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RESULTS & DISCUSSION
FINDINGS
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A STUDY ON WORK-LIFE BALANCE IN WORKING WOMEN AND THEIR IMPACT ON ATTRITION: A REVIEW OF LITERATURE

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ABSTRACT
The phrase 'work-life balance' conjures up an image of a scale with work on one side and family and other personal relationships on the other. In the middle is the woman with both arms extended trying to balance everything. The woman represents the stabilizer caught in the middle being divided her life into two parts - where she feels she should be and where society says she should be. But a woman is a whole being and the focus should be on her as a whole being and not on just two important aspects of her life. Work-life balance has been sold to women as being the key to happiness by suggesting all we need to do is to simply find a way to better fill our roles without going crazy. The Various study concluded that an efficient Work life Balance is detrimental to an employee for improving their job satisfaction and productivity. The company should focus on providing efficient Work Life Balance policies and programs to ensure proper Work Life Balance, which will help women to improve the employee productivity and also to control the attrition rate.

KEYWORDS
IT companies, work-life balance, attrition, Job satisfaction, organisation.

JEL CODE
M12

INTRODUCTION
Work-life balance refers to the level of prioritisation between personal and professional activities in an individual's life and the level to which activities related to their job are present in the home. Women Employee Attrition is one of the most critical problems, which Indian IT industry faces today. Since IT industries are the economic backbone on providing much needed foreign currency inflow to our country, it is the need of the time to improve the level of satisfaction among the women IT employees Married women employees who are working in the night shift face many problems from family, society and even health problem and there is no safety for women an employee working in night shift. Experts say along with salary and career aspirations, individuals want at least some degree of "me time" where they can indulge in their passions, hobbies, and be with family and friends. A work structure that disallows adequate holidays, vacations, or calls for prolonged work hours is fast becoming unfavourable with employees.

There are an ever-increasing range of factors that are negatively affecting work life balance for employees. They include commuting time, housing costs and child care costs to name a few. Technology is a double-edged sword, on the one hand, it is hugely invasive seeping work into every hour of every day through smart phones etc., but the other edge is that technology can also give us the flexibility to work productively from home. So, who is responsible for an employee's work life balance? What role does the employer play in the equation? Well an old-fashioned employer might be recalcitrant, look to the past and not be willing to change. But in a world where skills are scarce that is not a sustainable position. The role of the employer is to create an environment that enables employees to be the best they can be. That might mean providing training and tools to enable them to do their job effectively. It might also mean providing the infrastructure to allow them to work effectively away from 'their desk' when it is applicable. But the individual has a responsibility as well. They must work at being effective, to use their time productively, to make smart decisions about their priorities, so that they meet their obligations to work, family and friends.

OBJECTIVES
1. To identify the perception of women employees towards benefits and challenges.
2. To analyse the critical factors related to quality of work life.
3. To suggest ways for improving work life balance.
4. To analyse the support rendered by employers to improve quality of worklife.
5. To identify the determinants of Work Life Balance of Women Employees.

METHODOLOGY
The data used for the study is secondary data. The input for the study is review of various literatures related to the topic. The paper relies on secondary data from published sources like books and journals.

WHAT IS WORK-LIFE BALANCE?
Work-life balance is about effectively managing the juggling act between paid work and the other activities that are important to people. It's not about saying that work is wrong or bad, but that work shouldn't completely crowd out the other things that matter to people like time with family, participation in community activities, voluntary work, personal development, leisure and recreation. The 'right' balance is a very personal thing and will change for each person at different times of her lives. For some people the issue is being able to get into work or find more work rather than having too much work. There is no 'one size fits all' solution

EFFECT OF WORK-LIFE BALANCE

The case for work-life balance tends to be made on two counts.

- First, that work-life balance improves individuals' health, wellbeing and job satisfaction.
- Second, that business can benefit from work-life balance because these policies:
- improve productivity and worker commitment
- reduce sickness absence
- increase retention rates for talented workers and reduce replacement costs
- allow organizations to recruit from a wider pool of talent

IDEAS FROM OTHER AUTHORS

Being an employee centric industry, employee retention directly influences the growth of the company. The biggest concern of any organization is to address the issue of voluntary attrition, for maintaining consistency in performance (Bisht & Singh, 2012). The above lines clearly indicated that organisation should take efforts to know about each employee and whether he is satisfied with the environment or not. If it identifies then it can reduce the attrition level in future.

