





APPEAL TO BANK EMPLOYEES

Unite & Unleash propaganda & struggles
beyond Bank Unions Charters & Borders
in pursuit of 5 day week in Public Sector Banks
augmenting our work- life balance!

Get Organized!

"There is no alternative to continuous and arduous struggles"

**5 DAY WEEK IN BANKS
CHARTER
SUBMITTED TO MINISTRY OF FINANCE
GOVERNMENT OF INDIA
&
INDIAN BANKS ASSOCIATION**

**BY
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NATIONAL UNION OF BANK EMPLOYEES'

(Regd No.3415 / CNI dated 29-07-2011)

Administrative Office : 763, Anna Salai,
Chennai – 600 002.

Dear comrades,

5 DAY WEEK IN BANKS CHARTER SUBMITTED TO MINISTRY OF FINANCE GOVERNMENT OF INDIA & INDIAN BANKS ASSOCIATION

A couple of months ago I met a friend who was reading a book titled “If God was a Banker”. I was intrigued by the title and mused how God will function as a banker; will he go for a private bank, foreign bank or our typical nationalized bank? If things were the usual then he would be one among the many aspirants for government-owned bank jobs and write many such exams. One fine morning his father (one among millions of our Gods) will hug him with the newspaper in hand which is declaring the results, and his mother will stuff his mouth with sweets wiping away tears of joy with her saree palloo. So he will be the son of every Indian middle class father’s desire and needless to say, perfect groom material. So Mr. God will start his career with oiled hair neatly parted and a lunch box in hand. He will see many springs of life in his 10-to-6 job (actually 10-to-8 in disguise) trying hard to maintain a balance with work and family. He will leave for his office while his kids are in bed

the private or foreign counterparts, thus giving India a new momentum. So we genuinely believe healthy and professional work culture is the utmost requirement for public sector banks today. Inspiring bank employees to be productive and tech savvy will be far more fruitful. Periodical appraisals and recognition for good work will lead to greater returns rather than making it a typical slow growing, take-for-granted government job. It's a dismal picture that once a job of reputation is losing its value. So nowadays there is huge change in career priorities of youngsters, they prefer to experiment with their careers rather than settling and languishing in conventional government jobs. It is in this context that NUBE has demanded five day banking with rationale , 4 logic and justifications in this memorandum to Government and IBA Hence our demand of 5 day week in banks in pursuance of establishing this work life balance , which reduce the stress of the bank employees which in turn will enhance productivity and business. Our demand is also in tune with the directions of the Supreme Court of India. Supreme Court of India which has given succor, by declaring sleep to be a right, on par with constitutionally guaranteed right to life.

Further the following are the positive benefits of a 5 day work week culture:

- Reduced fuel costs
- Decreased absenteeism
- Increased productivity
- Improved job satisfaction and morale
- Reduced personnel turnover
- Reduced energy costs.
- Improved work-life balance
- Less Disability Claims. As stress falls, so might disability claims

Reduced traffic congestion
Savings in Banks and Nations exchequer

I have to place on record the efforts & pains taken by Com.S.Srinivsan , Our President in collating scores of articles on work- life balance and presenting this memorandum with a vignette with his wonderful vision on the subject.

We acknowledge with thanks the valuable inputs on this subject provided by various social networking sites who are doing splendid job in enhancing the awareness levels of bank employees and scores of other well researched articles on the subject .

With the increased need for canvassing business, marketing, followup recovery, etc. one weekday off is inadequate and there is genuine need to introduce 5 Day banking for the Banks. The matter brooks no delay. In pursuance of the aforesaid logic we have adduced additional justifications and submitted a memorandum of the five day week charter 5 in pursuance of this just demand which we rust and hope the government will consider objectively. We will keep our members advised of further developments from time to time in this regard. We solicit your objective feedback to the memorandum submitted by us. You can convey to us your feedback, suggestions for further improvements to the administrative office of the union mentioned above or email to gsnube@gmail.com.

Yours comradely

L.Balasubramanian



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08-12-2012

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NATIONAL UNION OF BANK EMPLOYEES'

(Regd No.3415 / CNI dated 29-07-2011)

Administrative Office :: 763, Anna Salai, Chennai – 600 002.

Date :08-12-2012

Shri.D.K.Mittal
Secretary
Department of Financial Services
Ministry of Finance
13, Talkatda Road
Government of India
New Delhi.

Dear Sir,

**FIVE DAYS WORKING IN
A WEEK IN BANKS IN INDIA**

Ref: our letter dated 23-02-2012

We had vide our letter dated 23-02-2012(copy enclosed) had requested the Government and IBA to consider our demand for 5 day week in tune with global 5days scenario . Banks in India, are moving towards the trends prevalent in the developed part of the world, where, customers are encouraged to do their routine banking chores, through alternate banking channels, like Net Banking, ATMs, Mobile Bankings,etc. and visiting “brick and mortar” bank branches are discouraged ,barring urgent situations and compliance to this is achievedby imposing charges for transactions done at bank branches, after few free transactions.

The unanimous view of the central committee of our union, that in the light of the revolutionary changes that have taken place as regards the technology initiative, such as tele-banking, internet banking, core banking, any time banking, anywhere banking etc. and also the banking expansion through a large ATM net work, there is a strong case for immediate consideration of the demand of the NUBE for introduction of 5 day week by the Indian Banks' Association. There are several strong grounds, apart from the infrastructure now created by the Banking Industry which will not cause any harm to the customers in case 5 day week is introduced in the Banking Industry. The first and foremost reason is, the country will be saving a lot of natural resources by way of reduction in the use of fuel by lakhs of employees working in the Banking Industry, since they depend upon their own personal vehicles to attend office. This will also reduce global warming to an extent. Further, 5 day week will provide good health to bank employees who are toiling without any rest for almost 14 to 16 hours a day on account of increasing workload and business growth. The reduction of 2 hours of business on Saturday does not affect customers as almost all Banks have increased business hours by two hours per day from Monday to Friday.

At present all Central government establishments, RBI, Forex Department, Parliament, State Assemblies, Treasury, IT/ BT industries and Western Countries observe 5 day week. Majority of State government offices remain closed on Second Saturday of the month. Therefore Banking Industry switching over to 5 day week will not make much difference to routine business. Introduction of 5 day week has its benefits as it will

go a long way in further strengthening our Banking Industry and delivering better results to the people of the country. With the introduction of technology in the banking sector, basic Bankingservices are today available 24X7; RBI, Central Government, State Governments, Insurance Sector, Financial Market, Stock Exchange, Foreign Exchange Markets, etc. are closed on Saturdays and Sundays without causing any major inconvenience to general public at large.

With the increased need for canvassing business, marketing, followup recovery, etc. one weekday off is inadequate and there is genuine need to introduce 5 Day banking for the Banks. The matter brooks no delay. In pursuance of the aforesaid logic we adduce the following 8 additional justifications and submit a memorandum of the five day week charter, which kindly consider objectively. Awaiting your favorable response.

Thanking you,

Yours faithfully,



(L.BALASUBRAMANIAN)
GENERAL SECRETARY

Cc to: Shri Namo Narain Meena Hon'ble Minister of State (EB&I). Ministry of Finance

Mr. K R Kamath ,The Chairman, Indian Banks Association.

Dr. K Ramakrishnan, Chief Executive, Indian Banks Association.

**MEMORANDUM ON FIVE DAY WEEK CHARTER IN BANKS
SUBMITTED BY**

**L.BALASUBRAMANIAN, GENERAL SECRETARY
NATIONAL UNION OF BANK EMPLOYEES (NUBE)**

JUSTIFICATION - I

The standard work week has an interesting past. If you work from a time-line point of view, you will see that the work week fluctuated substantially throughout history. For instance, in the 4th century A.D., the Roman Empire had a whopping 175 holidays in a year, something workers of today would love.

In the middle Ages, people were obligated to work eight hours a day, six days a week, excluding holidays. A saying from King Alfred the Great king of England was “Eight hours work, eight hours sleep, eight hours play, make just and healthy day.”

As time moved on, the work schedules actually increased a bit, especially in the United States. In around the year 1800, a 14-hour work day was customary in the U.S. for men, women and children. This was largely due to the Industrial Revolution. Then in 1840, President Martin Van Buren issued an executive order that laborers and mechanics be limited to working 10 hours in a day.

But it wasn't until the International Labor Organization held its first conference in Oct. 1919 that “Hours of Work” convention established an 8- or 9-hour work day, which constituted a max of 48 hours work per week.

Just as the work week seemed to settle, the Great Depression hit. In an effort to avoid layoffs, President Herbert Hoover proposed a bill that would reduce the work week to 30 hours. It was passed in Senate; however, it didn't make it through the House. 10

When Franklin D. Roosevelt entered office, he tried to push again for shorter hours, but they were overruled by the U.S. Supreme Court. Instead, the Walsh-Healy Public Contracts Act of 1936 passed, which required the federal government to pay its contractors overtime wages after eight hours of work in a day. And then the Fair Labor Standards Act of 1938 passed, which established the five-day, 40-hour work week for everyone, a standard we observe today.

The eight-hour day movement or 40-hour week movement, also known as the short-time movement, had its origins in the Industrial Revolution in Britain, where industrial production in large factories transformed working life and imposed long hours and poor working conditions. With working conditions unregulated, the health, welfare, and morale of working people suffered.

The workweek and weekend are those complementary parts of the week devoted to labour and rest respectively. The legal working week (British English), or workweek (U.S. English), is the part of the seven-day week devoted to labour. In most Western countries it is Monday to Friday. The weekend comprises the two traditionally nonworking days in the seven-day week. What constitutes the working week is mandated either by law or custom.

Some economists have recommended moving to a 21 hour standard work week to address problems with unemployment, high carbon emissions, low well-being, entrenched inequalities, overworking, family care, and the general lack of free time. Actual work week lengths have been falling in the developed world

The present-day concept of the weekend first arose from the Dies Solis (Day of the Sun) decreed by Constantine and from Biblical Sabbath. The weekend in Western countries comprises Saturday and Sunday, when most employees do not have to work. The Christian Sabbath itself was just one day each week, but the preceding day (the Jewish Sabbath) also came to be taken as a holiday in the twentieth century. This shift has been accompanied by a reduction in the total number of hours worked per week, following the growth of the labor movement and changes in employer expectations. Proposals have continued to be put forward for 11 further reductions in the number of days or hours worked per week, on the basis of predicted social and economic benefits.

In cultures with a seven-day week, the day of rest derives from the main religious tradition: Sunday (Christian), Saturday (Jewish), or Friday (Muslim).

The American concept of the weekend has its roots in labor union attempts. The first five-day work week was instituted by a New England cotton mill .

In 1926 Henry Ford began shutting down his automotive factories for all of Saturday and Sunday. In 1929 the Amalgamated Clothing Workers of America was the first union

to demand a five-day work week and receive it. After that, the rest of the United States slowly followed, but it wasn't until 1940 that the two-day weekend began nationwide.

Since the 1960s, the consensus among anthropologists, historians, and sociologists has been that early hunter-gatherer societies enjoyed more leisure time than is permitted by capitalist and agrarian societies; For instance, one camp of Kung Bushmen was estimated to work twoand-a-half days per week, at around 6 hours a day. Aggregated comparisons show that on average the working day was less than five hours.

The automobile manufacturer, Henry Ford, was an ardent proponent of shorter work hours, which he introduced unilaterally in his own factories. Ford stated that he pursued this policy for business rather than humanitarian reasons. He believed that workers (who were also the main consumers of products) needed adequate leisure time to consume products and thus perceive a need to purchase them.

Recent studies supporting a four-day week have shown that reduced work hours not only increase consumption and invigorate the economy, but also improve worker's level of education (due to having extra time to take classes and courses) and worker's health (less work-related stress and extra time for exercise). Reduced hours also save money on day care costs and transportation, which in turn helps the environment with 12 less carbon-related emissions. These benefits increase workforce productivity on a per-hour basis.

Over the 20th century, work hours declined by almost half, mostly due to rising wages brought about by renewed economic

growth, with a supporting role from trade unions, collective bargaining, and progressive legislation. The workweek, in most of the industrialized world, dropped steadily, to about forty hours after World War II. The decline continued at a faster pace in Europe: for example, France adopted a 35-hour workweek in 2000. In 1995, China adopted a 40-hour week, eliminating half-day work on Saturdays. Working hours in industrializing economies like South Korea, though still much higher than the leading industrial countries, are also declining steadily.

Technology has also continued to improve worker productivity, permitting standards of living to rise as hours declined. In developed economies, as the time needed to manufacture goods has declined, more working hours have become available to provide services, resulting in a shift of much of the workforce between sectors.

Economic growth in monetary terms tends to be concentrated in health care, education, government, criminal justice, corrections, and other activities that are regarded as necessary for society rather than those that contribute directly to the production of material goods. In the mid 2000s, the Netherlands was the first country to achieve an overall average working week of less than 30 hours.

Gradual decrease in working hours Most countries in the developed world have made great progress in lowering working hours. For example in the U.S in the late 19th century it was estimated that the average work week was over 60 hours per week. Today the average hours worked in the U.S is around 33. The front runners for lowest average weekly work hours are the

Netherlands with 27. hours, and France with 30 hours. At current rates the Netherlands is set to become the first country to achieve an average work week under 20 hours.

Many people support the thought that the increased use of ICT (Information Communication Technology) has caused a reduction in the number of hours employees are required to work.

The structure of the work week varies considerably for different professions and cultures. Among salaried workers in the western world, the work week often consists of Monday through Friday or Saturday with the weekend set aside as a time of personal work and leisure.

Several countries have adopted a workweek from Monday morning until Friday noon, either due to religious rules (observation of shabbat in Israel whose workweek is Sunday to Friday afternoon) or the growing predominance of a 35-37.5 hour workweek in continental Europe.

Several of the Muslim countries have a standard Sunday through Thursday or Saturday through Wednesday workweek leaving Friday for religious observance, and providing breaks for the daily prayer times.

South Korea's declining working hours is the result of the government's proactive move to lower working hours at all levels in order to increase leisure and relaxation time, which introduced the mandatory forty hours, five-day working week in 2004 for companies with over 1,000 employees

France has enacted a 35-hour workweek by law, and similar results have been produced in other countries such as Germany

through collective bargaining. A major reason for the low annual hours worked in Europe is a relatively high amount of paid annual leave. Fixed employment comes with four to six weeks of holiday as standard.

The work week in Samoa is approximately 30 hours, and though average annual Samoan cash income is relatively low, by some measures, the Samoan standard of living is quite good.

Nigeria has public servants work 35 hours per week.

The work time in Brazil is 44 hours per week, usually 8 hours per day and 4 hours on Saturday or 8.8 hours per day, on duty jobs are 6 hours per day.

Actual work week lengths have been falling in the developed world. As stated above, The New Economics Foundation has recommended moving to a 21 hour standard work week to address problems with unemployment, high carbon emissions, low well-being, entrenched inequalities, overworking, family care, and the general lack of free time.

We give below the list of countries and the weekly working hours. Some appear under the subsections for Islamic countries and the European Union.

AUSTRIA

The work week is Monday through Friday, although Friday is usually a half-day. Shops are open on Saturdays. Almost no shops are open on Sundays, as this is not allowed by law. However, exceptions to this have been made in Vienna.

AUSTRALIA

Over the last few decades the average number of hours worked by employed Australians has actually decreased. Across the 1980s, they were working on average almost 35 hours per week, but over the first decade of the 2000s, the average work week decreased to 33 hours.

BULGARIA

The work week is Monday through Friday; 8 hours per day, 40 hours in total per week.

CHILE

The workweek in Chile begins on Monday and ends on Saturday with a half-day, 45 hours per week, with Sunday being the weekend. Schools, however, only operate Monday to Friday and close on Saturday and Sunday.

CHINA

In China, the working week begins on Monday and ends on Friday. China began the two-day Saturday-Sunday weekend in 1995. Most government workers work 5 days a week (including officials and industrial management).

COLOMBIA

In general, Colombia has an 8 working hours per day, five days per week, typically Monday through Friday, as per law.

CZECH REPUBLIC

In the Czech Republic, the work week is usually from

Monday to Friday, 8 hours per day and 40 hours per week as a full-time job.

DENMARK

Denmark has an official 37 hours working week with primary working hours between 6:00-18:00, Monday to Friday. In public institutions, a 30 minutes lunch break every day is included as per collective agreements, so that the actual required working time is 34.5 hours. In private companies, the 30 minutes lunch break is normally not included.

ESTONIA

In Estonia, the working week begins on Monday and ends on Friday. Usually a working week is 40 hours.

EUROPE

In Europe, the standard full-time working week begins on Monday and ends on Friday. Most retail shops are open for business on Saturday.

In some European countries such as Germany and Denmark, there are laws regulating open hours for shops.

FINLAND

In Finland, the working week begins on Monday and ends on Friday. A full-time job is defined by law as being at least 32 and at most 40 hours a week.

FRANCE

The standard working week is Monday through Friday. Workers cannot be obliged to work on Sundays. Most schools

in France are off on Wednesday and Sunday, so it is common for students to attend school on Saturday.

HUNGARY

In Hungary the working week begins on Monday and ends on Friday. A full-time job is usually 40 hours a week. For office workers work usually starts between 8-9h and ends between 16-18h depending on the contract and lunch time agreements.

IRELAND

Ireland has a working week from Monday to Friday with core working hours from 09:00 to 17:30.

ITALY

In Italy the 40 hour rule applies: Monday to Friday, 09:00 to 18:00 (with one hour break for lunch). Sunday is always holiday; Saturday is generally holiday in most companies and universities.

LATVIA

Latvia has a Monday to Friday working week, with normal maximum time of 40 hours.

