has probably saved the lives of 4,000 children under 5 and 73,000 adults over 70 in China.

That's significantly more than the current global death toll from the virus itself.

<https://www.sciencealert.com/here-s-what-covid-19-is-doing-to-our-pollution-levels>

16. What divorce and separation tell us about modern India - Gujarat reports the maximum number of divorce cases among bigger states - with a population of more than 10 million - followed by Assam, Maharashtra, West Bengal and Jammu and Kashmir.

<http://www.bbc.com/news/world-asia-india-37481054>

17. **Violence cost India \$742 billion in 2016 - Business Standard Report –**

http://www.business-standard.com/article/economy-policy/violence-cost-india-742-billion-in-2016-report-117060500488_1.html

Violence cost India \$1.2 trillion on PPP basis in 2017, claims report

<https://scroll.in/latest/882124/violence-cost-india-1-2-trillion-or-9-of-gdp-in-2017-finds-report>

18. Annual **corruption** related losses reference

<http://www.hindustantimes.com/india/india-losing-1-trillion-annually-to-corruption-study/storyuK7Q0iC9mlEdr7Lld2rVCM.html>

As former World Bank president Robert Zoellick once said, “Corruption is a cancer that steals from the poor, eats away at governance and moral fiber, and destroys trust.”

India’s ranking on the Corruption Perception Index– 2020 slipped from 80 to 86 even as its score decreased only by one point to 40 from 41 in 2019.

https://m.timesofindia.com/india/india-slips-6-spots-to-86th-rank-on-corruption-index/amp_articleshow/80533471.cms

19. Computer Science Professor & author of a recent best-seller book “Deep Work” says that a **person can work for only 5.25 hours/day with intense focus**, called as Deep Work.

<https://www.calnewport.com/>

Ericsson says in “The Role of Deliberate Practice” that lots of authors also did 4 hours: The best data on sustained intellectual activity comes from financially independent authors. While completing a novel famous authors tend to write only for 4 hr. during the morning, leaving the rest of the day for rest and recuperation ([Cowley, M. (Ed.). (1959). *Writers at work: The Paris review interviews*_.]; [Plimpton, G.] (Ed.). (1977). *Writers at work: The Paris review. Interviews, second series*_.]).

Hence successful authors, who can control their work habits and are motivated to optimize their productivity, **limit their most important intellectual activity to a fixed daily amount when working** on projects requiring long periods of time to complete...

Biographies report that famous scientists such as Charles Darwin, (Erasmus Darwin, 1888), Pavlov (Babkin, 1949), Hans Selye (Selye, 1964), and B.F. Skinner (Skinner, 1983) adhered to a rigid daily schedule where the first major activity of each morning involved writing for a couple of hours. In a large questionnaire study of science and engineering faculty, Kellogg (1986) found that writing on articles occurred most frequently before lunch and that limiting writing sessions to a duration of 1-2 hr. **was related to higher reported productivity...**

In this regard, it is particularly interesting to examine the way in which famous authors allocate their time. These authors often retreat when they are ready to write a book and make writing their sole purpose. Almost without exception, they tend to schedule 3-4 hr. of writing every morning and to spend the rest of the day on walking, correspondence, napping, and other less demanding activities (Cowley, 1959; Plimpton, 1977).

One part of the puzzle about this seems to be quality of time spent practicing rather than quantity.

<https://www.psychologytoday.com/intl/blog/why-music-moves-us/201211/musical-skill-and-deliberate-practice>

20. **Sikkim government** tried 5 days week, but performance did not improve

<https://www.thehindu.com/news/national/other-states/unhappy-sikkim-govt-ends-5-day-working-week/article31035515.ece>

Maharashtra government has just done it with increase in daily hours, which might not prove to be productive.

<https://timesofindia.indiatimes.com/city/pune/five-day-working-week-for-maharashtra-government-employees-from-february-29/articleshow/74100709.cms>

21. **Reference for claim about employees wasting time while working on jobs**

<https://bluewatercredit.com/the-average-employee-wastes-how-much-time-out-of-every-work-day/>

22. Periodic Labor Force Survey (PLFS) 2017-18

23. All EPFO subscribers have PF accounts, but that doesn't mean that all are employed. EPFO has over 170 million accounts but only about 50 million are active subscribers. Which means about 5 crore people are officially employed in India's organized sector.

<https://www.livemint.com/Politics/BRNWhJHC1GuPFhoUWGetON/Why-using-EPFO-data-to-show-jobs-growth-in-India-can-be-misl.html>

https://economictimes.indiatimes.com/jobs/how-much-do-the-salaried-really-earn-here-are-the-most-detailed-findings%20yet/articleshow/70599591.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst

24. https://censusindia.gov.in/Census_And_You/economic_activity.aspx

<http://statisticstimes.com/demographics/population-of-india.php>

As per the table on above government website, age group 20 to 64 population is about 65 crores as per 2011 census. The labor force participation rate (LFPR) stood at 49.8 per cent in 2017-18, falling sharply from 55.9 per cent in 2011-12, NSSO reported. **Putting together the above statistics shows us that** about 25-30 crore people are not participating in labor force and are looking for good income opportunities.