All companies give three months' paid maternity leave as mandated by law, with an option for a further three months' unpaid leave. Several companies have instituted special programs aimed at mentoring women and addressing their specific issues (Bhattacharya & Ghosh, 2012).It is very clear that women should be mentored to know their grievances and even they will be relaxed once they start to deliver their queries. This will help the organisation to retain women employees.

The individual harmony and its effects have developed a new Harmony based on conflict and enrichment (Heather S.McMillan et al, 2011).

The married women employees indeed experience Work Family Conflict (WFC) while attempting to balance their work and family lives. Thus, Organization needs to formulate guidelines for the management of WFCs since they are related to job satisfaction and performance of the employees (N.Krishna Reddy et al, 2010). In this case, organisation can provide flexi time working environment, work from home and so on.

Providing salary hikes in accordance with industrial standards and recruiting the women those who have long-term orientation towards the organization will reduce the level of attrition (Pooja Wadhwa Saroj Koul, 2012). It is a true fact that employee will think more to get relived from the job if he is getting high pay. This strategy is used in many companies to retain their employees for long period. Once the company fix high pay when compared with competent companies then she will not try the opportunities provided from other companies.

An equally high investment of time and involvement in work and family would reduce work–family conflict and stress thereby enhancing an individual's quality of life. And so it goes without saying that married working women of this era can have a healthy quality of life only when work-life balance is maintained making the topic of work life balance for working women, the need of the hour (M. Collins & Jason D. Shaw 2003). Women should know to manage the time for work and also for family so that satisfaction will increase and as a result individual's performance will increase. In this case organisation should take efforts to support women employees in case of working hours and also in other aspects.

As conceptualized, work and family life are separate domains having no bearing on each other however, it is now recognized that domestic identities and responsibilities sometimes spill over into the workplace and that organizational identities and responsibilities often cross into home life (Halford, 1997; Kanter, 1977). Many companies insist employees to work from home even after working hours and this will create unwanted stress and conflict among family members. This is very special in IT companies where their head ask the employees to connect the network even in late night as they deal with foreign projects.

Rapoport and Bailyn (1996) addressed in a report to the Ford Foundation that ―The separation of work life from family life has existed since the Industrial Revolution and remains largely intact today even though it has never reflected the way most people live. The business world has responded to work-family issues with an array of programs and policies that address specific family needs but do not change this basic assumption that employees' work and private lives are separate and conflicting.

RECOMMENDATIONS

- Enhanced measures are needed to support women re-entering the workplace after childbirth by coaching and mentoring schemes
- It implies that the individuals have to make efforts to maintain a healthy balance between work and their personal life
- The company also now adopts an open-door policy to develop better communication between employees and their managers.
- Organisations can practise work life balance policies like flexible working time arrangements, care of children and family members, paid leave, insurance schemes, etc.

CONCLUSION

Women Attrition is an issue that can be found is many IT companies today, but escaping this issue is not a concept that is unattainable IT industries also claim that they have been trying to improve the gender ratio in the workplace by providing women friendly policies such as options for part time, work for home options, provision of crèches and so on. From research, and as reflected in this paper, Attrition can be drastically reduced by simply gaining the commitment and dedication from employees. It can be done only by providing satisfactory job. The employer can retain the women employees by providing safety and secured job, good working conditions, reasonable workload, favourable work environment, positive interpersonal relationship etc. When Attrition is suspected within an organization, an accurate measure of past and existing Attrition must be analyzed.

The findings revealed that proper balance of work and family life would produce a corresponding improvement in the quality of life. Women employee should care the family both physically and financially to satisfy the family needs. Also work for the accomplishment of organizational objectives and individual upliftment to satisfy the career needs. Organisations need to adopt human resource strategies and policies to overcome the issues of the work life balance of women in the current business environment. There is a widespread demand from employees for the right to balance work and home life in today's busy world where finding time for oneself seems impossible. Health and wellness programs can, for sure help working women in balancing their personal and professional life. But they alone cannot be the answer to addressing the problems of imbalance. The problems and difficulties of women are multi-dimensional as evident from the literature reviewed; therefore, they require further probing to help working women in balancing their work and family life We can therefore conclude that positive stress, which is the competent management of stress, can enhance the well-being of women and can be harnessed to improve their job performance.