LEBANON

The workweek is Monday through Friday; 8 hours per day, 40 hours in total per week.

POLAND

The workweek is Monday through Friday; 8 hours per day, 40 hours in total per week. Large malls are open on Saturday and Sunday, many small shops close on Sunday.

PORTUGAL

The workweek is Monday through Friday; 7 to 8 hours per day, 35 to 40 hours in total per week.

ROMANIA

The workweek is Monday through Friday; 8 hours per day, 40 hours in total per week. Shops are open on Saturdays and Sundays.

SWEDEN

In Sweden, the standard workweek is Monday through Friday, both for offices and industry workers. The standard workday is eight hours, although it may vary greatly between different fields and businesses. Most office-workers have flexible working hours, and can largely decide themselves on how to divide these over the week. The workweek is regulated by Arbetstidslagen (Work time law) to a maximum of 40 hours per week. The 40-hour-week is however easily bypassed by overtime. The law allows a maximum of 200 hours overtime per year. There is however no overseeing government agency, and the law is often cited as toothless.

UNITED KINGDOM

The normal business working week is from Monday to Friday (35 to 40 hours depending on contract). The EU Working Time Directive regulates that workers cannot be forced to work for more than 48 hours per week on average (although the UK allows individuals to opt out if they so choose). The minimum holiday entitlement is now 28 days per year but that includes Public Holidays.

HONG KONG

The standard working week in Hong Kong is Monday to Friday for most local and international companies. A handful still work Saturdays, but the old six day week largely was abandoned following governmental changes in 2006, under which various administrative and judicial bodies moved to a five day week. However, many civil services and banks remain open to consumers on Saturday mornings .

INDIA

In India, the standard full-time workweek begins on Monday and ends on Saturday, roughly making it 45 to 48 hours per week. The off day is Sunday. However, Central government offices, newer institutions and IT & ITES companies follow the international 40-hour Monday-to- Friday workweek. The biblical concept of 6 days work and rest on 7th day is not applicable to India. Sunday though a popular rest day, is the first day of the week on every calendar. Hence the meaning of “weekend”\ is literal “week end” - usually taken as Friday /Saturday. Term “Week end” usually does not indicate REST or OFF days, though a small population familiar with western concept understands the dual meaning in Indian or western context.

Some state government offices have 2nd and 4th Saturday as additional rest days. Many industrialised states like Maharashtra, Gujarat face power shortage where manufacturing Industries have weekly off day on different days of the week. Each industrial area is disconnected from

power on a different day of the week. This is called staggered off day. So within same state, you will find each industrial area having an off day on different day of the week. Industries follow 48 hour weeks.

The working hours are different for different occupations. Police constables, Drivers, Private Security service workers have longer duty hours but the actual work is less than 8 hours a day in most cases except police.

A large Indian companies and MNC offices located in India tend to follow a 5-day, 8-9h-hour per day working schedule.

In India too, the new general places including regulators like Reserve Bank Of India, are having five days in a week working schedules. Moreover, State Bank Of Pakistan as mentioned above following suit, has already adopted five days in a week, working system and benefited immensely as evidenced in this news report: “The five-day week system adopted by the government has saved millions of rupees in fuel and energy costs, besides enhancing efficiency and improving social life of the people, a survey said. The government initially adopted the fiveworking day week to cut down by 33 percent or 500 MW of electricity in April this year and the results were soon evident”. At present, in India, all Central government establishments, RBI, Forex Department, Parliament, State Assemblies, Treasury, IT/BT industries and Western Countries observe 5 day week. Majority of State government offices remain closed on Second Saturday of the month. Therefore Banking Industry switching

over to 5 day week will not have any adverse effects. contrary to what the ‘mandarins of ‘FINMIN’ and representatives of Indian trade and industry say

ISLAMIC COUNTRIES

Thursday–Friday weekend Friday is the Muslim holy day when Jumu’ah prayers take place, and a number of countries have a Thursday–Friday weekend. Those countries are presently:

- Saudi Arabia (Note: Saudi Arabia has a two-day weekend for the public sector and a one-day (Friday) weekend for the private sector)
- Oman
- Afghanistan
- Yemen

As of 2009, formal proposals are also being discussed in Yemen to change to a (single-day) Friday weekend. The coalition government formed on December 2011 issued a decree changing the weekend in Yemen. As of February 2012 the weekend in Yemen was to be Friday– Saturday, but this was postponed due to the instability across the country. The weekend remains Thursday-Friday.

FRIDAY–SATURDAY WEEKEND

Reform in a number of Arab countries of the Persian Gulf in the 2000s led to a number of countries replacing the Thursday–Friday weekend with the Friday–Saturday weekend. This trend is to allow for respect of Fridays as the day for Jumu’ah prayers

in Muslim countries while also having more working days to overlap with international financial markets.

- Algeria (2009)
- Bahrain (2006)
- Bangladesh
- Egypt
- Iraq (2005–2006)
- Jordan (2000)
- Kuwait (2007)
- Libya (2005–2006)
- Northern Malaysia (only in the states of Kelantan, Terengganu and Kedah)
- Mauritania (2005–2006)
- Qatar
- Sudan (2008)
- Syria (2005–2006)
- United Arab Emirates (2006)

Some Muslim-majority countries have Friday as the only weekend day and have a six day work week.

SATURDAY–SUNDAY WEEKEND

Other countries with Muslim-majority populations or significant Muslim populations nonetheless follow the Saturday–Sunday weekend. While Friday is a working day, a long midday break is given to allow time off for worship. Those countries are:

- Indonesia

- Malaysia (except the states of Kelantan, Terengganu and Kedah.

These Malaysian states have a Friday-Saturday weekend rather than the Saturday-Sunday as in the rest of the country).

- Morocco
- Pakistan (Fridays might be de facto half-day off)
- Tunisia
- Turkey

NON-CONTIGUOUS WORKWEEK

Brunei Darussalam has a non-contiguous work week, consisting of Monday through Thursday plus Saturday. The days of rest are Friday and Sunday.

ISRAEL

For most Israelis, the workweek begins on Sunday and ends on Thursday or Friday at noon within 43 hours per week.

JAPAN

The standard business office workweek in Japan begins on Monday and ends on Friday, 40 hours per week. Work hours in Japan are decreasing, but many Japanese still work long hours. Recently, Japan's Ministry of Health, Labor and Welfare (MHLW) has issued a draft report recommending major changes to regulations that govern working hours. The centerpiece of the proposal is an exemption from overtime pay for white-collar workers.

MEXICO

Mexico has a 40 working-hours workweek running from Monday to Friday. Fear of unemployment and threats by employers explain in part why the 48-hour work week is disregarded

MONGOLIA

Mongolia has a Monday to Friday working week, with normal maximum time of 40 hours. s.

NEPAL

Nepal follows the ancient Vedic calendar, which has the resting day on Saturday and the first day of the working week on Sunday.

NEW ZEALAND

In New Zealand the working week is typically Monday to Friday 8.30am to 5pm, but it is not uncommon for many industries (especially construction) to work half day Saturdays normally 8/9am to about 1pm.

PAKISTAN

Pakistan follows the standard international 40 hour working week, from Monday to Friday, with Saturday and Sunday being weekends. However, in many schools and enterprises, Friday is usually considered a half-day. Syed Wasimuddin, chief spokesman of the central bank of Pakistan has said that Pakistan's central bank will remain closed on Saturdays from Oct. 15 as part of the government's plan to ease its power crisis. This

decision was made after the government decided to observe a five-day working week for all federal offices. The country is facing a gas shortage of nearly 2.0 billion cubic feet per day. Total electricity demand in summer months outstrips supply by 22 percent - or about 6,000 megawatts - during peak hours. [(Oct 14 , 2011(Reuters)] India also is not an exception to power and fuel crisis and many state power/ fuel crisis is getting accentuated day by day. The 5 day week introduction in bank will conserve power and energy.

RUSSIA

In Russia the common workweek begins on Monday and ends on Friday with 8 hours per day. Federal law defines workweek duration of 5 or 6 days and not more than 40 hours.

SOUTH KOREA

South Korea's declining working hours is the result of the government's proactive move to lower working hours at all levels in order to increase leisure and relaxation time, which introduced the mandatory forty hours, five-day working week in 2004.

THAILAND

In Thailand, the workweek is Monday through Saturday for a maximum of 44 to 48 hours per week (Saturday is usually a half or full day).

However, government offices and some private companies have modernized, adopted progress through enacting the European standard of Monday through Friday.

Currently, 50% of the luxury beach resorts in Phuket have

a five day workweek. 23% have taken steps to reform their 6 day workweek through half measures (such as reducing from a 6 day workweek to a 5.5 day workweek).

UNITED STATES

The standard workweek in the United States begins on Monday and ends on Friday, 40 hours per week, with Saturday and Sunday being weekend days. Most stores are open for business on Saturday, and may be open a full or half-day on Sunday as well (except where prohibited by law, which is called the Blue law). In 2006, the average man employed full-time worked 8.4 hours per work day, and the average woman employed full-time worked 7.7 hours per work day. There is no mandatory minimum amount of paid time off for sickness or holiday. However, regular, full-time workers often have the opportunity to take about nine days off for various holidays, two weeks of sick leave and two weeks of paid holiday time, with some workers receiving additional time after several years. Because of the pressure of working, time is increasingly viewed as a commodity.

Recent History

By 1946 the United States government had inaugurated the 40- hour work week for all federal employees. Beginning in 1950, under the Truman Administration, the United States became the first known industrialized nation to explicitly (albeit secretly) and permanently forswear a reduction of working time. In the United States, the working time for upper-income professionals has increased compared to 1965, while total annual working time for low-skill, low-income

workers has decreased. This effect is sometimes called the “leisure gap”.

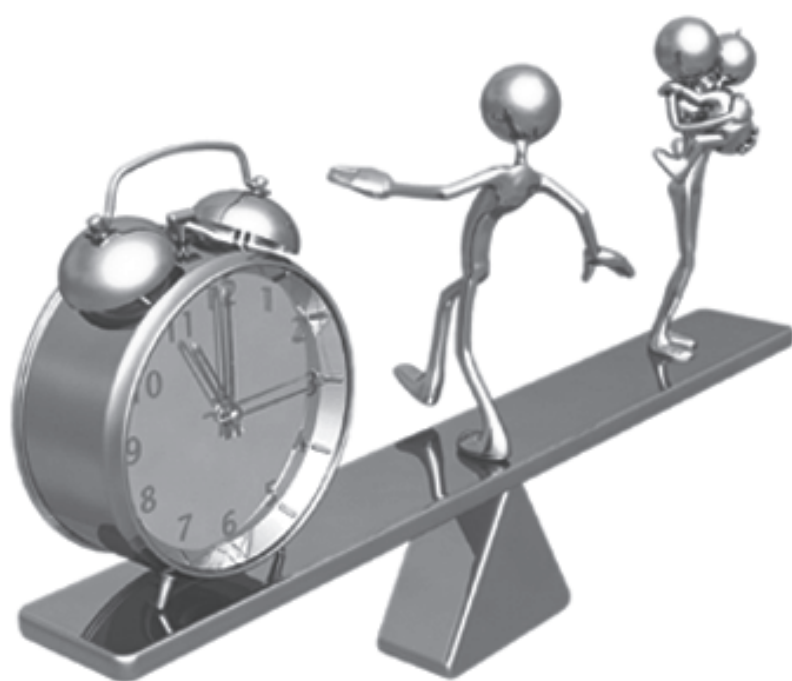
WESTERN EUROPE

In most Western European countries, working time is gradually decreasing. The European Union’s working time directive imposes a 48 hour maximum working week that applies to every member state except the United Kingdom. A major reason for the low annual hours worked in Europe is a relatively high amount of paid annual leave.

Hence our demand for 5 day week is in tune with Global trends which India takes great pride in emulating the west in myriad of matters, be it financial liberalization, nuclear initiatives etc blindfolded. Hence the Government cannot simply develop cold feet when it comes to ‘migration to five day working weeks’ so prevalent in greater part of the western world? As stated above Even Pakistan did not shy away from the implementation of ‘5 day working weeks’ in banks and now reaping the benefits, in the form of

1. A rejuvenated work force, raring to start work on Mondays.
2. Considerable savings in fuel, electricity, bandwidth etc.
3. Above all, a contented social scenario, with, employees finding more time with families.
4. Boosting up spending as lakhs of bank employees and their families, now find more time to visit shopping malls, bazaars, multiplexes etc. thus, boosting consumption and growth.





JUSTIFICATION - II

WORK LIFE BALANCE

Work–life balance is a concept including proper prioritizing between “work” (career and ambition) and “lifestyle” (Health, pleasure, leisure, family and spiritual development/meditation). Related, though broader, terms include “lifestyle calm balance” and “life style choices”.

The work-leisure dichotomy was invented in the mid 1800s. Paul Krassner remarked that anthropologists, use a definition of happiness that is to have as little separation as possible “between your work and your play.” The expression “Work–life balance” was first used in the United Kingdom in the late 1970s to describe the balance between an individual’s work and personal life. In the United States, this phrase was first used in 1986.

Work statistics

According to a survey conducted by the National Life Insurance Company, four out of ten employees state that their jobs are “very” or “extremely” stressful. Those in high-stress jobs are three times more likely than others to suffer from stress-related medical conditions and are twice as likely to quit. The study states that women, in particular, report stress related to the conflict between work and family.

In the study, Work-Family Spillover and Daily Reports of Work and Family Stress in the Adult Labor Force , researchers found that with an increased amount of negative spillover from work to family, the likelihood of reporting stress within the family increased by 74%, and with an increased amount of negative spillover from family to work the likelihood to report stress felt at work increased by 47% This illustrates that those who are

experiencing stress that has spilled over from work to family are more than likely to report feeling stress related to their family. Also, those who feel stress that has spilled over from their family into their work, almost half were likely to feel stress when they were at work.

Stress and work-life balance

The number of stress-related disability claims by American employees has doubled according to the Employee Assistance Professionals Association in Arlington, Virginia. Seventy-five to ninety percent of physician visits are related to stress and, according to the American Institute of Stress, the cost to industry has been estimated at \$200 billion-\$300 billion a year.

Steven L.Sauter, chief of the Applied Psychology and Ergonomics Branch of the National Institute for Occupational Safety and Health in Cincinnati, Ohio, states that recent studies show that “the workplace has become the single greatest source of stress”. Michael Feuerstein, professor of clinical psychology at the Uniformed Services University of the Health Sciences at Bethesda Naval Hospital states, “We’re seeing a greater increase in work-related neuroskeletal disorders from a combination of stress and ergonomic stressors”.

It is clear that problems caused by stress have become a major concern to both employers and employees. Symptoms of stress are manifested both physiologically and psychologically. Persistent stress can result in cardiovascular disease, sexual health problems, a weaker immune system and frequent headaches, stiff muscles, vision related defects or backache. It can also result in poor coping skills, irritability, jumpiness, insecurity, exhaustion, and difficulty concentrating. Stress may also perpetuate or lead

to binge eating, smoking, and alcohol consumption having delirious effect in efficiency and performance in work.

According to James Campbell Quick, a professor of organizational behavior at the University of Texas-Arlington, “The average tenure of presidents at land-grant universities in the past ten years has dropped from approximately seven to three-and-a-half years”. The feeling that simply working hard is not enough anymore is acknowledged by many other American workers. “To get ahead, a seventy-hour work week is the new standard. What little time is left is often divvied up among relationships, kids, and sleep.” This increase in work hours over the past two decades means that less time will be spent with family, friends, and community as well as pursuing activities that one enjoys and taking the time to grow personally and spiritually. Texas Quick, an expert witness at trials of companies who were accused of overworking their employees, states that “when people get worked beyond their capacity, companies pay the price.” Although some employers believe that workers should reduce their own stress by simplifying their lives and making a better effort to care for their health, most experts feel that the chief responsibility for reducing stress should be management.

Young generation views on work-life balance

According to Kathleen Gerson, Sociologist, young people believe that parents should get involved and support the children both economically and emotionally, as well as share labor equally.. They are looking for partners to share the house work and family work together. Men and women believe that women should have jobs before considering marriage, for better life and to be happy in marriage. Young people do not

think their mother's generations were unhappy. They also do not think they were powerless because they were economically dependent.

Identity through work

By working in an organization, employees identify, to some extent, with the organization, as part of a collective group. Organizational values, norms and interests become incorporated in the self-concept as employees increase their identify with the organization.

Employee interactions with the organization, through other employees, management, customers, or others, reinforces (or resists) the employee identification with the organization. Simultaneously, the employee must manage their "true self" identification.; employees don't have just one self.

Consequences of an Imbalance

Mental health is a balancing act that may be affected by four factors: the influence of unfavourable genes, by wounding trauma, by private pressures and most recently by the stress of working. Many people expose themselves unsolicited to the so-called job stress, because the "hard worker" enjoys a very high social recognition. These aspects can be the cause of an imbalance in the areas of life. But there are also other reasons which can lead to such an imbalance.

Remarkable is, for example, the increase in non-occupational activities with obligation character, which include mainly house work, maintenance and support of family members or volunteer activities. All this can contribute to the perception of a chronic lack of time. This time pressure is, amongst others, influenced by their own age, the age and number of children in

the household, marital status, the profession and level of employment as well as the income level.

Another factor is also, that decision-makers in government offices and upper echelons are not allowed to show weaknesses or signs of disease etc., because this would immediately lead to doubts of the ability for further responsibility.

For companies it is time to act and support their employees with a healthy work-life-balance.

