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## EMPLOYEE PROVISIONS AND BENEFITS FACILITATING WORK LIFE BALANCE: A STUDY OF THE MANAGEMENT STAFF OF NRL, ASSAM

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### ABSTRACT

*Work-life balance has become an increasingly pervasive concern for all the level of Human resources of all organizations. An efficient employee with better education, nourished skills, innovations, and competency is an inevitable asset for an organization. Engagement and retention of these employees requires the application of best strategies on the part of the employers or management. The respective study is concentrated with the refinery employees and it has been attempted to understand the organizational effort to enable its employees specially the management staff to enjoy a balanced life. It has been found that the Numaligarh Refinery Limited is striving to provide various compensation and employee benefits and services for the upliftment of its staff and enabling them to balance their different spheres of life.*

### KEYWORDS

NRL, employee provisions, human resource, work life balance.

### JEL CODES

J26, J27, J28, J32, J33.

### INTRODUCTION

Human resource is the most dynamic and important element of an organization. It is the only living factor which handles all the other non-living factors, with a view to achieve the organizational objectives efficiently and effectively. In this dynamic and competitive environment of business along with the increasing demand of work life balance the organizations has to look beyond run of the mill Human Resource interventions. An efficient employee with better education, nourished skills, innovations, and competency is an inevitable asset for an organization. Attracting and retaining this asset has become a difficult and challenging task for the managers. Engagement and retention of these employees requires the application of best strategies on the part of the employers or management. Work-life balance has become an increasingly pervasive concern for all the level of Human resources of all organizations. Work –life balance which primarily deals with an employee’s ability to properly prioritize and accordingly utilize the available resources (time, efforts, money) between work and his or her lifestyle, social life, health, family, etc. is greatly linked with employee productivity and performance. Increasing attrition rates and increasing demand for work life balance have forced organizations to look for more strategies. It is so because, when there is proper balance between work and life, employees tend to put in their best efforts intervening, their competence, capacity, effectiveness etc. both at work place and home.

### REVIEW OF LITERATURE

- Panda A. (2017), in the paper “**Impact of human resource interventions on work life balance: a study on Indian IT Sector**” concentrated on the dependent variable (WLB) and independent variables and tried to examine the significant predictors of WLB by highlighting the human resource interventions in IT industries. Exploratory factor analysis and multiple regression analysis have been used for the analysis by incorporating 245 software professionals. The findings predicted that HR interventions are very much vital for better work life balance and among the nine variables only three factors extracted such as training and development, teamwork and communication and financial and non-financial rewards which were found as the significant predictors of work life balance.
- Grawitch J. Matthew, et al (2007) in their research article “**Healthy workplace practices and employee outcomes**” discussed about effective workplace practices as a necessity to meet organizations overall performance goals along with employees’ health and well being. Healthy workplace helps to have qualitative job candidates, retain highly qualified workers, reduce costs, and strengthen organisation’s competitive advantage. It also enables to have active, engaged and creative participants. Employees can be involved in designing, implementing, evaluating and refining workplace programs; the organization can have greater performance and positive employees.
- Aggarwal Sandeep (2012) in the research work “**Balancing Professional & Personal Life: Work Life Balance Study at Indian Oil Corporation Limited**” identified the organizational factors that may be important for employees achieving a better balance between work and non-work life. The non probability random sampling was adopted including the sample size of 125. The survey was conducted at different departments of Gujarat Refinery. There is a strong perception among the employees that it is important to achieve balance between work & personal life, as it increases work efficiency. The study suggested enhancing the communication system and awareness of work life policies among the employees would improve the organizational performance.

### OBJECTIVE OF THE STUDY

The objective of the study is to understand and identify the various employee provisions, policies and benefits facilitating work life balance, implemented by the Numaligarh Refinery Limited, Assam for its management level of employees.