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EXPLORATION OF PROBLEMS AND PROSPECTS IN IMPLEMENTING E-BANKING: A CASE STUDY OF STATE BANK OF INDIA BRANCHES LOCATED AT TINSUKIA TOWN, ASSAM

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ABSTRACT

In the present era of modernization and globalization, traditional techniques have failed to keep pace with the changing needs of the people. To satisfy the rapidly increasing and diversified human wants, it has become a matter of utmost importance to use techniques which are less time consuming and which cater to the various needs of the consumers. Since everyone is facing the problem of shortage of time, and increased workload, even banking industry has transformed its operations from traditional systems to modern systems by increasing the use of technology. To study the various problems and prospects of the modern way of banking known as E- banking, this study has been undertaken. The primary data for the study has been collected by way of semi-structured interviews with the bank managers whereas the secondary data for the study has been collected from the websites, books etc.

KEYWORDS
State Bank of India, Tinsukia Town, e-banking.

JEL CODE
G21

INTRODUCTION

E-Banking also known as electronic banking is a way of using various banking products by using telephones, mobile phones, internet, etc. It refers to web-based banking which has been replacing the concept of traditional banking. E-banking provides 24x7 banking facility from everywhere and there is no need of standing in queues or visiting the bank branches. There are various e-banking products and services such as:

- ATMs
- Internet Banking
- Mobile Banking
- Phone Banking
- Telebanking
- Electronic Clearing Services
- Electronic Clearing Cards
- Smart Cards
- Door Step Banking
- Electronic Funds Transfer

OBJECTIVES

1. To explore the conduciveness of the present scenario for successful implementation of e-banking.
2. To understand the benefits of e-banking.

METHODOLOGY

NATURE OF THE STUDY
The study is exploratory in nature.

SCOPE OF THE STUDY
The present study has been carried out at the various branches of SBI in Tinsukia town; which is the largest public sector bank. Therefore, the inferences drawn from the study are applicable to this area and may vary for the other places.

SAMPLING
Census method has been adopted to conduct the study as different branches may be facing problems, which may differ from the problems of other branches. Thus, all the branches of SBI, located at Tinsukia town have been considered for the study whereby the branch managers of all the branches were interviewed.

DATA COLLECTION
The primary data for the study has been collected by way of semi-structured interviews conducted with the Branch Managers, which ensured qualitative data being gathered.

DATA ANALYSIS
The data gathered, being qualitative in nature has been analyzed using the method of quasi-statistics. This method allows for the data to be grouped together according to their similarities. The grouped data is then presented in the form of tables or diagrams and then analysed using basic descriptive statistics.

FINDINGS

- All the bank managers have brought forward the problem of availability of desired connectivity as compared to the Metro cities; which is the base of e-banking.
- 70% of the bank managers feel that the connectivity is improving.

- One of the major problems among others relates to repairing of machines for which required experts are not available at all times. This has been causing to be a major hindrance in the total automation of the banking operations.
- E-banking according to most of the branch managers has a huge prospect in this area if there is proper awareness created among the people of the society.
- E- banking brings with it benefits for both the bank as well as the customers:
  - The various benefits for the bank are as follows:
    - Better services can be provided by the bank as the transactions require lesser time to get completed.
    - There is a marked reduction in paper work of the branch.
    - There are no chances of human errors.
    - There is better security.
    - Internal checking system has been implemented which has reduced the risk of non-tallying of the cash balance. However, there has only been a risk reduction and not risk elimination.
  - There are a lot of benefits for the customers which are enlisted below:
    - Working at POS saves time as there is no need to stand in a queue and wait.
    - It is more convenient.
    - Banking can be done at anytime and at any place.
    - There are no chances of human errors.
    - The risk of theft is reduced.
    - There is better security.

SUGGESTIONS

- Efforts by the government and telecom companies to improve connectivity will ensure success for e-banking initiatives.
- Awareness among people should be spread regarding benefits and use of e-banking.

CONCLUSION

The success of modern techniques of banking i.e. e-banking lies on the availability of proper facilities to implement it. Awareness among the consumers regarding its benefits and use will also prove to be a key role in ensuring success of e-banking. Being globally accessible and acceptable should be the aim of the banks so as to be successful.