Responsibility of the employer

Companies have begun to realize how important the work-life balance is to the productivity and creativity of their employees. Research by Kenexa Research Institute in 2007 shows that those employees who were more favorable towards their organization's efforts to support worklife balance also indicated a much lower intent to leave the organization, greater pride in their organization, a willingness to recommend it as a place to work and higher overall job satisfaction.

Employers can offer a range of different programs and initiatives, such as flexible working arrangements in the form of part-time, casual and telecommuting work. More proactive employers can provide compulsory leave, strict maximum hours and foster an environment that encourages employees not to continue working after hours.

It is generally only highly skilled workers that can enjoy such benefits as written in their contracts, although many professional fields would not go so far as to discourage workaholic behaviour. Unskilled workers will almost always have to rely on bare minimum legal requirements. The legal requirements are low in many countries, in particular, the United

States. In contrast, the European Union has gone quite far in assuring a legal work-life balance framework, for example pertaining to parental leave and the non-discrimination of part-time workers.

Although employees are offering many opportunities to help their employees balance work and life, many women will not take advantage of it as this type of arrangement is often seen as “occupational dead end” This feeling of marginalization could be a result of not fitting into the “ideal worker” framework (see: Formation of the “ideal worker” and gender differences).

Additionally, some mothers, after returning to work, experience what is called the maternal wall and that is because these women are mothers, they cannot perform as “ideal workers” which needs to provide the “ideal worker” that includes those who must manage a home, children, elderly parents, etc.

Occupational Stress is stress involving work. Stress is defined in terms of its physical and physiological effects on a person, and can be a mental, physical or emotional strain. It can also be a tension or a situation or factor that can cause stress. Occupational stress can occur when there is a discrepancy between the demands of the environment/workplace and an individual’s ability to carry out and complete these demands.

Stress-related disorders encompass a broad array of conditions, including psychological disorders (e.g., depression, anxiety, posttraumatic stress disorder) and other types of emotional strain (e.g., dissatisfaction, fatigue, tension, etc.), maladaptive behaviors (e.g., aggression, substance abuse), and cognitive impairment (e.g., concentration and memory

problems). In turn, these conditions may lead to poor work performance, higher absenteeism, less work productivity or even injury. Job stress is also associated with various biological reactions that may lead ultimately to compromised health, such as cardiovascular disease, or in extreme cases death.

Karôshi which can be translated literally from Japanese as “death from overwork”, is occupational sudden death. Although this category has a significant count, Japan is one of the few countries that report it in the statistics as a separate category. The major medical causes of karôshi deaths are heart attack and stroke due to stress.

The first case of karôshi was reported in 1969 with the death from a stroke of a 29-year-old male worker in the shipping department of aspects can be the cause of an imbalance in the areas of life. But there are also other reasons which can lead to such an imbalance.

Japan’s largest newspaper company. It was not until the later part of the 1980s, during the Bubble Economy, however, when several high-ranking business executives who were still in their prime years suddenly died without any previous sign of illness, that the media began picking up on what appeared to be a new phenomenon. This new phenomenon was quickly labeled karôshi and was immediately seen as a new and serious menace for people in the work force. In 1987, as public concern increased, the Japanese Ministry of Labour began to publish statistics on karôshi.

However now even in Japan a recent measurement found that a Japanese worker has approximately two hours overtime a

day on average. It is common for the overtime to go unpaid. Japanese courts have awarded damages to relatives in cases of work overload induced stress or depression ending with the suicide of the employee when the Labour Standards Inspection Office rejected the plea for compensation.

To reinforce this important concept further even at the cost of repeating what is mentioned in earlier paragraphs we summarize as under.

- ★ It is clear that problems caused by stress have become a major concern to both employers and employees. Symptoms of stress are manifested both physiologically and psychologically. Persistent stress can result in cardiovascular disease, sexual health problems, a weaker immune system and frequent headaches, stiff muscles, eye problems or backache. It can also result in poor coping skills, irritability, jumpiness, insecurity, exhaustion, and difficulty concentrating. Stress may also perpetuate or lead to binge eating, smoking, and alcohol consumption.
- ★ Mental health is a balancing act that may be affected by four factors: the influence of unfavourable genes, by wounding trauma, by private pressures and most recently by the stress of working. Many people expose themselves unsolicited to the so-called job stress, because the “hard worker” enjoys a very high social recognition. These considerable increase in work which is felt to be due, in part, by information technology and by an intense, competitive work Companies have begun to realize how important the work-life balance is to the productivity and creativity of their employees. Research by Kenexa Research Institute in 2007 shows that

those employees who were more favorable toward their organization's efforts to support work-life balance also indicated a much lower intent to leave the organization, greater pride in their organization, a willingness to recommend it as a place to work and higher overall job satisfaction.

- ★ It is clear that problems caused by stress have become a major concern to both employers and employees. Symptoms of stress are manifested both physiologically and psychologically among the bank employees in India. Persistent stress can result in cardiovascular disease, sexual health problems, a weaker immune system and frequent headaches, stiff muscles, or backache. It can also result in poor coping skills, irritability, jumpiness, insecurity, exhaustion, and difficulty concentrating. Stress may also perpetuate or lead to binge eating, smoking, and alcohol consumption having a deleterious effect in their efficiency and performance in work. .

Work Life Balance - Dilemma of bank employee in India

“I have not seen my husband's face in sunlight on weekdays during last six months since the day he was promoted said a housewife (Manager's Wife) during a research interview. The case was no different with many other similar home makers though their responses were different. Almost each and every, the bank employees' dependents feels that they did not receive the time and attention from their breadwinner d to the extent they needed .. On the other hand, most of the bank employees also felt that they were not able to give proper attention to their families as well as to their work. So, the mismatch was evident

in most of the cases, that there lies a marked imbalance in the work- life of, especially, Bank employees in the bigger cities and metros.

Impact of Technology :

Over the past few years, in Indian banking there has been a Assistance Professionals Association in Arlington, Virginia. Seventy- environment. Long-term loyalty and corporate community feelings have been eroded by a competitive performance culture that expects more and more from their employees threatening the job security. Probably we thought that technology would eliminate most household chores and provide us with much more time to enjoy leisure activities; but what turned out is a more hectic, impersonal and mechanical work atmosphere leading to more burn out situations. Despite the worldwide quest for Work-Life Balance, very few have found an acceptable definition of the concept. It is pertinent to note that Work-Life Balance does not mean equal balance as it varies over time. The right balance for one when he / she is single, will be different when one marries, when one begets children, when one starts a new career and when one is nearing retirement. The best work-life balance is different for individuals because they have different priorities, different objectives and, of course, different partners and family members hailing from distinct socioeconomic backgrounds.

Review of Related Literature :

Employee Assistance professionals say, there are many causes for this situation ranging from personal ambition and the pressure of family obligations to the accelerating pace of

technology. According to a recent study for the Center for Work-Life Policy, 1.7 million people even in the West consider their jobs and their work hours excessive because of globalization. These difficult and exhausting conditions are having adverse effects. According to the study, sixty-four percent of workers feel that their work pressures are “self-inflicted” and they state that it is taking a toll on them. The study shows that seventy percent of US respondents and eighty-one percent of global respondents say their jobs are affecting their health. Between forty-six and fifty-nine percent of workers feel that stress is affecting their interpersonal and sexual relationships. Additionally, men feel that there is a certain stigma associated with saying “I can’t do this”.

Relation between Stress and Work-Life Balance :

The number of stress-related disability claims by American employees has doubled in the past ten years according to the Employee five to ninety percent of physician visits are related to stress and, according to the American Institute of Stress, the cost to industry has been estimated at \$200 billion-\$300 billion a year. Steven L. Sauter, chief of the Applied Psychology and Ergonomics Branch of the National Institute for Occupational Safety and Health in Cincinnati, Ohio, states that recent studies show that “the workplace has become the single greatest source of stress”.

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problems, a weaker immune system, frequent headaches, stiff muscles, or backache. It can also result in poor coping skills, irritability, jumpiness, insecurity, exhaustion, and difficulty in concentrating. Stress may also perpetuate or lead to over eating, smoking, and alcohol consumption.

One of the major reasons for work stress can be traced beyond the workplace to the role conflict one undergoes due to the pulling of family and organizational demands in opposite directions. Role conflict exists when an individual in a particular work role is torn by conflicting demands or doing things he or she really does not want to-do or does not think will give job satisfaction.

The changing working environment

Workers in the UK work the longest hours in Europe, and the UK is the only EU country that allows staff to opt out of the 48-hour limit set by the Working Time Directive. A number of surveys suggests that the number of people working more than 48 hours a week has increased in the last decade.

One in six workers now work over 60 hours a week, up from one out of eight just two years ago. A survey conducted by the Department of Trade and Industry's Work-life Balance Campaign and Management Today magazine, illustrates the link between long hours and stress, showing that almost a third (29%) of employees with high stress levels work more than 10 hours over their contractual hours every week. And seven out of 10 highly stressed workers do not have access to any formal flexible working practices.

Working patterns have LAO changed drastically as workers in service industries - such as banks, insurance companies and supermarkets - increasingly have to be available to offer 24-hour services to the consumer. Similarly public sector workers are increasingly expected to provide services beyond the traditional 9am to 5pm day.

At the same time increasing numbers of women with young children are in work. In two-thirds of families both parents now work outside the home, up from under a half in the 1980s. A growing number of parents now work “atypical” hours, with 14% of mothers and 17% of fathers working after 8.30pm several times a week, according to a national survey of parents by the Joseph Rowntree Foundation. It also found that 38% of mothers and 54% of fathers worked at least one Saturday a month.

The elderly population is rising and this means that greater numbers of workers have additional caring responsibilities. One in eight adults in Britain look after or provide some regular care to a sick or elderly person. People also travel further to get to work, and journeys times for many have increased significantly.

All of these factors add to the pressure on workers produced by juggling the demands of home and work and trying to fit more and more into the day.

The above study equally applies to Bank Employees in India today due changes in working patterns , BPR initiatives, and other services provided beyond normal working hours of 10a.m to 5.30 p.m and additional responsibilities of conducting CASA , financial inclusion drive and recovery of NPA campaigns on

even Sundays and holidays to improve their respective banks business and brand image.

WOMEN IN BANKING :

The nationalization of the Indian banking sector in 1969 served as the first major step to reduce gender discrimination against women in banking jobs. The general perception of the private sector bank recruiters appears to be that women are more diligent towards their duty, and have a much smaller incidence of being involved in corrupt and fraudulent activities against the interests of the bank. However, at the same time, another perception mindset that goes against women rising to higher management positions in banking seems to be that women are not as ambitious as men, and largely have a clerical working mindset.

While many women have moved forward in their career, they have done so because they have worked as hard and as many long hours as men have. Organizations today look at merit and are not discriminating based on gender. Today, women do not expect any special advantages or favors. If they want to grow, they put in the hard work and the hours and the travel that's required.

Women who are looking to strike a better balance between work and familial responsibilities tend to prefer jobs in the banking sector. Banking jobs are perceived to provide a better stability, lesser travel, regular working hours, and a secure work environment, unlike many field jobs. Nevertheless, for top management banking positions, the wind still appears to blow strongly in the favor of men in terms of sheer numbers. But

there are shining examples, who have made it to the very top in Indian banking. Today, Indian banking has more than three Chairman and Managing Directors, few Women Executive Directors and many General Managers .hence all the more life work balance theory should receive paramount attention of bank management. A common perception is that women drop out of the work force once they get married. But various studies and above mentioned facts show that marital status does not lead to women dropping out but they moved within the Banking industry. So marital status does not impact worklife balance but parental status does. When children come into the picture, your work-life balance is noticeably affected. Dependent care also directly impacts work-life balance. A study by IIM states In India, in ten years, stress will be a bigger issue in India than our notion of work-life balance. Stress, burnout, work-life balance, all the three impact your satisfaction. A study on gynecologists showed that their satisfaction balance was really high because of the satisfaction of creating a new life, which was compensation enough for any kind of time imbalance. Challenge related stress impacts positively. Hindrance related stress and poor work-life balance impact negatively. Hence our demand for five day week in banks will empower and motivate women employees, changing their mindsets t which shall be critical driver in the future of Indian banks.

Impact of Imbalance :

Though an ideal work life balance may be far from reality, extreme imbalance is harmful to the individual and the organization. The impact of imbalance may manifest in psychological, behavioral and sometimes even health disorders

in the person as well as among the family members. The effect is more visible generally in either or both spouses and to a certain extent on children and dependent parents. The extreme end results may lead to a discord in marital life, neglected children and dejected parents.

Study of WLB with Respect to Bank employees :

A pilot study on work life balance of Managers was conducted with descriptive as well as exploratory approach. The study revealed certain interesting facts in the professional life of Managers and also came across some innovative coping strategies adopted. A few individual cases were studied in detail therein using personal interview and observation techniques. In addition to the Bank Managers, their spouse was also contacted to explore more details of their work life balance. The area of study was limited to Mangalore city only. Though interviews were structured, some open ended questions were loaded to understand individual details. Though the individual cases may not be sufficient to generalize and draw inferences, the findings definitely could throw light and give direction for further exhaustive study on the subject.

The Findings of the Study

The average age group of Managers of PSU Banks is past fifty. Forty percent of them are diabetic and about ten percent are taking medicines for hypertension. Most of them agree that they are not tech savvy. Except for the usual mail checking or using the available software for accounting, they would not be able to apply any new features. They are unable to even understand, rectify simple hardware related issues. Many of the

Managers & officers have periodic three year or four year transfers to different states and have no regulated working hours., and other staff (due to redeployment policies) new recruits (due posting in end vaccines away from their home) live away from families and meet their family once in a week or fortnight. In some cases, the travel to work place alone consumes more than three hours prime time per day, which they feel is neither available to the bank nor to the family.

On the positive impact of technology, they feel that the mobile telephones, Skype / email facilities help them a lot in coping with worklife demands. Most of these employees have children grown up or settled and do not need close personal attention, where as in private sector banks the managers are younger, and have to take care of young children for schooling and medical needs.

There is a lot of change in the food and eating styles. Family expects to be accompanied for a change to restaurants and food courts at least once in a week. Even at home, members rarely share the table at the same time. They feel that they are unable to view their favorite TV programs or folk arts like Yakshagana (specific to Mangalore) together with family, partly attributed to time constraints caused by the work schedule. Employees feel that the imbalance (WLB) is severe in the initial six months and there after coping and adjusting takes place both in family front and office situations. The thought of retirement and even voluntary retirement quite often passes through their mind. The feeling of imbalance is more among single working families compared to the cases where the spouse is also employed.

It is imperative that bank management offers a range of different programs and initiatives to combat this work life imbalance . More proactive employers can provide compulsory leave with pay(like child care leave in vogue for Government employees in India) , strict maximum hours and foster an environment that encourages employees not to continue working after hours. Research by Kenexa Research Institute in 2007 shows that those employees who were more favorable toward their organization's efforts to support work-life balance also indicated a much lower intent to leave the organization, greater pride in their organization, a willingness to recommend it as a place to work and higher overall job satisfaction.

Filling up of 1.8 lakh vacancies in public sector banks

The banking industry will need to hire 9-11 lakh employees over the next five years, according to a report by Boston Consulting Group. The report, which includes a survey of about 14,000 customers, 50,000 bank employees and analysis of data obtained from about 35 banks in the country, said about half of the hiring will be due to attrition. The banking sector is expected to grow at approximately 20 per cent over the next decade and will need major induction of talent, a significant part of which is to replace vacancies arising due to retirements in public sector banks. At the current rate of attrition, the industry will need to hire over four lakh more people. Retirements in public sector banks will continue to increase and peak by 2017. In total, 1.8 lakh employees will retire and will be replaced. Depending upon the productivity growth, the industry will need 2.5-4.5 lakh additional people for growth in business. A Partner & Director, BCG, said: "Public sector banks will have to double the current

intake of employees to meet the talent needs of future.” (The Hindu Business Line, September 3, 2012)

A survey among of 18-24 year olds in a nationalized banking India revealed that 80% would be more motivated at work if they had access to work-life balance schemes. Additionally graduates cite work-life balance as one of the key factors in deciding whether or not to stay with their Banks

Taking into the attrition rate among new recruits irrespective of cadres, and massive retirement of existing staff in the anvil in another five years as mentioned above , task of filling up to vacancies with fresh recruits and retaining them can be achieved only if the various WLB initiatives enlisted here (Table-1) may help to select, modify, adapt and implement the strategies in the banks. Supplementing these initiatives is our demand for introduction of 5 day week in banks.

Table - 1 : WLB Initiatives in the Western Countries

COUNTRY	WLB INITIATIVES
The United Kingdom	- Partnership and Challenge Funds- Support for Employers- The Right of Parents to Request Flexible Working Arrangements- Development of Management Standards to Reduce Work-Related Stress
New Zealand	- Awards Program- Key Provisions in Current Legislation - Parental Leave and Work-Related Stress
Australia	- Australia’s National Work and Family Awards- Evaluation Guide for Employers-

	Legislative Role in Enforcing Work- Life Balance Practices
The Netherlands	- Adjustment of Hours Law- Work and Care Act- Long-term
Care Leave	- Flexible Use of Holiday Entitlements and
“Leave Saving”	- The Life-Course as a Central Policy Focus
Denmark	- Longer and More Flexible Paid Maternity / Parental Leave- Amendments to the Act on Part-time Work- Recent Discussions about Work-Life Balance
Sweden	- Flexible and Extended Parental Leave Benefits- Work-Life Balance and Sick Leave - Action Plan for Better Health in
Working Life	- Flexible Working Time- Sabbatical Leave
France	- Reduction in Working Time
Belgium	- Introduction of Time Credits
Ireland	- Ireland : From Family-Friendly Work Arrangements to Work- Life Balance for All
The United States	- Resolution to Proclaim “National Work and Family Month”

Source : <http://www.hrsdc.gc.ca/eng/lp/spila>

Having the above arrangements in place will enable employees to balance their work and other commitments can help:

- both mothers and fathers to care for their children;
- those with caring responsibilities for older or disabled people;

- employees to undertake study or training;
- disabled people to access work;
- workers to pursue interests outside of work; and
- people to play an active role in their local communities.