25. **Research has found links between youth unemployment and social exclusion and suggests that this may lead to political and social instability, and possibly to violence.**

Source – United Nations

<https://unhabitat.org/urban-themes/youth/>

26. The project is expected to create 50,000 jobs and employment for 11,000 on completion. **(₹66,000 Crore for 50,000 jobs is ₹1.32 Crores/job.)**

<https://www.livemint.com/news/india/centre-okays-rs-66-000-cr-kerala-semi-high-speed-rail-project-11576626877315.html>

27. **British government didn't have right intentions:**

Youth have always heard from speeches of legends that Britisher's never designed systems, laws for true prosperity of Indians. Britisher's made sure that policy decisions were delayed through bureaucrats - a process designed to hamper past development of India. **Here is part of an article proving truth about the teachings of legends –**

“During the British period, India was quite poor while it was relatively prosperous during the Mughal rule,” he says. “It explains two different kinds of power. A power that recognizes that political authority can never be absolute. The British leadership didn't acknowledge that and created a strange kind of embattled, ineffective kind of power.”

Does this include the steel frame of Civil Services and the Railways? “I am not denying their importance, but I am also saying they were not part of the governing project in the same way they were imagined to be. They were not part of a civilizing project either. **They were not designed for development of India. They were designed to defend political power.**”

<https://www.thehindu.com/news/cities/mumbai/History-explained/article16644536.ece?ref=sliderNews>

28. Thaler co-authored the global bestseller Nudge in 2008 with Cass Sunstein, which shows that by knowing how people think, “choice environments” can be designed that make it easier for

individuals to choose what is best for themselves, their families, and society – without restricting freedom of choice. The Nobel committee has credited him with bringing the somewhat controversial field of behavioral economics from the fringes to the mainstream of academic research. Standard economic theory is based on the simplifying assumption that people always behave rationally. **Thaler considers the more realistic possibility that** people sometimes act “human” and irrational. However, they deviate from rationality in consistent ways, which implies that behavior can be predicted, and there are opportunities to design public policy in a way that desired outcomes are attained.

For instance, if adequate sanitation infrastructure is built, people will use it, and open defecation will be eliminated. The **effectiveness of policy is often constrained by behaviors** that are shaped by cultural norms and social conditioning and are difficult to change in the short run.

<https://www.hindustantimes.com/opinion/nobel-winner-robert-thaler-brought-common-sense-to-economics-and-that-s-no-mean-achievement/story-QCOsIahu5L4a0C7a34y0NJ.html>

29. **Source for comment about work-life balance**

<https://economictimes.indiatimes.com/jobs/how-iit-graduates-are-giving-up-on-their-dollar-dreams-for-startups-and-new-age-tech-companies/articleshow/72619287.cms?from=mdr>

Ayush Singhal, **22 IIT-Delhi**, “The **salary isn’t the best but work-life balance**, smart people as colleagues and cutting-edge work are big hooks”.

30. **Iceland trialed giving thousands of workers a 4-day workweek and saw improvements in well-being and productivity**

<https://www.businessinsider.in/international/news/iceland-trialed-giving-thousands-of-workers-a-4-day-work-week-and-saw-improvements-in-wellbeing-and-productivity/articleshow/84143097.cms>

31. **Unilever NZ to trial four-day work week at full pay**

Unilever New Zealand's participating employees will retain their salaries at 100 percent while working 80 per cent of the time, with empowerment and flexibility determining when and how they work best within the new structure.

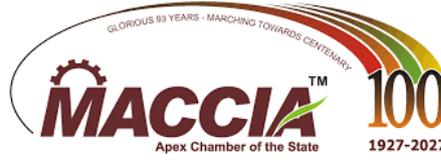
Maintaining competitive edge, increasing productivity and improving wellbeing sit at the heart of the 4-day work week, says Mr. Bangs.

<https://www.unilever.com.au/news/press-releases/2020/unilever-nz-to-trial-four-day-work-week-at-full-pay/>

32. **Depict Real Picture of Job Loss, Reconcile Data of Credible Agencies: Parliamentary Panel to Labor Ministry**

"...data and studies conducted by other reputed and credible agencies be taken into consideration by the Ministry and reconciled with the data collected/maintained by EPFO so as to depict an authentic and real picture of the rate of unemployment/loss of jobs in the wake of Covid-19 pandemic for initiating requisite corrective measures as and when warranted," stated Parliamentary Standing Committee on Labor in its 25th report tabled in Parliament last week. It observed that despite Covid-19 pandemic, net EPFO payroll addition for 2020-21 was 77.08 lakh which is almost at par with 2019-20 net payroll addition of 78.58 lakh.

<https://www.news18.com/amp/news/india/depict-real-picture-of-job-loss-reconcile-data-of-credible-agencies-par-panel-to-labour-min-4059932.html>



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- जननी जन्मभूमिश्च स्वर्गादपि गरीयसी ॥ In 2003, came Back in India to Build India; proudly; after rejecting USA PhD Full-Scholarship
- On developmental agenda, Contested 2024 Parbhani Lok Sabha election as Independent candidate. Took votes on over 92% of polling booths
- **Resigned from BJP membership due to insult of Hindutva protector Maratha's**
- Vice President (2014-2018). Maharashtra Chamber of Commerce. Estd. 1927
- Declared Parbhani Youth-Icon by *Sakal* - a state-level newspaper in Maharashtra

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"Great men are those who see that thoughts rule the world."

Ralph Waldo Emerson.

Emerson (1803 - 1882) was an essayist, lecturer, Transcendentalist movement leader.