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PERCEPTION OF WORK LIFE BALANCE AMONG BANKING PROFESSIONALS

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ABSTRACT

The concept of work life balance is defined as 'people having a measure of control over when and how they work, leading them to be able to enjoy an optimal quality of life'. It is achieved when an individual's right to a fulfilled life inside and outside paid work is accepted and respected as the norm to the mutual benefit of the individual, business and society. One of the most significant and positive changes taking place all over the globe is the increasing number of workforce in every type of profession. The recent trend also suggests an assuring rise of workforce in managerial positions all over the world. However, it is a cause for concern that women are mostly concentrated in the lower and middle levels of management and their representation at the senior and top management levels remains extremely low. This paper is a modest attempt to study the aspects of organizational factors on work life balance across the three private sector banks. The study shows certain aspects are same across the three banks while others differ from the three banks. The study shows results that help organization to lead to employer brand management and strives to build stronger links between employee brand experience and customer experience.

KEYWORDS

organizational factor, work life balance, banking professionals.

JEL CODE

M12

INTRODUCTION

Economic pressures over the last decade have significantly increased the need for dual-earner families to the point that the majority of families now require two breadwinners to meet rises in the cost of living. People who are full time members of the labor force continuously deal with the conflicting demands of their multiple social roles. Each role carries with it certain behavioral requirements. When these requirements are incompatible, role conflict arises, which then leads to work life imbalance. Work life imbalance could happen to employees at each stage in life. As a result, the demands of managing work and life balance need to be addressed for many families.

One of the most significant and positive changes taking place all over the globe is the increasing number of workforce in every type of profession. The recent trend also suggests an assuring rise of workforce in managerial positions all over the world. However, it is a cause for concern that women are mostly concentrated in the lower and middle levels of management and their representation at the senior and top management levels remains extremely low. It is generally expected that the female spouse should take care of the family responsibility. Professionals agree that children's responsibility hinders their ability to advance. They think that they are not able to utilize their full potential and at times they have to make career trade-offs because of the family responsibilities. They also believe that putting career ahead of family leads to social disapproval and rejection and at the middle level of their career, the pressure for conforming to the societal norms could be more. An individual's work becomes extremely complex and important component of life and health. It impacts their time, economic well being, social and family interactions and physical and mental health. The obligation of doing work in the home falls largely on women and is probably a factor contributing to tier physical and mental health.

The concept of work life balance (henceforth, WLB) was first used in the late 1970s and 1980s. WLB was defined as 'people having a measure of control over when and how they work, leading them to be able to enjoy an optimal quality of life'. It is achieved when an individual's right to a fulfilled life inside and outside paid work is accepted and respected as the norm to the mutual benefit of the individual, business and society.

REVIEW OF LITERATURE

Hall & Richter (2011) concludes that most fruitful way to understand work/family interactions is to examine the transitions between the two domains. People tend to have consistent styles of dealing with home/work transitions, and these styles are affected by factors such as gender, type of work, and career stage. Organizations are becoming more active in helping employees manage their home and work boundaries more effectively.

Albion (2004) studied the use of flexible work options (FWOs) as a means of achieving work life balance; a major factor that facilitates or hinders their use. The major findings of the study are Flexible job scheduling, Flex time, Parental leave, Career's leave, Job Sharing & Telecommuting, Leave scheme, Paid maternity leave, Half pay long service leave, Special leave, Part-time, Dependent care reimbursements, Childcare referral service and family room as positively or equivocally associated with the use of FWOs. Data from this study have provided some support for the FWOQ as a research tool in the measurements of attitudes to the use of the variety of flexible work arrangements available to employees in the Queensland Public Service. The scale has adequate internal consistency and is a moderate predictor of the use of FWOs.

Reynolds (2005) in his paper finds work-life conflict makes women want to decrease the number of hours they work whether the conflict originates at home or at work. Men only want to decrease their hours when work-life conflict originates at work, and some men facing frequent conflict actually want to increase their hours. Having children does not increase the likelihood of wanting to work fewer hours but having a higher income does.