BENEFITS FOR EMPLOYERS

There is growing evidence that employers too are seeing the benefits in business terms of providing the kind of flexibility that employees want.

A Baseline study found that 91% of employers agreed that people work best when they can balance their work and other aspects of their lives. And the majority of employers (59%) also accepted that the employer has a “responsibility to help people balance work and other aspects of their lives”. More than half (58%) of employers thought that work-life balance practices improved staff motivation and commitment, and 52% thought that staff turnover and absenteeism were lower as a result.

These findings are confirmed by research by Industrial Relations Services among leading companies which found that more than twothirds reported that employee commitment and motivation, as well as recruitment and retention, had improved as a result of the introduction of family-friendly practices. Absence rates were also found to have dropped by 41%.

The public sector has had to make particular efforts to attract and retain staff, and has sometimes compensated for lower pay levels than the private sector by offering more attractive working arrangements.

The survey found high levels of flexible working arrangements, with 86% of respondents reporting that flexible working is available to at least some staff in their organization, and 90% saying that job sharing was an option. Almost all (94%) offered part-time working. Reduced hours on return from maternity leave were considered by 73% of employers, and voluntary reduced hours by 65%. Home working was an option in 51% of workplaces, but often only for managers.

The problems with recruitment and retention led the companies to decide to try and become an “employer of choice” by introducing a range of work-life balance practices.. The pilot schemes in many of the companies as per the recommendations of the under the survey stated increased productivity, a reduction in sickness absence down from 12% to 2% and a general increase in staff morale and happiness.

The study, by consultancy The Resource Connection, found that job-sharing managers and those working flexibly had greater problem solving and analysis skills, as well as better planning and organizational skills than full-time colleagues.

The British government has been promoting good practice in balancing work and home life to businesses through the DTI work-life balance campaign, launched by prime minister Tony Blair in March 2000. One element of the campaign is the Challenge Fund, which has paid out a total of £11.3 million in three years to support employers and unions taking action. Another was the establishment of Employers for Work-Life Balance, an alliance of 22 employers committed to promoting work-life balance.

RECENT TRENDS

In India the average person works an 11 hour day six days a week = 66 hours a week !! Compare that to France where a 35 hour week is mandatory

The Japanese are renowned workaholics and have been working themselves into the ground for decades hence the word 'karoshi' or death by overwork. Maybe Indian companies should look at Japan and take lessons of what not to do from them.

"It is not enough to have a colorful office with ballons hanging around to ensure the work environment is stress-free," says a sociologist with Tata Institute of Social Sciences (TISS), who writes about workplace pressures.

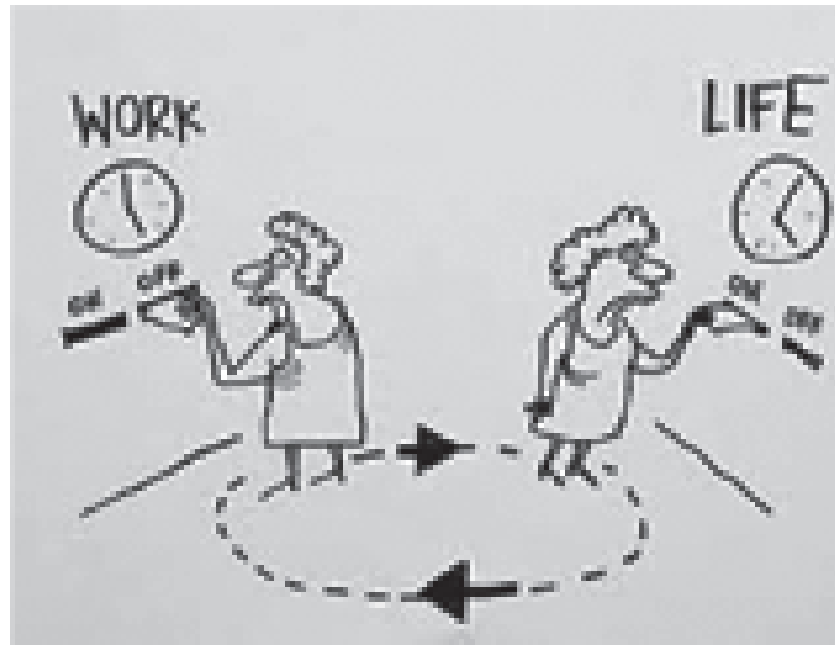
He has a point. The solution is that the Indian Government migrates the whole nation to a five-day working week, as France has done, and also makes a seven day working week illegal."

Advocacy for five days in a week system also sport big names in international business, like Henry ford, Henry Ford declared the five days work-week with a pay of six days.. The 'Leisure time', as described by him was quintessential for productivity. The extra cash would be spent on consumerism hence add on to the GDP. His concept was, a well managed business pay higher wages and sell at low prices.

Hence our demand of 5 day week in banks in pursuance of establishing this work life balance , which reduce the stress of the bank employees which in turn will enhance productivity and business. Our demand is also in tune with the directions of the Supreme Court of India. Supreme Court of India which has given

succor, by declaring sleep to be a right, on par with constitutionally guaranteed right to life, giving new meaning the great poet Y.B Keats famous lines “tread softly for your tread on my dreams ‘the Honorable Justices’ observation that sleep is essential for a human being to maintain the delicate balance of health, necessary for its very existence and survival “is unexceptionable”.. The recent Supreme Court observation about ‘right to sleep’ added another dimension to this glaring need 5 days week. 5 day work week shall reduce (aùch taét), the pressure and the stress partly the job become more convenient and more efficient and pleasurable than ever.





Reasons for staying with current employer

*Answers to the statement: I stay with my current employer because ...



NOTE: Percentage of respondents who agree or strongly agree with the statement.
SOURCE: 2012 American Psychological Association's Workforce Retention Survey

DESERET NEWS GRAPHIC

JUSTIFICATION - III

HYPERTENSION AMONG BANK EMPLOYEES

“It is health that is real wealth and not pieces of gold and silver” - Mahatma Gandhi

Ever since the Reserve Bank Of India introduced clearing on Saturdays also ,Saturday is no longer a half day for bank employees’ and an average bank employee works more than 8 hours a day. Further on migration to CBS, while the bank managements have been keen on number game, the real benefits envisage on migration is not getting passed on to the customers or staff, owing to constant link failures and slow processing in CBS branches and the frontline staff are facing the ire of the customers. Link failures have resulted in the employees spending more time in the work place for they can key the posting only when link is established and marking day end takes sufficiently long time and employees are sitting late till even 11 p.m on some days till link is established. Recently RBI has issued guidelines to banks that that employees have to work even on stipulated statutory holidays under the Negotiable Instruments Act to facilitate cheque truncation in selected centres. In other words bank employees have been working more than 8 hours a day for all 6 days a week. Conditions attached with postings in remote areas amid mounting. Government pressure to widen “financial inclusion” in areas that still remain outside the banking net, is compounding this problem further.

The advent of technological revolution in all walks of life coupled with globalisation, privatisation policies has drastically changed conventional patterns of working in all sectors. The banking sector is of no exception. The 1990s saw radical policy changes with regards to fiscal deficit and structural changes in India so as to prepare her to cope with the new economic world order. Globalisation and privatisation led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The implications of the above said transformations have affected the social, economic and psychological domains of the bank employees and their relations. Evidence from existing literature states that more than 60% of the bank employees have one or other problem directly or indirectly related to these drastic changes. All the factors discussed above are prospective attributes to cause occupational stress and related disorders among the employees.

The Research studies around the world have underscored that working more than eight hours a day raises the risk of heart disease by 80%.

Researchers say long working hours could be condemning thousands of employees to heart attacks and strokes.

OCCUPATIONAL STRESS AMONG BANK EMPLOYEES IN INDIA

During the period of past decade, the banking sector had

gone under swift and striking amendments like policy changes due to globalisation and liberalisation, growing competition due to the entrance of more private /corporate sector banks, downsizing, introduction of new and innovative technologies, etc. Owing to these changes, the banking sector employees are experiencing a high level of pressure and stress. The advent of new technological revolution spread through all walks of life coupled with globalisation, privatisation policies has drastically changed the conventional patterns in all fields/ sectors. The banking/financial sector is of no exception The advent of new technological changes, especially the extensive use of computers in banking sector has changed the work patterns of the bank employees and it has made it inevitable to downsize the work force in the concerned sector. The implications and transformations of the above said changes have affected the social, economical and psychological domains of the banking sector employees and their relations.

As far as the success of an organisation is concerned, the efficiency of the work force is the most decisive factor. In turn, the efficiency is dependant on the psychosocial well being of the employees. in this era of highly competitive and dynamic world.

Stress is inevitable in our life. During the past decade, the banking sector had under gone rapid and striking changes like policy changes Due to these changes, the employees in the banking sector are experiencing a high level occupational stress among banking professionals specifically the Nationalised bank employees. . The study concluded by Ajay Solkhe, Assistant Professor, University School Of

Management, Kurukshetra University, Kurukshetra, Haryana, India confirms high degree of stress with respect to the dimensions of Poor Peer Relations, Responsibility of persons, Strenuous Working Conditions, Powerlessness and Unprofitability due to extended working hours. This particular research was intended to study the impact of occupational stress on Nationalized Bank employees and it indicates that majority of the respondents working in public sector banks werestressed.

Another study on stress management with special reference to Public Sector Bank Employees in Chennai by International Journal of Enterprise and Innovation Management Studies (IJEIMS) reveals the following. The observations and conclusions of this important study is reproduced hereunder:

Table No.1

Percentage of Respondents who felt that they were stressed

Category	% of Respondents
Stressed	97
Not Stressed	03

From the Table No.1, it is indicated that majority of the respondents working in public sector banks were stressed, whereas only few respondents felt that they were not stressed.

Table No.2
Causes of Stress

Causes of Stress	% of Respondents
Work overload	21

Lack of Acceptability	04
Time Management	08
Lack of support	06
Feeling of inequality	08
Job Difficulty	14
Inadequacy of Role Authority	03
Impatient customer	19
Stress due to technological problem	17

From Table 2, it is inferred that major causes of stress among the bank employees are excess of work load [21%] and lack of cooperation among the impatient customer [17%].

Hence it was found that employees felt that they were facing severe work pressure, as they were expected to handle multiple roles and responsibilities. The study further reveals that, the employees suffer from stress because of lack of support from the management and colleagues.

Table No.3
Various Attributes of Stress

Various Attributes of Stress	% of Respondents
Communication gap	14
Lack of Skills	05
Work life imbalance	46
Work environment	14
Unmatched expectations	08
Economic Status	07
Resource Inadequacy	06

The above table depicts; work life imbalance, which contribute to stress for an employee. Extra work pressures and demands from work environment at times led to neglect of personal front.

Table No.4

Initiatives for Handling the stress levels of the Bank employees

Initiatives of Stress	% of Respondents
Good Ambience	16
Recognition	18
Continuous Training	13
Effective communication	15
Programme on stress management	15
Meditation	23

From the above table, it is interpreted that Meditation form an integral part of the science of Yoga, has a direct, positive impact on the mind giving it the strength and power to resist stress. Moreover, around 18 percent of the respondents expected that they required recognition as acknowledgment especially important in times of stress. Based on the analysis; the initiatives taken by the banks to reduce stress are by providing good ambience, continuous training, proper communication and conducting effective stress management programmes.

FINDINGS OF THE STUDY

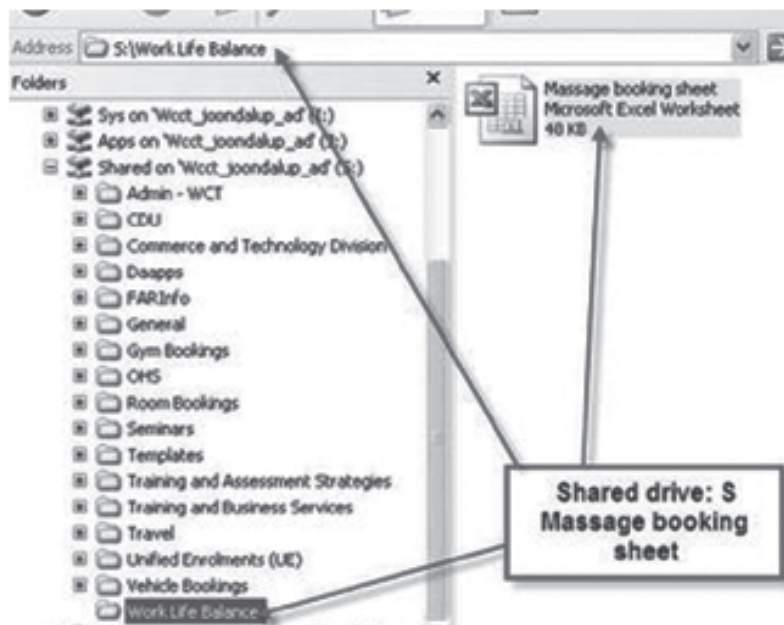
- ** About 97 % of the respondents believed that they face high level of stress, which may be due to both professional and personal reasons.
- ** The respondents were overburdened with work load in their work place.
- ** Work life imbalance is one of the major attribute which contribute to stress for an employee.
- ** The research identified. Meditation to be the integral part of life to reduce stress.

IMPLICATION OF STRESS

1. Physical problems and health problems like heart diseases, ulcers, arthritis, increased frequency of drinking and smoking, cardiovascular, gastrointestinal, endocrine and other stress related disorders.
2. Psychological and behavioural problems: psychological problems like change of moods, inferiority complex, widespread resentment, reduced aspirations and self esteem, reduced motivation and job skills.
3. Organisational: job dissatisfaction, behavioural problems, production turn over, increased absenteeism, increased accidents, lower productivity.

Concluding we state that the above studies corroborate to the expenses reimbursed to bank employees in connection with hospitalization for cardiovascular diseases. In the Eighth Bipartite Settlement between the Unions and IBA

reimbursements for blood pressures were considered under domiciliary treatment. Taking into account the increase in cost reimbursement for blood pressure which till that time was covered under domiciliary treatment, was withdrawn in the ninth bipartite. So our just demand of 5day week will ensure proper work life balance, de-stress the employees and will result in reduction in expenditure on account of hospitalization as healthy bank employee will churn out optimum performance in work which will bolster productivity and business.





JUSTIFICATION - IV
5 DAY WEEK AUGMENTS BPR
EFFECTIVELY

**5 DAY WEEK WILL REDEPLOY RESOURCES
TO FIELD WORK – NEED OF THE HOUR**

In the post liberalization period and in the face of intense competition from the private/public sector banks and consequential attrition in its market share, there is an imperative need for the Banks to improve its productivity and business levels.

The Banks in India believe that the most effective way to improve productivity as well as market share etc. is through greater involvement of the members of the large workforce of the Bank.

In the context of changing needs and rising expectations, a customer prefers a bank that delivers banking services at his workplace or residence either through alternative channels of banking or physically through a bank representative and if he chooses to come to a bank branch he would expect that solution to all.

Many nationalised banks today provide such services by empowering its employees suitably with the Knowledge of products of the Bank, its competitors, besides knowledge of financial markets that are taking place around him at national and international level.

It is increasingly felt that every employee in all categories should have marketing orientation and gets new customers and

if necessary, provide service at a location convenient to a customer.

Instead of being transaction based bank, there is need to turn to relationship banking which require among other things, developing business contacts with a customer to ascertain all his financial needs and provide solution under one umbrella by explaining merits of the products of the Bank for which it would be necessary to spend some time with customers and entertain them.

Banks have embarked on re-engineering its business processes and one of the Bank's concern is to provide one point service to a customer.

Consequent upon many Banks decision to enlarge its coverage of rural sector, the workmen staff, point solution to the needs of rural customer particularly where the branch network is not present. Today staff will be required to undertake sales promotion such as to offer advisory services in investment, wealth management, taxation, etc.

Consequent on the Bank's decision to take up rural banking as one of the main strategic area of its operations, greater involvement of workmen staff particularly those working in subordinate category at branches/offices of the Bank is necessary. In this regard, empowerment and redeployment of resources to these specific targeted areas to do value added services assumes significance. Accordingly, the initiative undertaken in the past has to be scaled up and staff members of subordinate staff will be useful by virtue of their local contacts in bringing new business and thereby helping in recovery of NPA's etc.

Today's customer in our country is a well-informed person,

thanks to globalization, impact of media and rising standards of living. The younger generation Indian or the affluent class looks for value for his money and time. Customers expect that staff at the frontline particularly those in senior positions will provide accurate and latest information on the products, their implications in terms of tax benefits, adequacy of return on investment, advisory services on various options available for investment, structuring of products to suit his individual needs, etc. It is the quality of these value additions that customer looks for while choosing a bank or a financial institution. In order that a customer coming to our premises derives satisfaction through interaction with the operating staff, it is imperative that the staff is well informed. The Business Process Re-engineering will also require specialized workmen ,Special/customer care assistants or Customer Advisors & Relations Executives or 'Grahahak Sevaks' to be empowered to provide one point solution to financial/ banking needs of a customer.