### RESEARCH METHODOLOGY

The study is concerned with the Numaligarh Refinery Limited, set up at Numaligarh, in the district of Golaghat, Assam. The study is analytical and descriptive in nature and it aimed to find out the various provisions and benefits implemented by Numaligarh Refinery Limited facilitating work life balance of its executives or management staff. There are in total 15 functional departments of NRL. The study considers the executive level of employees of mainly 9 functional departments, purposively, which consist of 285 employees. Convenient sampling is used as it allowed the researcher to obtain basic data. The sample respondents are selected proportionately considering 54% of the employees’ strength of each category from all the 9 functional departments and the total sample size stands about 153 employees. Detailed analyses of the provisions are made on the basis of the Compensation and Benefits Manual for Management Staff, 2014 collected from the concerned organisation.

### ANALYSIS AND DISCUSSION

According to the Compensation and Benefits Manual for Management Staff, 2014, it has been found that the Numaligarh Refinery Limited is striving to provide various benefits and services for the upliftment of its staff. The various provisions and employee benefits specifically meant for the management/ executive level

staff, are classified into different categories- allowances and compensation, variety of leaves, medical benefits, social security provisions, awards and other benefits.

➤ **THE VARIOUS COMPENSATORY BENEFITS FOR THE MANAGEMENT STAFF INCLUDES**

**Basic salary entitlement:** It includes two salary scales for Board level posts and ten salary scales for below board level posts. **Annual Increments:** It is linked to the satisfactory performance of the staff. They also have a promotional increment. **Stagnation Increment:** Here the executives are allowed to draw maximum three increments, one after every two years, depending on their respective performance rating. **Dearness Allowance:** It is provided to the regular appointed management staff, based on the three monthly average of All India Consumer Price Index. **House Rent Allowance:** It is paid on the basis of population of the places/cities where executives are posted. **Company owned/ Leased Accommodation:** It is provided to the officers in grade O1 and above, subject to availability of residential accommodation with the company. **Self Lease Accommodation:** It is meant for the permanent management staff. This also includes norms regarding period of lease, rent entitlement, maintenance, other conditions and options to switch over from self leased accommodation scheme to HRA. **Perks and Allowances:** Here various perks and allowances are made available for the management staff and under the cafeteria approach, these benefits are monetized under the ceiling of 50% of basic pay of an individual. Perks and allowances are categorized as common allowances and optional allowances. The allowances and benefits forming a part of 50% ceiling are like conveyance facilities, medical, operating cost of school, canteen facility, furniture on hire, interest subsidy on housing loan/vehicle loan and conveyance repair advance, self professional updation allowance, educational support allowance, introduction of new allowances and in general, company has the sole right to withdraw/amend/add any perks and allowances within the overall ceiling of 50% of basic pay.

**Other Allowances includes- North East Allowance:** It is a kind of special relief paid to the officers posted in Assam and other Northeastern states, payable @ 12.5% of basic pay. This allowance is discontinued for staff transferred or posted to other states. **Shift Allowance:** It is paid on the basis of shift timings and rate per shift. **Deputation Allowance:** It is paid to the management staff posted in government agencies, joint venture companies, group companies etc. **Planned Shutdown Allowance:** It is meant for the officers attending planned shutdown duties at refinery on 12 hour basis. **Reimbursement of Conveyance expenses:** It is meant for the management staff that own and maintain a vehicle for performing official duties, on monthly basis based on the annual mileage limits, which is different for different job groups. The prevailing reimbursement rate is periodically reviewed and based on the changes in the petrol price. The scheme considers the fuel entitlement based on job group wise ceilings, rate of fuel, maintenance expenses, and some other general rules. **Transport Subsidy:** It is payable to the management staff as per the job group-wise rates, whereas these rates are to be doubled in case of disabled staff (blind and orthopedically handicapped). **Out of pocket expenses:** These are concerned with working hours or days worked by the executives, i.e., different rates are assigned for different working hours and days, as rates differ with working on Saturday/Sunday/Holiday/Closed days at 5 day work locations, working on Holiday/Closed days/Weekly offs and Public Holiday which coincide with weekly offs at 48 hrs a week work locations and additional hours of work on normal working days. **Tour expenses:** These are entitled to the officers, on the basis of their job groups (different cadres) and it depends on the class of travel. It also includes the daily allowances on tour, payable on the basis of time absent from Head Quarter, as per rate fixed on the basis of job groups and class of cities as done in case of calculation of HRA. It also includes hotel accommodation charges based on the class of cities and the officers are also entitled to reimbursement of expenses on local tours.