Fleetwood (2007) discusses the inexorable link between WLB and certain kinds of flexible working practices. The findings further explored the variables like employee friendly practices (working practices, flexi-time, term-time working, Four and a half day week, Job sharing & Nine day fortnight) and employees unfriendly flexible working practices (Annualized hours, zero hours contracts, two-shift system early/late, three-shift system, sometimes nights/sometimes days, Night shifts, Evening or twilight shifts, continental shifts, split shifts, morning shifts, weekend shifts & other types of shift work). Also employer friendly practices are taken for study.

Kirrane & Monks (2008) investigates the attitudes and orientations of young Europeans towards their future work and family lives. The sample attributed overwhelming importance to equality in practices and processes that relate to both career and personal lives. The female respondents emphasized this significantly more than males. It was concluded that the young Irish people view career and family lives as two worlds in conflict with each other widespread perception and experience of gender inequality.

Malik & Khalid (2008) studied work / life conflicts and desired work hour adjustments in banking sector of Pakistan. The results reported significant increases in work–life imbalance and lack of social support. Long working hours has also become a usual norm in banking industry. Dual working couples with children experienced more of a life-work conflict. Females are more likely to be involved in family socialization, elder care, child care and nurturance etc.

Nelson & Tarpey (2010) studied the perception of organizational justice on work scheduling satisfaction and work life balance for clinical nurses. The results from hypothesis test show distributive justice and procedural justice as positively associated with work schedule satisfaction, and work schedule satisfaction is positively related to work- life balance.

Doble & Supriya (2010) also studied that option to work part time are facilities that need to be introduced. About 83% of men and 95% of women perceived that work life balance would improve if they were able to work part time.

NEED / IMPORTANCE OF THE STUDY

Work and family are the two main spheres of one's life. People play various roles in these two spheres, which are generally conflicting. This conflict is referred as work-to-family conflict. Some view work and family as two independent spheres of life. Actually, these two domains are highly dependent on each other and one influences the other.

Service sector constitutes 45% of the total GDP. These days banking and insurance sectors are the key sectors that support the economy. In comparison to the other industries in the country, the Indian banking industry has a very high attrition rate (averaging between 17 and 25 percent, as against the average 8 percent of all industries considered together for financial year 2011-12, as-high-as-31/164041/on).

More so, a decade back, employees used to have fixed working hours or rather a 10 to 6 job from Monday to Saturday. Recently, instead of just 7 or 8 hours a day, people are spending almost 12-16 hours every day in office. Professionals find themselves working even when they are on vacations.

So far in India there are a very few available studies which tries to explain about people's work life balance. It has been a dominant issue in the other counter parts of the world but in a developing country like India such issues is ignored.

It is felt that a study on employees' perceptions and attitudes regarding work life balance of their respective banks would be essential not only to them but also to their employers. This provided the necessary impetus for conducting the present study. The study shows results that help organization to lead to employer brand management and strives to build stronger links between employee brand experience and customer experience.

STATEMENT OF THE PROBLEM

Perceptions of work life balance among banking professionals. The reason of selecting banks is due to its fixed working hours that each employee contributes and business per employee brings to the bank, which leads to a better financial performance of the banks.

OBJECTIVES

The major objective of the study is to know the importance derived from the i^{th} aspect of organizational factors that employee perceives to be important in maintaining a balanced work life across all the three private sector banks.

HYPOTHESIS

H0: The importance derived from the i^{th} aspect organizational factors is similar across the Private Sector Banks.

RESEARCH METHODOLOGY

The study uses descriptive research design. A comparative study of factors across three private sector banks is carried out. The population source list is from Reserve Bank of India website. The study uses non-probability convenience sampling methodology. The data is collected through a structured questionnaire. Kruskal Wallis H Test is used to study the importance derived from i^{th} aspect of organizational factors. If the Null Hypothesis is rejected Post Hoc Tests are applied to know the differences occurring between the banks.