To sum up in the course of few years paradigm shift in the realm of work, market, nature of work, technology of work, profile of workers, expectations of the customers have taken place. To cope up with the changes, skills development, retraining and multiple tasks, empowerment of staff becomes necessary

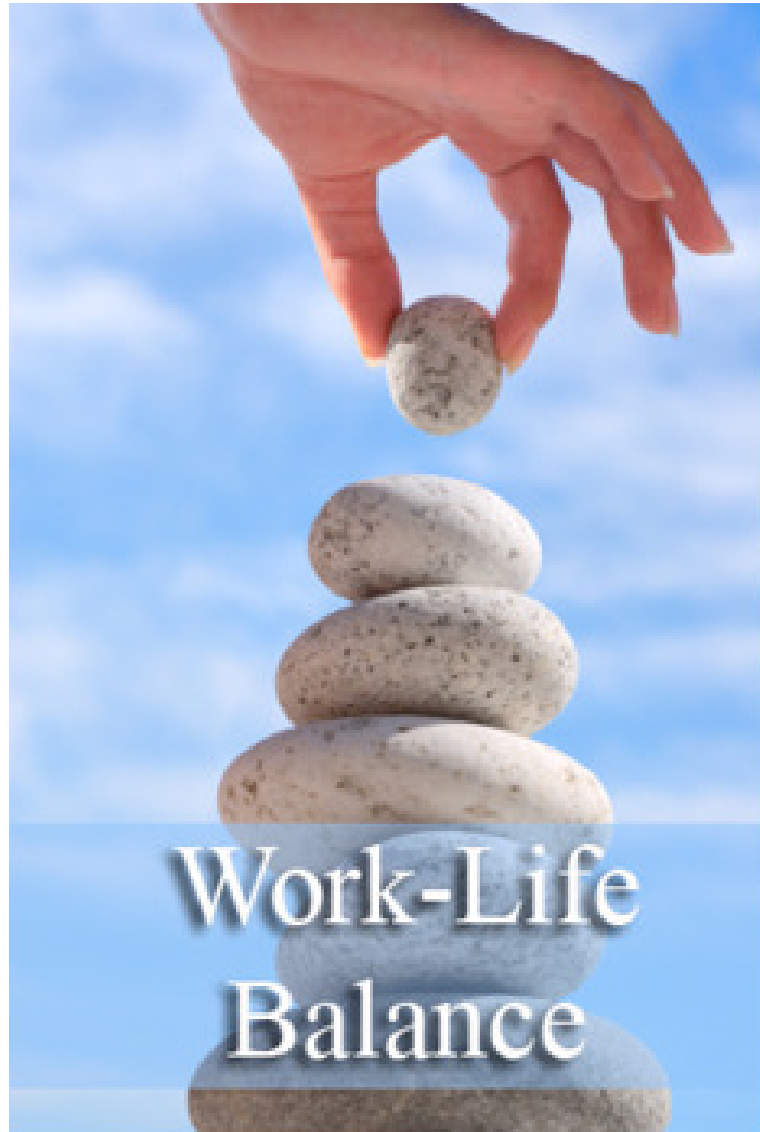
The twenty-first century belongs to those who have the skills and knowledge. In the post – liberalization / globalization era unskilled workers are either losing jobs or being pushed to the unorganized sector, where working conditions are harsh and earnings low. Skilled workers on the other hand are able to retain their jobs and improve their career and earnings.

Two views can be taken of human resources, one being that they are a cost, and the other being that they are an investment.

The first view translates into attempts to keep wages low and spend as little as possible on training and empowerment of human resources. The second view treats people as a source of competitive advantage. It leads firms to invest in skill development.

All above BPR initiatives can be easily achieved by introducing 5 day week as the customer density in branches will reduce, when they will be compelled to make use of alternate channels with the banks remaining closed on Saturdays for 2 days in a week and will inculcate use of alternate channel as a habit among customers. As the customer density on working days in banks reduce, the existing staff members with extended working hours can be utilized to meet the BPR initiatives marketing of products, recoveries etc prudently. Needles to underscore that the key to the success of any organization lies in how efficiently the organization manages its' human resources. The principle applies equally and perhaps more aptly to service institutions like banks. The issue is all the more relevant to

the public sector banks who are striving hard to keep pace with the technological changes and meet the challenges of globalization. A rejuvenated, de-stressed, empowered workforce can provide the thrust and impetus in pursuit of above once 5 days week is introduced.





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JUSTIFICATION - V

5 DAY WEEK WILL BOOST THE FEE BASED INCOME OF BANKS IN LEAPS

Today Technology has brought fundamental shift in the functioning of banks. It not only helped them bring improvements in their internal functioning but also enable them to provide better customer service. Technology has broken all boundaries and encouraged cross border banking business. Banks have to undertaken extensive Business Process Re-Engineering and tackle issues like (a) how best to deliver products and services to customers (b) designing an appropriate organizational model to fully capture the benefits of technology and business process changes brought about (c) how to exploit technology for deriving economies of scale and how to create cost efficiencies, and d) how to create a customer - centric operation model.

Entry of ATMs has changed the profile of front offices in bank branches. Customers no longer need to visit branches for their day to day banking transactions like cash deposits, withdrawals, cheque collection, balance enquiry etc. E-banking and Internet banking have opened new avenues in “convenience banking”. Internet banking has also led to reduction in transaction costs for banks to about a tenth of branch banking.

Technology solutions have made flow of information much faster, more accurate and enable quicker analysis of data received. This has made the decision making process

faster and more efficient. For the Banks, this has enabled development of appraisal and monitoring tools which would make credit management much more effective, resulting in definite reduction in transaction costs, the benefits of which would be shared between banks and customers.

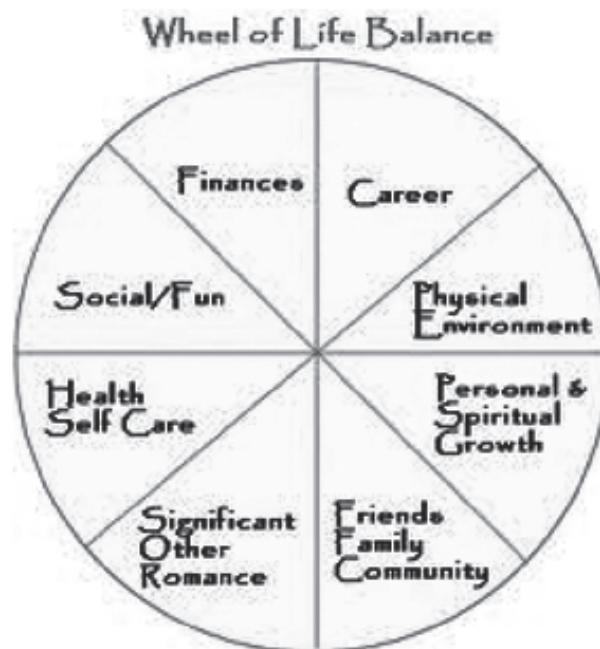
While application of technology helped banks reduce their operating costs in the long run, the initial investments would be sizeable. With greater use of technology solutions, we expect IT spending of Indian banking system to go up significantly.

One area where the banking system can reduce the investment costs in technology applications is by sharing of facilities. We are already seeing banks coming together to share ATM Networks. Similarly, in the coming years, we expect to see banks and FIs coming together to share facilities in the area of payment and settlement, back office processing, data warehousing, etc. Payment and Settlement system is the backbone of any financial market place.

The present Payment and Settlement systems such as Structured Financial Messaging System (SFMS), Centralised Funds Management System (CFMS), Centralised Funds Transfer System (CFTS) and Real Time Gross Settlement System (RTGS) has undergone further finetuning to meet international standards.

With the advent of alternative channels of banking, like ATMs, Net Banking, mobile banking, cash deposit facility through ATMs etc. making branch visits redundant for customers, more so, some banks have also implemented

deduction of charges for customers for enjoying ambiance of branches, in a bid to discourage physical visits to bank branches. So, when banks themselves, albeit with consent from 'FINMIN' are trying to make 'branch visits' redundant, the logic that, increasing one more weekly holiday, will create 'ripples' in the business and economy' arena of the country and effectuate the bank depositors in an adverse way, does not cut much ice either. With the technology savvy not sparing the Banks and banking services at the counter within the premises being replaced by anytime Banking, internet banking, anywhere Banking etc., and many clientele adopting 5 days week will have opt of these alternate channel, and customer density to alternate channel will increase resulting in beefing up the fee based income charged by the banks for these products and services. So there is a strong urge for introduction of 5 days week in banks for all.





JUSTIFICATION - VI

FIVE DAY WEEKS SAVES THE NATIONAL EXCHEQUER

With nearly 80000 branches shut on Saturdays with banks migrating to 5 days week banking, it saves avoidable cost on water, power, energy, and fuel etc, spent for four hours work.

With the introduction of technology in the banking sector, basic Banking services are today available 24X7. The country will be saving a lot of natural resources by way of reduction in the use of fuel by lakhs of employees working in the Banking Industry, since they depend upon their own personal vehicles to attend office. This will also reduce global warming to an extent, hence introduction of five day week will go along way in reducing non- establishment expenditure in banks.

A study made by a reputed research organization states: that's the estimated savings if State Government Offices across Karnataka switch over to a five-day week, can save Govt. Rs 960 cr .And that savings could be used to construct 30 flyovers, each estimated at Rs 32 crore. The estimate was arrived at by the authorities based on three factors: average annual spending on office overheads, a comparison with the percentage saving recorded in 1983 when the five-day week was introduced for a few months and an estimated saving prepared as part of the budget proposals of 2002-03.

(http://articles.timesofindia.indiatimes.com/2008-02-08/bangalore/27780130_1_5-day-week-salary-expense).

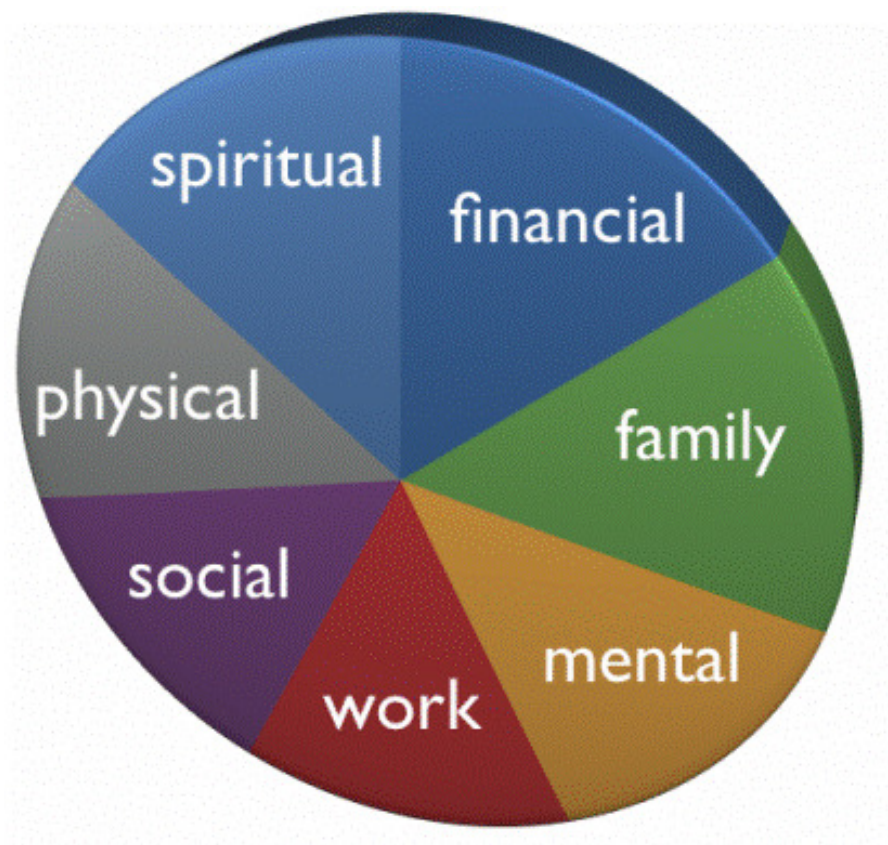
Hence 5 day week in banks all over India can substantially save exchequer for the Nation. At present all Central government

establishments, RBI, Forex Department, Parliament, State Assemblies, Treasury, IT/BT industries and Western Countries observe 5 day week. Majority of State government offices remain closed on Second Saturday of the month. Therefore Banking Industry switching over to 5 day week will not make much difference.

Bankers, too, may find very little to complain about the cut in holidays as the IBA proposal envisages a five-day week for the industry. With most markets closed on Saturdays, it does not make sense to keep banks open. Banks can work five days a week but for longer hours,” IBA Chief Executive H N Sinor told Business

Standard.(Business Standard September 16, 2003.)With most banks working 24 hours a day through ATMs and other channels, a fiveday week may not face much resistance from the public. Banks will, however, continue to have the freedom to keep some of their branches open on Saturdays and even on Sundays, depending on local needs.”





JUSTIFICATION VII

OCCUPATIONAL HEALTH AND SAFETY AND COMPUTER WORK RELATED HAZARDS

Introduction:

“Computer drives out women
As if it were a friend of woman
It drives out woman
Computer is an enemy of women
Though it glitters and looks clean
It makes a women cry
Oh! computer
Women have long been waiting for you
Hoping that you will help us to have more free time
And yet you, computer,
You have only helped us to shed more tears “

This a poem from HI TECH Japan

Those who use computers often do not think of their work as manual work but as mind related work. But every work has its physical hazards, especially when it is done repeatedly, eight hours a day, week after week. And every machine, however clean and sleek it may look has its problems. Most of the problems stem from disregarding the human beings who work on machines. Computers are no exceptions to these.

As per occupational health safety norms as recommended by ISO It is incumbent on employers to provide good health and

safety practices while working at your computer. These practices the correct setting up of your workstation, lighting and power access, proper illumination, chairs conforming to ergonomics , air-conditioning with exhaust fans, proper screen, antiglare screen , chairs, hand rests and foot rests , good lighting arrangements , curtain in the room ,and breaks of 10 to 15 minutes every hour. etc.

In developed countries Under the Safety, Health and Welfare at Work Act 2005 section 12, General Application of the Regulations 1993 and 2007 and EC Council Directive 90/2270/EEC, employers have a statutory obligation to “evaluate health and safety at workstations with particular reference to eye sight, physical difficulties and mental stress.

Various organizations have conducted scientific studies in different parts of USA , Europe and Japan about the hazards of computers . The studies have proved beyond a shadow of doubt that the unrestricted use of computers without occupational safety standards is extremely harmful to its operators. The studies have become relevant in banking industry in India as more and more computers are being introduced.

Like many drugs and medicines which have dangerous side effects and have been required to be banned , devices like computers ,studies have revealed , have great potential to impair human lives .Studies have revealed that the eye and vision problems commonly faced by PC operators are

- Eyestrain,
- Burning or tender eyes,
- Blurred vision or difficulty in focusing
- Double vision

- grittiness, dryness or aching of the eyes
- change in spectacle prescriptions
- Colored after images after using the screen
- A feeling of heaviness in the eyes
- Headaches ,just above the eyes
- Cataracts.
- Reddened, watering eyes.

Further studies have revealed that the computer keyboards impact on the body too can cause major problems. The physical problems suffered by computer workers relate to the hands, wrists, arms shoulders, neck and back are caused by repetitive strain. They include:

- Very stiff shoulders
- Pain in the upper arms and neck
- Pain on the back of the wrist and forearms , typically a dull ache when the limb is at rest , becoming acute when it is moved
- Numbness
- Weakness, failure to grasp things securely
- Cramps
- Tingling like pains and needles
- Stiffness , tightness or heaviness
- Muscle strain from the neck to hand

Other hazards include strain to eyes, hands wrists ,arms ,shoulders, neck and back are only the most direct and obvious effects of this new technology on the functioning of bodies. Still they represent the tip of the iceberg .

Of all the hazards related to computer working, STRESS has been ranked as the number one hazard. The stress on computer operators at work is much higher than that of other workers. The effects of stress are varied and indiscernible .

In Japan, a psychiatrist Takashi Simioka has made a special study of the various nervous disorders among working women who work for long time computers , which he says are becoming more widespread as a result of the stress because of computerization . In particular he singles out four psychological conditions

- Depression
- Anxiety neurosis (terrible anxiety with irregular heartbeat and breathing , chest pains , perspiration , trembling and dizziness)
- Anthropophobia (tenseness and anxiety in the presence of others.

This disease is especially prevalent in Japan)

- Obsessive compulsive neurosis (obsessive repetition of actions often meaningless)

Surveys have further revealed that the number of gynecological problems suffered by women workers on computers is abnormally high as compared with women not working on computers. In some women the menstrual cycles have been totally disturbed with short gaps and periods. The premenstrual syndrome becomes unbearable in some women with acute pain and cramps and extremely heavy flow on two days in each period. Abnormally high rates of difficulty in conceiving a baby as well as miscarriages have been found. The number of still births and complications at birth are more with computer operators. It has been found that in case of computer

operators, the rate of retarded development of fetuses and congenital deformities in new born babies are on the higher side and there is also decrease in lactation. A study involving 1500 women found a 40% hike in birth defects in women using PC's for more than five hours a week .A recent study revealed that working on the Terminals for more than four hours a day doubles the number of miscarriages.

Another study states male computer operators subjected tests have shown reduce sperm count, reduced sperm mobility, increased proportion of abnormal sperm and other sex related problems. Another study carried out in Scandinavia, reveals while working at PC some PC operators experienced skin troubles in the form of

- A red rash on the face
- Itching
- Peeling
- Raised spots or pimple
- A glowing sensation, rather like sunburn

Quite apart from specific effects of PC work has on the operators' eyes, ears, skin, musculoskeletal systems, and reproductive abilities, here have been reports about the deterioration of general health of the PC operator.