➤ **PROVISION FOR VARIETY OF LEAVES:** In case of provisions regarding leave it has been found that the management staff is entitled to various types of leaves like:

**Privilege Leave:** Here the permanent management staff is entitled to privilege leave at the rate of 8 days per quarter. Maximum 300 days can be accumulated in this leave and days in excess of 300 if are in the credit of the staff are to be automatically encashed at the end of the calendar year. It cannot be combined with casual leave. **Half Pay Leave:** It is admissible for completed period of service. It accrues @ 5 days per quarter and can be granted on medical grounds or for other reasons. **Casual Leave:** It can be availed up to a maximum of 12 working days in a calendar year and up to a maximum of 6 days at a time. It can be combined with holidays/closed days, but not with any kind of other leave.

**Maternity Leave:** This leave is admissible to lady officers of the Company on full pay for a period of 4½ months i.e. 135 days from the date the Officer desires to proceed on maternity leave or from the date of actual confinement, whichever is earlier. **Special Compensatory Off (SCO):** Officers who are working on 48 hours duty schedule are eligible to 36 days' pay per annum i.e. 9 days' pay per quarter month's basic pay plus DA per quarter in lieu of SCO, provided the Officer has attended duty for not less than 45 days (holidays /weekly off inclusive) in the quarter. **Special Casual leave:** such leaves are allowed for promoting small family norms through family planning, on production of medical certificate. **Encashment of Leave:** All confirmed Staff is being allowed to encash the Privilege Leave available to their credit, up to a maximum of 90 days on a single occasion, only if he/she has Earned Leave in excess of 30 days. This can, however, be allowed in multiples of five only.

Moreover, on retirement, after attaining the age of 50 years or more, provided the Staff has put in a minimum of 20 years of continuous service, as a permanent staff is eligible to avail the encashment of half pay leave. However, company used to deduct the provident fund contribution, at applicable rates, on the leave encashment amount, whereas, no deduction is made towards the voluntary provident fund contribution for such leave encashment amount. **Provision of carry forward of leave (P.L. & H.P.L.) from/to other Public Sector Unit's (PSU)'s:** All the Privilege leave (P.L.) and the Half Pay leave (H.P.L), which are in the credit of the staff are subjected to transfer from one PSU to the other PSU where the staff is going to join, with the consent of both, provided the value of the transferable leave is transferred to the other PSU.

➤ **PROVISION OF MEDICAL BENEFITS**

Under the medical scheme all Management Staff and their families including spouse, dependent children & dependent parents are eligible to receive benefits. The income of the parents in this case taken together must not increase Rs.6000/- per month. Reimbursement is made by the company for the amounts spent by the staff for medical purpose for self or family members from any doctor subject to the condition that the aggregate amount should not exceed Rs. 15,000 in a financial year. **The staffs are entitled to various medical reimbursements which cover the following:** Doctor's fees / consultation charges / cost of medicines prescribed / Pathological test / Radiology expenses. The cost of hearing aid and initial cost of orthopedic appliances are also reimbursed. **Reference from Doctor's at Vivekananda Kendra Numaligarh Refinery Limited (VKNRL) Hospital:** Since the Company maintains a hospital at Numaligarh, all staff posted at Numaligarh are necessarily have to obtain a reference from Doctor's at Vivekananda Kendra Numaligarh Refinery Limited (VKNRL) Hospital for availing treatment for self and dependant outside Numaligarh. **Master health checkup:** Staffs with the age of 45 are entitled to a routine medical examination i.e. Master health checkup for self only once every year. Reimbursement of the cost of Master health checkup to Management staff (not dependent members) is to be done irrespective of the place where the health checkup is done, subject to submission of Summary Report along with other supporting documents.