FINDINGS, RESULTS & DISCUSSION

TABLE 1: MEAN, STANDARD DEVIATION, KRUSKAL WALLIS H TEST ASYMPTOTIC VALUE & DECISION ON ORGANIZATIONAL ASPECTS

Statements	Mean	Std. Deviation	Asym Sig	Decision
Career Break	3.43	.891	.041	Reject Null Hypothesis
Paid Paternity Leave	3.49	.891	.000	Reject Null Hypothesis
Job Sharing	3.51	.864	.025	Reject Null Hypothesis
Flexibility to meet emergencies at home	3.42	.855	.086	Retain Null Hypothesis
Flexibility in selecting location of where you work	3.46	.886	.383	Retain Null Hypothesis
Flexibility in scheduling when you do your work	3.44	.960	.629	Retain Null Hypothesis
Flexibility in scheduling what work you will do	3.33	.916	.075	Retain Null Hypothesis
Flexibility in my job to maintain adequate work and personal life balance	3.39	1.092	.347	Retain Null Hypothesis

***Source:** Developed for the study*

"A Kruskal-Wallis test showed that there was a significant difference of means ($p<0.05$) in three aspects of organizational factors. Thus, null hypothesis is rejected for three aspects of organizational factors viz.:

1) Career Break
2) Paid Paternity Leave
3) Job Sharing

Thus, importance derived from the above three aspects of organizational factors is not same across three private sector banks. The study then conducted post hoc tests to test pair wise comparisons. The results of which are shown below

CAREER BREAK

TABLE 2: PAIR WISE COMPARISON RESULTS FOR CAREER BREAK

Sample1-Sample2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj.Sig.
Pvt Sec Bank 2-Pvt Sec Bank 3	-32.398	17.353	-1.867	.062	.186
Pvt Sec Bank 2-Pvt Sec Bank 1	48.485	19.201	2.525	.012	.035
Pvt Sec Bank 3-Pvt Sec Bank 1	16.087	20.019	.804	.422	1.000

Each row tests the null hypothesis that the Sample 1 and Sample 2 distributions are the same.
Asymptotic significances (2-sided tests) are displayed. The significance level is .05.

From the pair wise comparison done in Career Break, private sector bank 2 was significantly different to private sector bank 1 (p = 0.035).

PAID PATERNITY LEAVE

TABLE 3: PAIR WISE COMPARISON RESULTS FOR PAID PATERNITY LEAVE

Sample1-Sample2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj.Sig.
Pvt Sec Bank 2-Pvt Sec Bank 1	20.356	19.053	1.068	.285	.856
Pvt Sec Bank 2-Pvt Sec Bank 3	-77.777	17.220	-4.517	.000	.000
Pvt Sec Bank 1-Pvt Sec Bank 3	-57.421	19.865	-2.891	.004	.012

Each row tests the null hypothesis that the Sample 1 and Sample 2 distributions are the same.
Asymptotic significances (2-sided tests) are displayed. The significance level is .05.

It was found in paid paternity leave, private sector bank 2 was significantly different to private sector bank 3 (p = 0.000) and private sector bank 1 was significantly different to private sector bank 3 (p = 0.012).

JOB SHARING

TABLE 4: PAIR WISE COMPARISON RESULTS FOR JOB SHARING

Sample1-Sample2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj.Sig.
Pvt Sec Bank 2-Pvt Sec Bank 3	-19.838	17.283	-1.148	.251	.753
Pvt Sec Bank 2-Pvt Sec Bank 1	52.071	19.123	2.723	.006	.019
Pvt Sec Bank 3-Pvt Sec Bank 1	32.233	19.938	1.617	.106	.318

Each row tests the null hypothesis that the Sample 1 and Sample 2 distributions are the same.
Asymptotic significances (2-sided tests) are displayed. The significance level is .05.

It was found in job sharing, private sector bank 2 was significantly different to private sector bank 1(p = 0.019).

CONCLUSIONS

Work-life Balance has been a concern among researchers. The reason for the same is increasing attrition rate, stressful nature of job, frequent health problems, job switching talent pool etc. The study reveals that some of the aspects like career break, paid paternity and job sharing are not similar across the three private sector banks.

LIMITATIONS

As it is for every study, this dissertation had the following limitations:

- The size of the sample was relatively small. A bigger sample would probably enhance the reliability of the research
- In some cases participants refused to speak against their organization.

SCOPE FOR FURTHER RESEARCH

The future research can extend the influence of other human resource management variables with Work Life Balance. Further studies can be carried out on a large sample size and sector based comparison can be done.