There is a body evidence slowly building up that point to a higher incidence of many health problems among PC Operators than among other comparable groups of workers, ranging from angina pectoris to migraine.

In one study of 966 office employees in one of the workplace, it is found that 66% were having problems with their eyes because of working in computers.

All of us know that not blinking causes strain, but unknowingly we blink less while working on the computers because of our concentration on the screen, this increases the risk of inflammation and infection. In western countries many unions have agreements which include breaks every hour and they also implement these breaks. Breaks reduce the possibility of repeated strain injury to muscles and tendons.

A bank employee, might have built terrific expertise in 'CBS' and keeps on tapping those keys to upload photos, debit card requests and opening those newly fetched savings accounts in system, for hours and nowadays, with incentive driven system put to place, everywhere, all these reactivity might fetch rich accolades from bosses and fat incentives. but also equally hear the words 'Carpal Tunnel Syndrome' more and more nowadays as bank employees spend too much time on their computers, laptops and texting or mailing on their mobile phones. CTS is a common lifestyle ailment affecting millions of Indians every year, and taking proper precautions is mandatory for everyone who wants to avoid it. Reports also confirm that many bank employees in India are suffering due to drastic damage to their eyesight. But in the banking industry in India no such agreement on breaks every hour as has been in the west exists in any industry wise or bank wise settlements.

In a survey conducted by NATIONAL UNION OF BANK EMPLOYEES (NUBE) Malaysia on the health problems associated with computer use among bank workers in 1984, the vast majority 83% of the respondents reported experiencing eyestrain, short sightedness or reduced colored perception. In addition almost all 95% had suffered backache, muscle fatigue and /or headaches. There was also high incidence 72% of other

problems; including pain the fingers, hands, arms and shoulders and significant 22% reported having skin problems.

In India, our major affiliate All India Overseas Bank Employees' Union conducted a pilot study on VDU hazards in selected branches of Indian Overseas Bank in Mumbai. The study was conducted by the Occupational health and safety Centre, Mumbai, which has distinction of having obtained compensation to scorers of workers suffering from asbestosis and other occupational health related diseases from their employers. The aim was to study objectively the hazards due to VDU's on the staff members of the Indian Overseas Bank, in Mumbai and highlight important findings and suggest recommendations, so that a detailed study could be done in many branches of the bank in India. There are no significant scientific studies on VDU hazards in the banking sector in India and such studies are necessary for placing progressive demands concerning health and safety at the workplace and also to add changes to social legislation like the Workmen's Compensation Act, India. The schedule III of the act does not list VDU related diseases like carpel tunnel syndrome or chronic back pain, hence the onus of proof of the cause and effect relationship falls on the employee. The report of the study is reproduced as under.

A series of meetings were conducted in 2002 and in Jan/ Feb 2004 in selected branches of the IOB, by the union, where professionals from the OHSC and union leaders spoke about the aims of the study and motivated the staff to fill the questionnaire properly and correctly. A doctor of LTM Medical College and Sion Hospital Mumbai, visited branches of the Indian Overseas Bank—Sion, Wadala, Opera House and others—and explained in detail on how to fill the questionnaire and saw

to it that many of the forms were filled in her presence. The forms which were not filled properly were refilled in her presence in further visits. About 120 forms were distributed and 45 filled forms were obtained. Analysis of 32 of the forms were done after initial feeding in M S Excel and imported in EPI info 6, and analysis done.

The following are the results:

1. 82% of the respondents were over 40 years of age.
2. 43% said that the seat was not adjustable and 50% were not having back support and another 50% said that they did not have space in front of the keyboard.
3. 60% said that they do not take breaks during work.
4. A majority (90%) either do not do exercises or have not responded to the query in the form.

Neck Pain:

5. 50% of the respondents had neck pain and of this group nearly 75% had been working with computers for a period of more than 10 years.

Recommendations to Union by OHC

1. The employees must receive training on ergonomics and health related aspects including physiotherapy in relation to Office work and especially computer related work.
2. Improvement in the present work stations with regard to lighting, seating arrangements and computer hardware in consultation with the union.
3. Special facilities like LCD monitors (which have less radiation) for people planning to have a family.

4. Eye checkups and cost of spectacles should be borne by the management.
5. A larger study to be done by selected union activists till analysis stage, OHSC people will come to motivate people in selected branches and will give opinion after analysis, which will be done by the Union activists itself.
6. A larger study also helps in increasing the motivation of staff on health related issues and also to help to change legislation or bring in new legislation covering non-manual work.

It is evidently clear from the above studies that many banks in India have not conformed to ISO standards pertaining occupational health and safety norms prescribed for use of computers in work place which has resulted in employees suffering diseases linked working in computers . in the absence of the above mentioned diseases being covered under domiciliary treatments under bipartite settlements, and remedial steps taken by bank management to address this crucial subject occupational and health safety norms prescribed for use of computers , the minimum IBA and the Government can consider is introduction of 5 day week in banks in the interest of employees health and safety.

Neck Pain

Years of Service	Percent of people affected
< 10 Years	50%
> 10 Years	50%

7. 9% had to change duties due to persistent neck pain.
8. 9.4% of respondents had neck pain daily and another 9.4% had neck pain for more than 30 days in a year.

9. 21% said that leisure activity at home was affected due to neck pain and they had consulted a physician for treatment.
10. 9% of the people had persisting neck pain even at rest with/without tingling numbness of hands.
11. On a visual analog scale for pain, all respondents recorded their pain as mild (less than 3 on a scale of 10)

Neck Pain

- | Years of Service | Percent of people affected |
|------------------|----------------------------|
| < 10 Years | 25% |
| > 10 Years | 41.66% |
12. 37.5% had shoulder pain and on cross tabulation with years of work 80% of the affected personnel had worked for more than 10 years.
 13. 9% had changed duties due to shoulder pain and had pain for more than 30 days in the past year but not every day.
 14. On the visual analog pain scale, 12% rated pain as moderate (5- 6 on the 10 point scale)
 15. Only 9% consulted a doctor for shoulder pain.

Wrist/hand Pain

- | Years of Service | Percent of people affected |
|------------------|----------------------------|
| < 10 Years | 12.5% |
| > 10 Years | 25% |
16. 21% had wrist/hand pain and on cross tabulation with years of service, 84% of them had worked for more than 10 years.
 - 17 Only 6% of the respondents had persistent wrist pain for more than 30 days in a year.

18. Only 12 % had a consulted a doctor for wrist pain.

Eye Symptoms

Years of Service	Percent of people affected
< 10 Years	25%
> 10 Years	29.1%

Itching

Years of Service	Percent of people affected
< 10 Years	12.5%
> 10 Years	20.8%

Irritation

Years of Service	Percent of people affected
< 10 Years	12.5%
> 10 Years	29.6%

19. 12% complained of frequent watering of eyes, 6% frequent dryness of eyes, 6% frequent itching, 6% frequent foreign body sensation, 6% frequent visual fatigue, 9% frequent headaches.
20. 56.25% of total complained of headache on one or more occasions.
21. Visual Fatigue was complained by 43.75% of the total respondents.
22. All the eye symptoms increase with increasing number of work and spectacles do not affect the relative frequency of symptoms.
23. Nearly 40% of the respondents reporting eye symptoms reported worsening of their symptoms after starting the work day.

Relation of Eye Symptoms to work :

No Symptoms at the beginning of the day	Symptoms at the beginning of of working day	Symptoms exacerbated after end of working day
84.3%	12.5%	53.1%

Discussion (Brief):

1. A significant number of employees reported work related hazards Neck pain, Shoulder pain or Eye symptoms, the eye symptoms increased significantly after starting work.
2. A majority of the respondents do not do regular exercises or consult physiotherapists or doctors.
3. None had received any training on ergonomic and other health aspects of using computers.
4. Proper furniture and computer screen alignment is lacking in a significant number of workplaces.
5. Lighting arrangements and setting of workplaces were poor.
6. Though there is a clear pointer that work related diseases are rampant among the employees of the IOB in Mumbai, due to the small sample size, it is necessary to do a larger study.
7. Motivation of the employees to do the study is on average, as exemplified by the small sample size.

SUMMARY OF THE ABOVE JUSTIFICATIONS

- ❖ Today Banks in India have a lot of technological banking delivery channel at all the place in India. It shall be productive both for bank and their employees in the form of saving of expenditure etc if 5 day week is introduced. Further even now Citi Bank in India has 5 days banking for their employee although bank remains open for 6 days.

- ❖ Further our financial market has completed integrated with International Finance market which remain open for 5 days. In India also other than bank all financial market are open for 5 days and they are doing quite well. In our rural area still we are practicing one days as NPWD thus rendering 5 days banking. Hence Government may increase banking hours for public to have a 5 days work in a Week .
- ❖ Syed Wasimuddin, chief spokesman of the Central Bank of Pakistan has said that Pakistan's Central Bank will remain closed on Saturdays from Oct. 15 as part of the government's plan to ease its power crisis. This decision was made after the government decided to observe a five-day working week for all federal offices. The country is facing a gas shortage of nearly 2.0 billion cubic feet per day. Total electricity demand in summer months outstrips supply by 22 percent - or about 6,000 megawatts - during peak hours. ((Oct 14 , 2011(Reuters) India is not an exception to power and fuel crisis and many state power/ fuel crisis is getting accentuated day by day. The 5day week introduction in bank will conserve power and energy.
- ❖ A study made by a reputed research organization states that the estimated savings if state government offices across Karnataka switching over to a five-day week, can save Govt. Rs 960 cr . And that savings could be used to construct 30 flyovers, each estimated at Rs 32 crore.
- ❖ The estimate was arrived at by the authorities based on three factors: average annual spending on office overheads, a comparison with the percentage saving recorded in 1983 when the five-day week was introduced for a few months and an estimated saving prepared as part of the budget proposals of 2002-03.

(http://articles.timesofindia.indiatimes.com/2008-02-08/bangalore/27780130_1_5-day-week-salary-expense)

Hence 5 day week in banks all over India can substantially save exchequer for the Nation.

- ❖ Five days in a week system, is prevalent in United States of America and other developed countries of the world whom we always try to emulate. We give a ‘peep’ into some of the interesting insights below:
- ❖ In India the average person works an 11 hour day six days a week = 66 hours a week !! Compare that to France where a 35 hour week is mandatory
- ❖ The Japanese are renowned workaholics and have been working themselves into the ground for decades hence the word ‘karoshi’ or death by overwork. Maybe Indian companies should look at Japan and take lessons of what not to do from them.
- ❖ “It is not enough to have a colorful office with balloons hanging around to ensure the work environment is stress-free,” says Sharit Bhowmick, sociologist with Tata Institute of Social Sciences (TISS), who writes about workplace pressures.
- ❖ He has a point. The solution is that the Indian Government migrates the whole nation to a five-day working week, as France has done, and also makes a seven day working week illegal.
- ❖ Advocacy for five days in a week system also sport big names in international business, like Henry Ford. Henry Ford declared the five days work-week with a pay of six days. The concept was to pay the employees and worker more and

create time away from work. The 'Leisure time', as described by him was quintessential for productivity. The extra cash would be spent on consumerism hence add on to the GDP. His concept was, a well managed business pay higher wages and sell at low prices.

- ❖ Five days work week concept seems to be rolling post recession for obvious reason. As the demand for the business increase, the hiring has been aggressive. Hence the talent shortages have been balanced. The retention strategies now designed, no longer include growth and benefit but work-life balance. Hence offering a longer weekend works as a benefit to the employees. the Organization for Economic Co-Operation and Development just released their study on average annual hours worked per worker in 2008, also reveals that, throughout the world, most of the countries have adopted less than 40 hours a week working system
- ❖ In India too, the new general places including regulators like Reserve Bank Of India, are having five days in a week working schedules.

Moreover, State Bank Of Pakistan as mentioned above following suit, has already adopted five days in a week, working system and benefitted immensely as evidenced in this news report: "The fiveday week system adopted by the government has saved millions of rupees in fuel and energy costs, besides enhancing efficiency and improving social life of the people, a survey said. The government initially adopted the five-working day week to cut down by 33 percent or 500 MW of electricity in April this year and the results were soon evident".

- ❖ Moreover, a shutdown of banks for one more day will result

in conservation of valuable resources like, power, fuel etc. and above all, replenishment in working ability of bank employees, resulting in better services to bank's clientele.

- ❖ Bank employees in India, today, most of them have to work till late at night, thanks to increasing workload due to adoption of CBS platform and dwindling employee strength due to ongoing problem of 'attrition' plaguing banking sector mostly PS banks, thanks to the regressive manner of functioning of 'HRDDS' at PS Banks. So, there is an immediate need for migration into 'five days in a week' working schedule for saving the employees of this sector from burnouts and resultant ailments
- ❖ Supreme Court of India have given succor, by declaring sleep to be a right, on apart with constitutionally guaranteed right to life, giving new meaning the Y.B Keats famous lines "tread softly for your tread on my dreams" the Honorable Justices observation that sleep is essential for a human being to maintain the delicate balance of health, necessary for its very existence and survival "is unexceptionable. It is certainly, added a new dimension because nobody can deprive fellow human beings from right have a good life. The recent Supreme Court observation about 'right to sleep' added another dimension to this glaring need of 5 days week. In addition, the advent of alternative channels of banking, like ATMs, Net Banking, mobile banking, cash deposit facility through ATMs etc. making branch visits redundant for customers, more so, some banks have also implemented deduction of charges for customers for enjoying ambience of branches, in a bid to discourage physical visits to bank branches. So, when banks themselves, albeit with consent from 'FINMIN' are trying discourage branch visits by the

customers the logic that one more weekly holiday by extending working hours on other week days , does not cut much ice either.

- ❖ At present, in India, all Central government establishments, RBI, Forex Department, Parliament, State Assemblies, Treasury, IT/BT industries observe 5 day week. Majority of State government offices remain closed on Second Saturday of the month. Therefore Banking Industry switching over to 5 day week will not have any adverse effects. Contrary to what the ‘mandarins of ‘FINMIN’ and representatives of Indian trade and industry say,” With the technology savvy not sparing the Banks and banking services at the counter within the premises etc., being replaced by anytime Banking, internet banking, anywhere Banking etc., and important clientele adopting 5 days week, there is a strong urge for introduction of 5 days week in banks for all.
- ❖ In fact with growing ATM networks of nearly 50000, CBS network in all banks and on line facilities and customer terminals lot of petrol/diesel will be saved by 5 days week, which may otherwise be put to use”.
- ❖ The Central Government itself has decided to reduce the working days and enhance the working hours of banks. It would have been better for the government to have consulted the Reserve Bank of India and the Indian Banks Association (IBA) in this matter.

The Government has decided that instead of 6 day per week working it will work as 5 days only. Saturdays and Sundays will be off days. But daily working hours now will be one hour more. Instead of 10 to 5 now it will be 10 to 6 O’ clock. These days customer services are provided upto 5 pm. Today in practice

many bank employees are working on target working hours due to multitude of factors such as link failures, BPR initiatives of the bank and campaigning for deposits and recovery of NPA etc.. The bank staff have been demanding fixed working hours. In target working they carry on the work much longer even upto 7 to 8 O' clock or even later.

- ❖ In the era of computers and mobiles economic activities are going on in a speedy ways. It also accelerated the banks working and reduced physical pressures as staff by way of ATC and online services. Hence our demand of this is genuine as after long hours of working employees need two days off to meet their social obligations and family need.
- ❖ You agree ,Sir our country which take great pride in emulating the west in myriad of matters, be it financial liberalization, nuclear initiatives etc blindfolded, simply cannot develop cold feet when it comes to 'migration to five day working weeks' so prevalent in greater part of the western world?
- ❖ As stated above Even Pakistan did not shy away from the implementation of '5 day working weeks' in banks and now reaping the benefits, in the form of
 1. a rejuvenated work force, raring to start work on Mondays
 2. Considerable savings in fuel, electricity, bandwidth etc.
 3. Above all, a contented social scenario, with, employees finding more time with families.
 4. Boosting up spending as lakhs of bank employees and their families, now find more time to visit shopping malls, bazaars, multiplexes etc thus, boosting consumption and growth.

- ❖ Even in India, while regulators are enjoying ‘5 days working weeks’ and government employees too enjoying the same, bank employees have been singled out for toiling at their offices for 9 to 10 hours daily, six days in a week, thus, exposing this particular class of employees, to:
 - Mental and physical burnouts resulting in ‘petulant at work’ syndrome.
 - Physical complications in forms of cardiac ailments, high blood pressures, diabetes etc.
 - Disturbed and stretched social fabric, as bank employees are left with lesser opportunities of ‘unwinding with families’.
 - Bank employees, restrained from frequenting shopping joints as they remain fatigued on weekends, thus, not exploiting their spending power to contribute to creating demands and thus boost consumption and growth.

Above all the purchasing power of lakhs of bank employees and their families could contribute to creating a ‘demand pull’ to bring out the economy from poor ‘capacity utilization’ and ‘growth’. Just imagine, how, Rs 1000 splurge per week, in shopping malls, multiplexes etc per bank employees’ family of 800000 bank employees of this country, could translate to a whooping weekly outlay of Rs 800000000 (Rs.1000*800000). This is called ‘demand pull’ impetus to consumption and growth and higher ‘capacity utilization’.

Positive Benefits of a FIVE Day Work Week

Following are the benefits of a 5 day work week culture:

1. Reduced fuel costs. Employees would have to endure the

dreaded commute one less day each week, thereby saving money at the pump with reduced fuel consumption.

2. Decreased absenteeism. On a six-day schedule, employees are forced to cram their one day off with personal errands, chores, soccer games and social outings. By the time Monday comes around, there hasn't been a minute of rest and employees are just plum beat. So they call out of work. This wouldn't happen so frequently if employees had a second day to accomplish the work they have to do outside of work.
3. Increased productivity. It's a well-established principle of productivity that workers become less efficient where no deadline looms. That's why we're more efficient in the week before vacation—we know we have to get it done by the time we leave.