➤ **SOCIAL SECURITY PROVISIONS**

**Group Life Insurance Policy-** This policy is concerned with the management staff, where in the event of the death of the staff while in service, his/ her legal heir receive a lump sum amount as revised by the Company from time to time depending upon the last grade of the deceased staff. **Group Saving Link Insurance:** The scheme is a combination of savings and life risk at a very low cost. Here all staff on joining, is eligible for the scheme. The benefits under it is concerned with the insurance cover based on job category, where in the event of death of the staff while in service, his/her legal heir is to receive the full insured amount along with the savings accumulation. **Group Personal Accident Insurance Scheme:** The scheme covers Staff against personal accident involving death, total /partial /permanent disablement arising out of an accident, anywhere, at any time while on duty. Each staff is insured to the extent of an amount equivalent to 100 times his Basic Pay + DA in case of death arising out of an accident. In case of total / partial / permanent disablement arising out of loss of any part are compensated as per the percentage laid down in the policy from time to time.

**Provident Fund:** To get the benefit of this scheme, the management (executive) staff after joining the service, required to become member of the Regional Provident Fund Scheme and need to contribute for the same which is matched by the company. **Voluntary Provident Fund Contribution:** Under this scheme, the executive staff has an option that, besides the statutory contribution of 12% of monthly pay towards Provident Fund, they can contribute additional percentage of their salary which should not be more than 23% of their salary as Voluntary Provident Fund (VPF). It attracts the same rate of interest as the Contributory Provident Fund (CPF). **Gratuity:** It is payable / granted for good, efficient and faithful service to the whole time staffs of the Corporation, also payable on separation from service either due to abolition off post, permanent incapacity due to physical or mental infirmity, superannuation or resignation or in case of death-in-service (subject to five years' continuous service). **Funeral Expenses:** A sum of Rs.10, 000/- will be paid towards funeral expenses on the unfortunate demise of Staff while

in service. **Retirement Benefits:** The retirement age is to be 60 years. The retirement benefits include the leave encashment permitted as per rules, one set of LTA, if unavailed by the Staff during the service period, can be availed, for self and family as per Company's rules, within 6 months from the date of retirement with prior approval of the competent authority. Staff on his final retirement is eligible for transfer benefits as laid down in order to enable the Officer to settle down at a place other than his last place of posting. If the staff decide to settle at another place other than the place of posting, they are entitled to have benefits like traveling allowance, settling-in-allowance, displacement allowance, transit allowance/ Transportation of Personal Effects / Loading and Unloading charge / Transportation of car/ Excess baggage / Insurance/Packing charges as per the benefits of transfer.

The retiring officers are also entitled to receive medical benefits in a way that after putting in not less than 25 years of continuous service, the Scheme for post-retirement medical benefits is contributory, but voluntary.