The same idea is transferable to a shortened workweek. Employees are least productive on Saturdays so why not just eliminate them altogether?

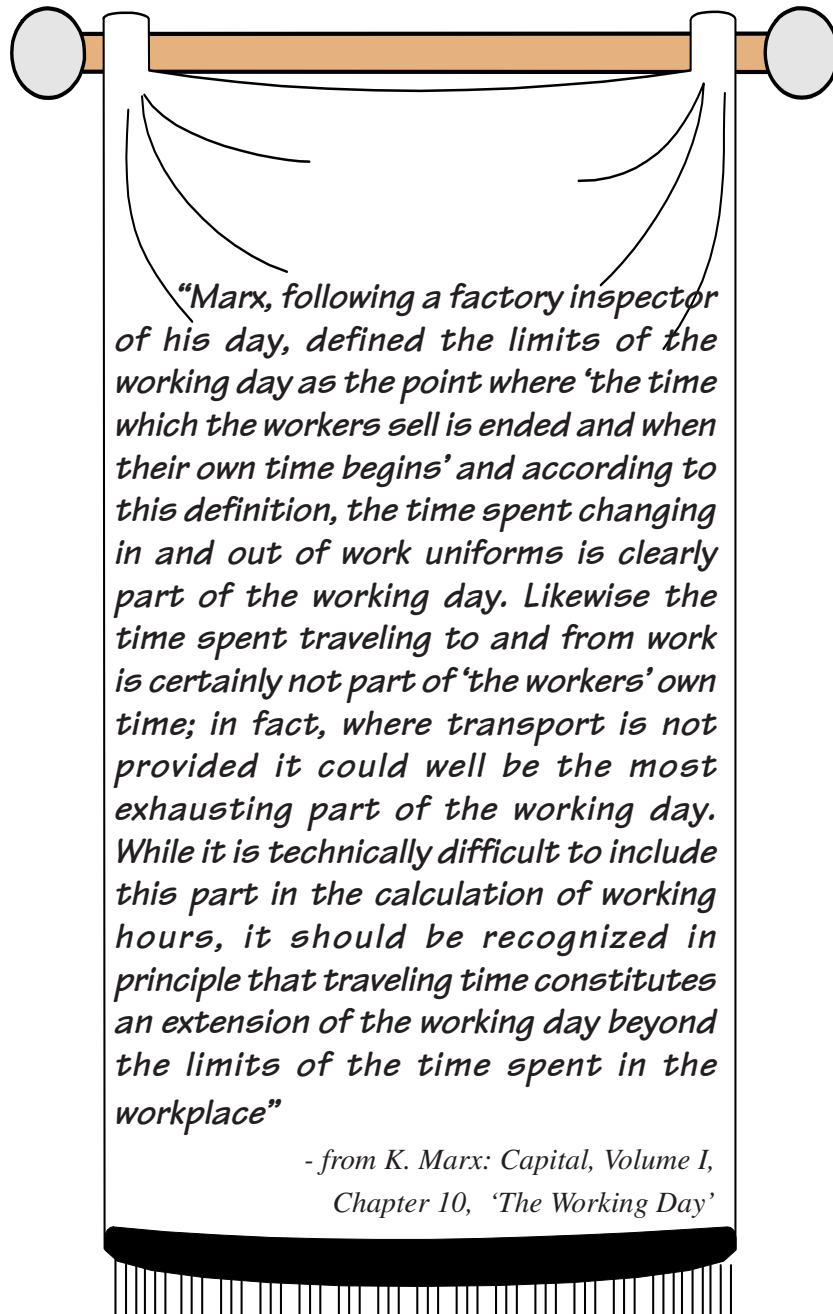
4. Improved job satisfaction and morale. Satisfaction with what goes on in the workplace may be tied to what goes on outside of the workplace. Employees who spend more time with family and friends, who have the flexibility of two days off, will return to work refreshed, and generally less hostile to their employer.
5. Reduced personnel turnover. Not surprisingly, #4 leads to #5. Happier employees tend to leave less often. If they like the job, they're more likely to stick around.
6. Reduced energy costs. By closing for two, instead of one day each week, employers stand to recognize substantial

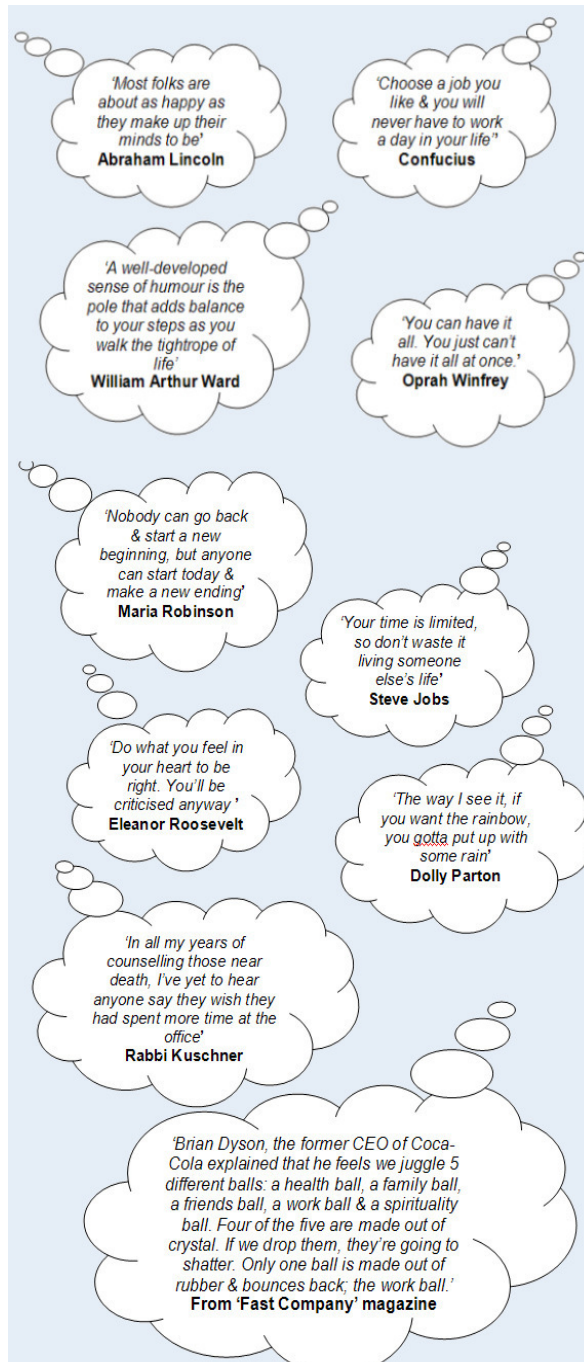
energy costs. These costs can be significant where the schedule will actually permit the employer to close an entire facility for an additional day.

7. Improved work-life balance. As a result of the added day, employees who work a five-day week will have more time to spend with their families and friends.
8. Less Disability Claims. As stress falls, so might disability, medical and hospitalization claims
9. Reduced traffic congestion. This potential effect may be seen largely on Saturday, which is the day most employers are converting to a non-working day.

COROLLARY:

IN THE LIGHT OF ABOVE JUSTIFICATIONS AND RATIONALE PUT FORTH BY US AS CORROBORATED BY VARIOUS STUDIES, WEIGHING THE ADVANTAGES OF INTRODUCTION OF 5 DAY WEEK DEMAND, NATIONAL UNION OF BANK EMPLOYEES'(NUBE) EARNESTLY APPEALS TO THE GOVERNMENT TO CONSIDER OUR REQUEST OF INTRODUCTION OF 5 DAY WEEK WHICH HAS FORCE OF LOGIC RATIONALE AND IS JUST AND RIGHT AND ALSO IS IN THE BEST INTEREST OF SAVING NATIONAL EXCHEQUER.







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NATIONAL UNION OF BANK EMPLOYEES'

(Regd No.3415 / CNI dated 29-07-2011)

Administrative Office :: 763, Anna Salai, Chennai – 600 002.

Date : 23-02-2012

The Joint Secretary
Department of Banking
Ministry of Finance
Government of India
NEW DELHI

Dear Sir,

FIVE DAY WEEK

There was a time, before the advent of technology the boundaries between work and home for bank employees were fairly clear. Today, work is invading on their personal life and maintaining work-life balance is not so simple task. A decade back, bank employees used to have fixed working hours. The boundary between the work and home has now disappeared with time. Today bank employees are without exception spending as much as 12-16 hours every day in office due to depleted staff strength and increase in volume of work. The technological blessings like e-mail, text messaging and cell phones which were thought of as tools to connect them to their work being away from their workplace, have actually integrated their personal and professional lives.

Therefore, tension and work related pressure, responsibilities at family makes an individual difficult to find

balance between work and personal life. Many of the Bank employees are facing the brunt of this hazard constantly.

The Executive Committee of the National Union of Bank Employees which met recently in Chennai had an occasion to deliberate on this issue at length. The committee were of the unanimous view that in the light of the revolutionary changes that have taken place as regards the technology initiative such as tele-banking, internet banking, core banking, any time banking, anywhere banking etc. and also the banking expansion through a large ATM net work, there is a strong case for immediate consideration of the demand of our Union for introduction of 5 day week by the Indian Banks' Association.

There are several strong grounds, apart from the infrastructure now created by the Banking Industry which will not cause any harm to the customers in case 5 day week is introduced in the Banking Industry. The first and foremost reason is, the country will be saving a lot of natural resources by way of reduction in the use of fuel by lakhs of employees working in the Banking Industry, and clients since they depend upon their own personal vehicles to attend office/ transact business respectively . This will also reduce global warming to an extent.

Further, 5 day week will provide good health to employees, who are toiling without any rest almost 12 to 16 hours a day on account of increasing workload and business growth. The reduction of 2 hours of business on Saturday does not affect customers as almost all Banks have increased

business hours by two hours per day from Monday to Friday.

Needless to underscore that at present all Central government establishments, RBI, Forex Department, Parliament, State Assemblies, Treasury, IT/BT industries and Western Countries observe 5 day week. Majority of State government offices remain closed on Second Saturday of the month. Even in our neighborhood country as per decision of the federal government, five days working week is being observed by State

Bank of Pakistan to save energy. Accordingly, State Bank and other banks in Pakistan remain closed on Saturdays and Sundays. India is the only country where bankers work 24/7. In our country even our regulator (RBI) works for 5 days. Therefore in our country Banking Industry switching over to 5 day week will not make much difference further.

This saves avoidable cost on water, power, energy, fuel, (total expenditure on water, power, fuel, electricity / 365) * 104, (Saturdays & Sundays) custodial and security costs etc, spent for work on Saturday / Sunday. Rest of a day increases productivity, efficiency. Ever since introduction of clearing on Saturdays, Saturdays are as good as full working day in practice for Bank employees. Bank employees have been putting extra hours of work beyond their stipulated working hours without any compensation, as they cannot leave their desk before “day\end” is pronounced. Further due to frequent link failure bank employees are compelled to work beyond normal working hours envisaged in bipartite settlement and

are putting in extra hours of labour with out demur in the interest of their bank and clients. As on date with the bank employees churning out more work than the fixed working hours the equilibrium of “work life balance” is disturbed. Even at the cost of repetition we hasten to add that 5-day week is in vogue at central government, establishments, Treasury, forex, IT industries and foreign banks too. Hence, we request the Government to consider our demand for 5 day week in tune with the global 5 days scenario.

We further urge the Centre and the Indian Banking Association for early commencement of the 10th Bipartite Negotiations, resolution of residual issues and updation of pension in tune with central government pension scheme.

Thanking you,

Yours faithfully,



(L.BALASUBRAMANIAN)
GENERAL SECRETARY

Cc to : The Chairman,
Indian Banks' Association

WORKING HOURS IN INTERNATIONAL PERSPECTIVE

In 1866, the General Congress of Labour in Baltimore and the Congress of the International Working Men's Association in Geneva both passed resolutions demanding the 8-hour day, and it is exactly a hundred years ago that this demand led to a large-scale confrontation with employers in the U.S. This was a struggle to assert that workers too have a right to leisure, to their own private life. Since then, workers all over the world have gradually succeeded in reducing their working hours to around 40 hours, and in some countries less.

Over the decade 1974-83, in the context of mounting unemployment, unions once more made the demand for shorter working hours a priority, and the working week was reduced in several countries: in Greece by 5 hrs. 10 mtrs. In France by 4 hrs. In the Netherlands by 1 hr. 10 mts., in Poland by 3 hrs. 10 mts. And in Hungary by 2 hrs. Since then, further reductions have been achieved in many countries.

For workers employed by the same multinational company, the gap between working hours in India and working hours in other countries is wide and growing wider. Thus the Hindustan Lever employees at its Sewree plant in Bombay work a 48-hour week, whereas the corresponding group of manual employees in Unilever's plants in the Netherlands are on their way to a 36-hour week, which will make the disparity in working hours a full 12 hours per week. In fact, Lever employees are working longer hours in Bombay than they are in Colombia (44 hours per week), the Philippines (40 hours per week), or even South Africa (43 hours per week for shift workers)! Similarly, Philips workers in Kalwe are on a 44-hour week while workers in Philips

establishments in the Netherlands work 38 hours. If we compare the working hours of the British and Indian subsidiaries of some multinational companies, the figures speak for themselves:

Company	Working week in UK (hrs.)		Working week in India (hrs.) for general shift
Boots	37.30		41.15
British Oxygen	38.00	Indian Oxygen	40.00
Ferodo	38.00	Hindustan Ferodo	48.00
General Electric	39.30	Genelec	48.00
Glaxo	37.30		43.15
GKW Sankey	39.00		45.00
ICI	37.30	CAFI	42.30
Mather and Platt	39.00		
May & Baker	37.30		42.00
Metal Box	37.30		45.00
NEI Parsons	39.00		
Parke Davis	37.30		44.00
Pfizer	37.30		40.00*
SKF	39.00		48.00
Welcome Foundation	37.30	Burroughs	
		Welcome	41.15
		*for 1st & 2nd shift	

Attitudes to Work and Leisure

What is the explanation for this extraordinary situation where two plants of the same company, with the same or similar levels of productivity, have such widely different working hours? The explanation cannot lie purely in discriminatory employer policies; such discrimination certainly does occur, but the question still has to be asked as to why unions in India accept this situation? The answer seems to be related to the very different attitudes which workers in India have towards their own time: not only how many hours are worked, but also when these hours are worked. Two examples will illustrate this.

1. In both Holland and Britain, in process industries where continuous shifts have to be worked, the only way in which employers have been able to induce workers to accept this system is by offering extremely high shift payments, usually 25-33 per cent of gross salary and sometimes even more. But even this by itself has not satisfied workers who have demanded, in addition, shorter working hours to compensate for having to work on continuous shifts. Thus in most plants of this sort, a 4/5-crew* system with 36 hours per week has already been introduced, and in many a further transition to a complete 5-crew system with 33 hrs. 35 mts. Per week is taking place. For non-continuous shift workers, on the other hand, the meal-break is usually counted as part of working time, so that the total time spent at the workplace is reduced. The demand not simply for high shift payments but also for shorter working hours indicates an awareness of the detrimental effect of shift-work on the physical, psychological and social well-being of workers.

2. In the Netherlands, where currently negotiations are taking place on the reduction of the working week from 38 to 36 hours, one of the key points of dispute is when the extra free time should be taken. Thus in Unilever, management wants the extra time to be taken in the form of extra free days instead of shorter working hours every week. On the other hand, 3-shift (non-continuous) shift workers want to abolish the Friday night shift. Here we see two opposite rationalities at work. Workers say, 'If we work on Friday night, we have to sleep on Saturday and our weekend is spoiled. If we sleep on Friday Night, we have our Saturday free.' For management, however, this means the loss of a whole shift's production every week! So they would prefer the extra time to be taken as free days which can be scheduled in such a way as to minimize loss of production.

In fact, the resistance of workers to working not only long hours, but 'unsocial' hours, is at the root of the marvelous inventiveness managements have displayed in thinking up new shift systems in order to keep production going for longer. For example, in exchange for reducing its working week to 36 hours, Unilever wants its day-workers to work two shifts, 4 days of 9

*A crew consists of a full complement of workers required to man a plant at any one time. So a 5-crew system would mean 5 such crews or teams taking turns during a production cycle.

Hours each, one shift working Monday to Thursday, the other working Wednesday to Saturday. While this gives workers an extra free day every week, it also means that they have to work longer hours on workdays, and have to work on alternate Saturdays. For management, the advantage is obvious: the factory is kept running for 9 hours a day, six days a week, i.e. 54 hours instead of 36, and that, too, without their having to pay overtime rates! In Philips, a mini-shift system has been introduced mainly for women, with hours from 7.00 to 12.00, 12.00 to 17.00 and 17.00 to 22.00. Thus they extend production time from 7.5 hours a day to 15 hours a day without paying either overtime rates or even shift allowances, since the women are working on fixed shifts. Moreover, they have found that the work is also intensive that longer hours would involve a drop in production. For most women, on the other hand, the afternoon and evening shifts are inconvenient, and the part-time pay insufficient.

Although the pressure of increasing unemployment has forced some workers to accept shift systems they would earlier have rejected, it is still very evident that they attach considerable importance to the right to their own free time, at the time that suits them most. There is absolutely no basis for arguing that the

social, educational and cultural needs of workers in India are any less than those of workers anywhere else; in which case it is surely time that unions here took steps to put an end to the crying disparity in working hours. There is no reason why unions here should not demand that the inconvenience of shiftworking be compensated not simply by higher shift allowances but also by even shorter working hours. Fully continuous shift workers could move immediately to a 36-hour week and then gradually to 33 hrs. 35 mts., while 2- and 3-shift workers could have meal-breaks included in their working time.

Long Hours Means Unemployment

One reason for efforts to reduce working hours in Europe has been concern for those who are working, the employed. Another reason, even more powerful, has been concern for those who are out of work: the unemployed. In Holland, many workers have even accepted a cut in pay on the understanding that reduction in their own working hours will result in the creation of new jobs. It is true that it has proved very difficult to hold managements to their side of the bargain, and that they have instead compensated for the working time reduction with increased productivity rates. We can conclude from this that workers should not agree to pay for work-time shortening because productivity is likely to rise in any case; on the other hand, it is more important than ever to fight for reduction of hours, since otherwise the workforce would be reduced even further. In U.K., a very big problem has been that a reduction in the compulsory hours worked has been considerably offset by increased overtime working, so that the impact on jobs has been reduced.

In the campaign of the West German workers, both these aspects have been tackled. Here, against the background of a 250% increase in unemployment in the five years from 1980 to 1984, a major campaign for a '35-hour week with no cut in pay' was launched in 1984. This has included new types of struggle; for example, in April 1984 thousands of workers walked out of their workplaces after working a 7-hour day. They also went on a series of rotating and warning strikes. In many factories, the shop stewards' bodies set up Work Circles in which all union members could participate. These work circles collected information about the financial position of the factory, the number of jobs that had disappeared in the past, and the layoffs threatened in the future. They then presented these facts for discussion. They calculated the number of new jobs that would be created if the 35-hour week were introduced, and determined the changes needed in equipment and work organisation. They planned actions to prevent the employer from simply speeding up work if shorter hours were introduced. The Work Circles also staged imaginative actions to publicise the results of their investigations, such as putting up empty chairs in factory assemblies for those who had lost their jobs in recent years. Around 600,000 workers participated in these actions. They also refused to work overtime in order to force management to hire new people. The unions reasoned that overtime in 1982 amounted to 2 billion person hours, i.e. 1.2 million jobs. These jobs could be created by boycotting overtime.

In India, unemployment is no less of a problem. Yet unions have not so far taken up this problem in a concrete fashion, by making demands which would reduce unduly long hours while others are suffering for lack of jobs. An obvious demand to stem the loss of jobs and create new ones is a reduction of working

hours which is substantial enough to bring them into line with international standards. Shorter hours for equality

As a long term demand, it is worth noting the perspective put forward by the women's emancipation movement in Holland. They point out that in almost every country women are an underpaid section of the workforce, and a major reason for this is the assumption that it is a man's responsibility to earn a 'family wage' while it is a woman's responsibility to see to childcare and housework. By enforcing women's economic dependence on men, this contributes to their oppression. Instead, women in Holland have put forward arguments 'in favour of a shorter working day for everyone, e.g. a 5-hour day. This would give women more financial independence, lead to household tasks being shared more equally and make it possible for men and women to play more evenly balanced roles in the upbringing of children than is the case at present... This idea would also mean men and women sharing responsibility for supporting the household financially.'

The idea is that even if men earn less as a result of drastically shortened working hours, this will not matter because it will no longer be their sole responsibility to support the family. At the same time, if women go out to work, this will not mean a double workload as it does at present, because working hours will be short and household responsibilities will be shared. This is a far more rational and equitable division of labour than the one which exists at present, and can be taken up as a long-term union goal.

Will shorter hours lead to the collapse of Industry?

When the Ten Hours Act was introduced in the mid-nineteenth century, employers fought against it tooth and nail, using such tactics as cutting wages by 25% dismissing those

who refused to work longer hours and compelling workers to work for ten hours continuously without a break for rest or refreshment. They contended that the limitation of working hours, even for children, would lead to idleness and immorality (one manufacturer complained that 'there is a very great consumption of luxuries among the labouring poor', particularly of 'their time, the most fatal of consumptions'); moreover, they said, this shortening would wipe out the time in which profits were produced and lead to the downfall of industry. However the Factory Inspectors found, on the contrary, that 'capital can never be employed in keeping the machinery in motion beyond a limited time, without certain injury to the health and morals of the labourers employed'. And when the manufacturers finally gave in and introduced the 60-hour working week, it resulted in an unprecedented development of industry, not its collapse.

Since then, every subsequent reduction in the working week has been met with the same worn-out arguments, and has been implemented with the same general results. With more than a century of experience behind us, we can be confident that a further shortening of working hours can have only positive consequences. Even today, Philips management in the Netherlands is discovering advantages to be gained by extremely short (5-hour) working days.

Another argument used by employers is that if they alone reduce the working week, this will weaken their competitive position and drive them out of business. The only appropriate reply to this is a concerted campaign to reduce working hours in all establishments, and to reduce the statutory maximum to 40 hours per week. Industry in India has some of the most modern technology in the work; there is no reason at all why in terms of working hours it should remain stuck in the nineteenth century.

In order to move towards this goal, however, we must examine more carefully why the reduction of working hours is such a low union priority in India today, although a comparison of the condition of contract and casual workers and that of organised workers shows quite clearly what unionism has achieved in the past.

One reason could be that a number of unionists accept the arguments of managements who oppose reduction of working hours (see Box 2 for comments of some unionists which closely echo the employers' arguments quoted above). These arguments die hard even if they are contradicted by experience and common sense. One wonders, for example, how anyone would substantiate the argument that Hindustan Lever, Sewree with a 48-hour working week, is more 'competitive' than Unilever, Netherlands, with a 36-hour working week? And it is a common observation that alcoholism often accompanies exhausting or unpleasant work, while recent surveys have

The six-Hour Day: How Unions in Bombay See It

The demand for a six-hour day (30 hour-week) has come from unions who see it as a prime strategy to fight job losses due to the introduction of new technologies. Most unions, however, have not experienced any direct link between shorter working hours and increased employment opportunities. On the other hand they have a whole lot of misgivings about the six-hour day. Excerpts from our interviews with about few unionists:

- Such a drastic reduction, if implemented in isolation, will affect our company's competitiveness.
- Most workers want overtime. If we demand a six-hour day, management will immediately ask for abolition of overtime.

- Many workers choose to encash their annual leave entitlements. In this situation how are we going to justify a demand for more leisure time?- ...

Shown that the majority of drug users are not students but labourers who take drugs to counteract exhaustion due to hard labour and long hours

Yet some of the skeptical union responses are also based on real difficulties in getting workers to press for shorter hours. Where the general standard of living is low, as in India, there is a tendency for wage demands to be given priority as against demands for shorter working hours or health and safety. To reverse these bargaining priorities would be very difficult where wages are very low; but where a higher standard of living has been achieved, unionists with more awareness of social problems like unemployment could be successful in getting shorter working hours accepted as a bargaining priority. This would also involve questioning standard management arguments, assumptions and practices. For example, managements sometimes claim that they have 'reduced' working hours by 15-30 minutes, but demand in exchange that workers must get changed in their own time. Marx, following a factory inspector of his day, defined the limits of the working day as the point where 'the time which the workers sell is ended and when their own time begins'* and according to this definition, the time spent changing in and out of work uniforms is clearly part of the working day. Likewise the time spent traveling to and from work is * from K. Marx: Capital, Volume I, Chapter 10, 'The WorkingDay'

Certainly not part of 'the workers' own time; in fact, where transport is not provided it could well be the most exhausting

part of the working day. While it is technically difficult to include this part in the calculation of working hours, it should be recognised in principle that traveling time constitutes an extension of the working day beyond the limits of the time spent in the workplace.

Again, instead of using the 'Industry-cum-region' doctrine, as managements do as a kind of magical formula which can solve all problems, we must seriously question whether it has any meaning at all in the context of bargaining over working hours and leave. Finally, when either managers or unionists talk about 'workers' who don't know what to do with their spare time, there is an unspoken assumption that workers are by definition male. Yet we all know that there are women workers who have the opposite problem-too much to do and not enough time to do it. This is a consequence of the highly inequitable division of labour which exists in most homes. While unionists may not be able to do much to change this directly, they can encourage women to participate more fully in formulating union demands, and women are much more likely than men to accord the reduction of working hours the priority it deserves.

In short, the outcome of the struggle to shorten working hours will depend on bargaining strength; but the first step in the struggle is to formulate our goals without being under the influence of management thinking.



A time for everything: A time to relax and a time to be busy, a time to frolic and a time to labor, a time to receive and a time to give, a time to begin and a time to finish.

Find your balance and stand with it. Find your song and sing it out. Find your cadence and let it appear like a dance. Find the questions that only you know how to ask and the answers that you are content to not know.

Live with intention. Walk to the edge. Listen hard. Practice wellness. Play with abandon. Laugh. Choose with no regret. Appreciate your friends. Continue to learn. Do what you love. Live as if this is all there is.

What is the best balance between comfortable habit and skeptical questioning, between following community traditions and independent thinking, between acceptance and crusading for change?

Play with life, laugh with life, dance lightly with life and smile at the riddles of life, knowing that life's only true lessons are writ small in the margin.

A well-developed sense of humor is the pole that adds balance to your steps as you walk the tightrope of life.

No matter how busy you are, or how busy you think you are, the work will always be there tomorrow, but your friends might not be.

"Balance is not better time management, but better boundary management. Balance means making choices and enjoying those choices." – *Betsy Jacobson*

Work, love and play are the great balance wheels of man's being." – *Orison Swett Marden* "Women need real moments of solitude and self-reflection to balance out how much of ourselves we give away." – *Barbara de Angelis*

We have overstretched our personal boundaries and forgotten that true happiness comes from living an authentic life fueled with a sense of purpose and balance.” - *Dr. Kathleen Hall*”

I’ve learned that you can’t have everything and do everything at the same time.” - *Oprah Winfrey*”

A well developed sense of humor is the pole that adds balance to your steps as you walk the tightrope of life.” - *William Arthur Ward*”

The Gift of Balance in Your Life – May you find the balance of life, time for work but also time for play. Too much of one thing ends up creating stress that no one needs in their life.” - *Catherine Pulsifer*”

You will never find time for anything. If you want time you must make it.” - *Charles Buxton* The writer’s life is full of frailty and defeat like any other life. What counts is the work. Yet the work can quite easily be buried, or half-buried, by the life. Julian Barnes

Far and away the best prize that life has to offer is the chance to work hard at work worth doing. Theodore Roosevelt

The man who does not work for the love of work but only for money is not likely to make money nor find much fun in life. Charles Schwab

I don’t know much about creative writing programs. But they’re not telling the truth if they don’t teach, one, that writing is hard work, and, two, that you have to give up a great deal of life, your personal life, to be a writer. Doris Lessing

What we call creative work, ought not to be called work at all, because it isn’t. I imagine that Thomas Edison never did a day’s work in his last fifty years. Stephen Butler Leacock

Choose a job you like and you will never have to work a day in your life. Confucius

Find a job you love and you'll never work a day in your life.
Confucius

It is your work in life that is the ultimate seduction. Pablo Picasso

I think it's important to work and I'm entitled to work. Some people do not want to work but I want to continue working Sir Alex Ferguson

Life grants nothing to us mortals without hard work. Horace

I can only say that whatever my life and work have been, I'm not envious of anyone-and this is my biggest satisfaction. Roman Polanski

Integrate what you believe in every single area of your life. Take your heart to work and ask the most and best of everybody else, too. Meryl Streep

If you don't deliver, you don't earn the flexibility [on **work-life** balance] Jack Welch

Be regular and orderly in your life, so that you may be violent and original in your work. Gustav Flaubert

Why should I let the toad work Squat on my life? Can't I use my wit as a pitchfork and drive the brute off? Philip Larkin

Be glad of life because it gives you the chance to love, to work, to play, and to look up at the stars. Henry Van Dyke

I had never thought of advertising as a life work, though I had on the side, written some very successful copy. Bruce Barton

If A is a success in life, then A equals x plus y plus z. Work is x; y is play; and z is keeping your mouth shut. Albert Einstein

I've always thought you should work to live not live to work and I've definitely been living to work so I might need to address that. [on her schedule in 2007 after apparently taking the first five months off] Keira Knightley

There is not in the world so toilsome a trade as the pursuit of fame; life concludes before you have so much as sketched your work. Jean De La Bruyere

TO INSPIRE WOMEN IN WORK

WE have so much admiration for women who are mothers, who balance family and work- National Union of Bank Employees (NUBE) India

“I always try to balance the light with the heavy: a few tears of human spirit in with the sequins and the fringes.”

—**Bette Midler, actress**

“Women in particular need to keep an eye on their physical and mental health, because if we’re scurrying to and from appointments and errands, we don’t have a lot of time to take care of ourselves. We need to do a better job of putting ourselves higher on our own ‘to-do’ list.”

—**Michelle Obama**

“I learned again that the mind-body-spirit connection has to be in balance.”

—**Wynonna Judd**

“In art and dream may you proceed with abandon. In life may you proceed with balance and stealth.”

—**Patti Smith**

“For fast-acting relief, try slowing down.”

—**Lily Tomlin**

“Worrying is all about the illusion of control. When you worry, you are expending energy, and it feels like you are doing something... When you stop worrying, you free up energy that can be used more productively.”

—**Tammy Cravitt**

“No one can make you feel inferior without your consent.”

—**Eleanor Roosevelt**

“If you neglect to recharge a battery, it dies. And if you run full-speed ahead without stopping for water, you lose momentum to finish the race.”

—**Oprah Winfrey**

“Striving for excellence motivates you; striving for perfection is demoralizing.”

—**Harriet Braiker**

“I make money using my brains and lose money listening to my heart. But in the long run, my books balance pretty well.”

—**Kate Seredy**

“I work with wonderful people who support me. And my beliefs are that the business needs to serve the family rather than the family serve the business.”

—**Kathy Ireland**

“Looking back at the times where I allowed my work to create stress and frustration in my life, I now realize what I thought was important really was not. I am not saying you should not take your work seriously; what I am saying is that we need to realize that life is all about balance.”

—**Catherine Pulsifer**

“So often we are depressed by what remains to be done and forget to be thankful for all that has been done.”

- **Marian Wright Edelman**

“Never work just for money or for power. They won’t save your soul or help you sleep at night.”

—**Marian Wright Edelman**

“But if you can create an honorable livelihood, where you take your skills and use them and you earn a living from it, it gives you a sense of freedom and allows you to balance your life the way you want.”

—**Anita Roddick**

“You must learn day by day, year by year, to broaden your horizon. The more things you love, the more you are interested in, the more you enjoy, the more you are indignant about, the more you have left when anything happens.”

—**Ethel Barrymore**

“Nobody can go back and start a new beginning, but anyone can start today and make a new ending.”

—**Maria Robinson**

Long work hours, no social life but the young love Mumbai

By Sumitra Deb Roy, TNN | Nov 30, 2012, 01.45 AM IST

The young and the employed in the city endure prolonged work hours, hectic commute, housing woes and a near-zero social life. Yet, 90% of them say they would not even dream of leaving Mumbai for another city.

These are some of the findings of a survey commissioned by Young Bombay Forum, the youth wing of the Bombay Chamber of Commerce and Industry (BCCI). The survey, which was released on Thursday, focused on the work life and after-work life of 1,004 employed young adults aged between 21 and 35. It highlighted how most Mumbaikars spend one to three hours travelling to and from their workplace. Close to 59% of the respondents lived more than 35 kilometres from their offices.

The survey, carried out by the Indian Market Research Bureau (IMRB) International, showed that about 60% of those interviewed across small, medium and large corporates, were not completely satisfied with their work. Most clocked nine hours a day on an average, which left them with little time to indulge in recreational or physical activities. More than 68% of the respondents said they did not find the time to follow a fitness regime.

Housing was one of the biggest issues for those who work in the city. A fourth of the workforce rents their accommodation; the percentage multiplies when it comes to those who have migrated to the city. About 35% of those who were interviewed are migrants who have been in the city for more than five years.

While it highlighted lack of a social life, the study also brought to the fore the belief that youngsters themselves willingly spend extra hours at work. Ashith Kampani, chairperson of Young Bombay Forum, called the study an eye-opener. "There is no doubt

that they lead extremely stressful lives. But there are also days when they can go home early and yet they choose to hang around in office,” he said.

The findings that 84% of the working youth have a mentor at their workplace and 90% have a best friend at work also point towards this fact. Interestingly, men tend to linger more at their workplaces.

Kampani said the internet and more recently the social media have brought about a change in the youth, who like working more on their virtual image than a real one with their families. Yet, he suggested, corporate houses have to take it upon themselves to devise ways to cut down on stress. “We will be sensitizing companies and working with them to look for solutions,” he said. “Smaller companies will need a little hand-holding to bring in more healthy work practices.”

Deepa Mathew, group business director, IMRB International, said employers must appreciate the fact that most don’t mind commuting as long as the job is satisfying or pays well.

NUBE VIEWS: The same is the plight of overwhelming bank employees all our country who have prolonged work hours, hectic commuting time between home and work place housing woes in obscure places due astronomical housing cost and disproportionate housing loan facilities linked to 60% take home pay norms and higher interest thereon , and a near-zero social life.. Hence introduction of 5 day working week is a just demand to improve productivity

WRITING THE TRUTH FIVE DIFFICULTIES

*- Bertolt Brecht
1935*

1

- *The courage to write the truth when truth is everywhere opposed;*

2

- *The honesty to recognize it, although it is everywhere concealed;*

3

- *The skill to manipulate it as a weapon;*

4

- *The judgment to select those in whose hands it will be effective;*

5

- *And the cunning to spread the truth among such persons.*