- **AWARDS: Long Service Award-** All executive staff, on completion of 15/ 20/ 25/ 30/ 35 years of service & on retirement, is eligible to receive the Long Service Award. They are entitled to receive gold coins of different specific grams as awards depending on the completion of year of service respectively. **Scholarship Scheme for Children of Management Staff:** Scholarships to children of Staff will be awarded purely on ex-gratia basis, for post Metric/SSC/SSLC/ICSC/ISC/High School/Higher Secondary Education in India, in an Arts, Science, Commerce (including accountancy), Medical or technical college or institute, including B.Sc (Agriculture). Children of Staff who have rendered at least two years' service to the company are eligible for the above scholarships. **Special Awards to Meritorious Children of Staff:** Company offers special awards to such children to encourage and induce them to further improve their level of excellence. The award is given to children having secured 60% marks (relaxed by 5% in case of SC /ST and children who are physically handicapped).
- **LOANS AND OTHER BENEFITS: Vehicle Loan-** The management staff is eligible to avail vehicle loan from the company for purchase of motor car/motor cycle/ scooter, provided that the vehicle is purchased in the interest of the company. **Vehicle Repair Loan Scheme:** The staff whose vehicle is more than five years old from purchase and are sanctioned for reimbursement of expenses for maintaining/running the conveyance for official purposes are eligible for loan for major repairs of the vehicle or replacement of parts like battery, tyres etc. **Housing Loan:** The permanent staff rendering continuous service of more than 5 years in the company or have rendered immediate past service in a government organization, can be counted towards service requirements, are eligible to avail housing loan. **Furniture on Hire:** The management staff is eligible for the provision of furniture on hire basis at their residence, where the residence may be their own or hired by the company, but it should be in the place of posting. The total value of the furniture items is not to exceed the maximum limits as prescribed on the basis of different job groups. **PC-On-Hire:** All confirmed staffs up to the job group 'G' with satisfactory performance ratings for two consecutive years are eligible for this facility. **Provision of Mobile phone:** Officers are provided with mobile phone connectivity with a view to facilitate flow of information for timely decision making in the business. This scheme has come into effect from the year 2013, under which the management staff shall be reimbursed with the cost of purchase of new mobile handset as subjected to certain limits based on the respective grades of the officers.
- **TRANSFER EXPENSES:** Under this scheme, the staff is entitled for the reimbursement of the travel allowance of self along with the entire family. The allowances are made on the basis of the mode of transportation. Moreover, reimbursement of expenses towards school/college admissions on transfer is also admissible, subject to schools other than those subsidized by NRL. **Local Transfers:** Here the staff is admissible for carriage charges and settling allowance on the basis of ceiling fixed as per job groups.
- **PROMOTION OF SMALL FAMILY NORMS:** under this scheme, all permanent staff, promoting small family norms by having one or two living children, where the male staff is not over 50 years of age and his wife is not over 45 years of age (being the age limit same, in case of female staff and her spouse), undergone sterilization operation from a recognized hospital, are eligible for incentives. This incentive includes one increment in the form of personal pay (not to be absorbed in future increases in pay and remain fixed during the entire service period), Rs.1000 as cash incentive for the operation undergone, and special casual leave for both male and female staff, subject to certain conditions.

With regard to the provisions relating to work life balance, it has been noted that various HR policies are available which may directly or indirectly affects the employees balancing their professional work and personal life. The opinions of the respondents were sought with regard to the various provisions enabling them for balancing their work and life.

TABLE 1: SCOPE TO BALANCE WORK AND LIFE

Whether the executive staff has the scope to balance work and life	Yes	99	65.1
	No	54	34.9
	<b>Total</b>	<b>153</b>	<b>100.0</b>

Table no. 1 depicts that with respect to the employees' scope to balance work and life, majority of the sample respondents with 65.1 per cent of executive category have opined to have the scope to maintain balance in the professional and personal life. However, 34.9 per cent of the executive category of sample respondents have opined to be unable to maintain or unable to find any scope to maintain balance in their respective work and life.

TABLE 2: PROVISIONS FACILITATING WORK LIFE BALANCE

Provisions for work life balance	Sample Executives	
	Number of responses	Percentage
Holidays	66	43.4
Job sharing	56	36.8
Career break	9	5.9
Variety of leaves	115	75.7
External training	79	52.0
In house training	85	55.9

Source: Primary data

Note: Each of the percentage in the Table shows out of the total number of respondents under each category.

Table no.2 shows that regarding the availability of provisions for facilitating a balanced work and life, the sample respondents have opined to be provided with various provisions, out of which, majority of the sample executives have opined to be availed with variety of leaves (75.7%) to be facilitating in balancing work and life. They have reported about the availability of provisions like in house training (55.9%), external training (52%), holidays (43.4%), and job sharing (36.8%). Out of the total number of executives, even minimum numbers of them (5.9%) have also reported about the provision of career break as facilitating in balancing work and life. However, employees of the executive category have reported about the unavailability of provisions like flexible starting and finishing hours.

TABLE 3: ADDITIONAL WORK PROVISIONS AVAILABLE FOR FACILITATING EMPLOYEES' WLB

Additional work provisions	Executive's responses	
	Number of responses	Percent of cases
Telephone for personal use	96	63.2
Counseling services for employees	11	7.2
Health programs	75	49.3
Parenting or family support programs	16	10.5
Exercise facilities	85	55.9
Relocation facilities and choices	9	5.9
Transportation	96	63.2

Source: Primary data

Note: Each of the percentage in the Table shows out of the total number of respondents under each category.

Table no.3, depicted that employees were provided with certain additional work provisions in their organization out of which the sample executives of about 63.2 per cent have agreed to have both telephone for personal use in the work place and transportation facilities. They reported to be availed with additional work provision like exercise facilities (55.9%), health programs (49.3%). It has also been noted that parenting and family support programmes (10.5%) are important for maintaining a balanced work and life. Sample executives have also reported about availing counseling services for employees (7.2%) and relocation facilities and choices (5.9%) like opportunity for local transfers with reimbursement of transfer expenses etc.

### FINDINGS

- As per the reviewed literatures it has been found that HR interventions are very much vital for better work life balance, effective workplace practices improve employee wellbeing. Thereby, the study tried to understand, the various employee provisions and benefits intervened by NRL for its management staff providing them a scope to balance their respective personal and professional lives.
- It has been found that the organization is providing various compensation and employee benefits for the executives. The various allowances for **executives** are like basic salary entitlement, annual increments, dearness allowance, house rent allowance, perks and allowances, North east allowance, shift allowance, deputation allowance, planned shutdown allowance, transport subsidy, tour expenses, transfer expenses and funeral expenses.
- Under the head of other benefits, it has been found that they are being provided with provision of mobile phone for office use, variety of leaves, medical benefits, long service award, loans for vehicle and house, furniture on hire, PC on hire, local transfers, various social security provisions, scholarship scheme for children of management staff, and retirement benefits.
- Out of the total **executives**, 75.7 per cent respondents have reported to avail variety of leaves. They also reported about in house training (55.9%), external training (52%), holidays (43.4%), job sharing (36.8%) and only 5.9 per cent of the executive category respondents' have opined to avail the provision of career break. However, employees of the executive category have reported about the unavailability of provisions like flexible starting and finishing hours in general.
- Regarding the **additional work provisions**, majority of the **executives** with 63.2 per cent have opined of telephone for personal use and transportation facility to be facilitating them in balancing their work and life.
- Majority of the respondents consisting of (65.1%) have opined to have the scope to maintain a balanced work and personal life. However, even after being provided with various provisions and benefits, there are a percentage of executives (34.9) who are unable to find scope to maintain a balanced work and life.

### CONCLUDING REMARKS

It is the need of all individuals to achieve and maintain a balance between their paid work and their life outside work. The well-being of the human resources has become inevitable for any organization for its healthy progress and survival. In order to keep this vibrant work force ever energetic, proper motivated, a life, well balanced becomes more essential. The respective study is concentrated with the refinery employees and it has been attempted to understand the organizational effort to enable its employees specially the management staff to enjoy a balanced life.

Thus, it can be suggested that, the various provisions and benefits need to be adequately promoted as provisions facilitating balanced work and life. Employees should be encouraged to avail and make the best use of all kinds of provisions to get the maximum benefit of the same. Specific provisions like flexible working time, telecommuting should be encouraged among the employees to facilitate them with more balancing opportunities.

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