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A STUDY ON USERS' SATISFACTION TOWARDS WI-FI WITH SPECIAL REFERENCE TOERODE DISTRICT

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ABSTRACT
In the days before advent of smart phones where WIFI and 3G/4G/5Gtechnology have become commonly available, simple infra-red and frequency modulation projects were the interesting projects for electronics enthusiasts. Constructing these projects help to provide a good understanding and concept on the world of remote controls. The present study has taken effort to empirically explore the users' satisfaction towards Wi-Fi with special reference to Erode District. The researcher has collected primary data from 50 sample respondents from Dec 2017 to Feb 2018. The convenient sampling method has been used for choosing the sample size and the present study. The study also analyses the use of Wi-Fi in Erode District. Such an analysis is likely to be useful for using Wi-Fi users. Results of the study indicate that the users satisfaction.

KEYWORDS
connection, phone, satisfaction, users, wi-fi.

JEL CODE
M30

1. INTRODUCTION
WI-FI is hang out in airports, coffee shops, or other laptop-friendly spots for a while, and will find "Free Public Wi-Fi." as we are just trying to connect to a computer that's unwittingly rebroadcasting its own inability to connect Oct 11, 2010. In 1991, NCR Corporation with AT&T Corporation invented the precursor to 802.11, intended for use in cashier systems. The first wireless products were under the name WaveLAN.May 18, 2017. Wi-Fi is a wireless radio frequency (RF) technology that is used to network computers and other devices without a wired connection. Connecting to the Internet via Wi-Fi offers many advantages over standard wired connections, including greater convenience, lower costs.

1.1. THE HISTORY OF WIFI
The history of WiFi is long and interesting. In 1971, ALOHAnet connected the Hawaiian Islands with a UHF wireless packet network. ALOHAnet and the ALOHA protocol were early forerunners to Ethernet, and later the IEEE 802.11 protocols, respectively. A 1985 ruling by the U.S. Federal Communications Commission released the ISM band for unlicensed use – these are frequencies in the 2.4GHz band. In 1991, NCR Corporation with AT&T Corporation invented the precursor to 802.11, intended for use in cashier systems. The first wireless products were under the name WaveLAN. The Australian radio-astronomer John O'Sullivan with his colleagues Terence Percival, Graham Daniels, Diet Ostry, John Deane developed a key patent used in Wi-Fi as a by-product of a Commonwealth Scientific and Industrial Research Organisation (CSIRO) research project, "a failed experiment to detect exploding mini black holes the size of an atomic particle". In 1992 and 1996, CSIRO obtained patents for a method later used in Wi-Fi to "unsmear" the signal.

1.2. FATHER OF WI-FI
Vic Hayes is often regarded as the "father of Wi-Fi." He started such work in 1974 when he joined NCR Corp., now part of semiconductor components maker Agere Systems.

PICTURE 1

1.3. WIRELESS SIGNALS
Factors Affecting *Wireless Signals* travel through the *atmosphere*, they are susceptible to different types of interference than standard wired networks.802.11a0802.11ac0802.11ad0802.11ah0802.11ay0802.11b0802.11g0802.11n0CableFree0History0WiFi0Wireless0Wireless Excellence0Wireless Network. It suffer from decreased Internet performance if the signal received by a computer is weak.

2. REVIEW OF LITERATURE
GAMAL explained various types of security attacks modification, fabrication, interception, brute force, maintainability and static placement of MIC. They also proposed a new mechanism called multiple slot system (MSS).

FLORIANO DE RANGO proposed static and dynamic 4 way handshake solutions to avoid denial of service attrack in WPA and IEEE 802.11 I paper also explained DoS and DoS flooding attacks against IEEE 802.11 I 4 way hand shake.

HARTER AND HERT (2000) reported that satisfaction has been the most widely used evaluation concept in information system evaluation. The authors reviewed the literature on management of information system (MIS) and library information system (LIS) on the use of the satisfaction criterion in information system research and evaluation.

GLUCK (2005) provides a complimentary review of the major research on user satisfaction that has appeared in the LIS and MIS literature. Gluck a reported a strong correlation between user satisfaction with retrieved items and the relevance of these items.

3. SCOPE OF THE STUDY

The goal of this study is to analyze and compare different wireless network technologies with as focus on availability, number of nodes, total cost, end-user cost, vendor cost, range, reliability and security. The goal is to users satisfaction level of network Wi-Fi technology with mobile wireless technology like 3G, 4G and 5G.

4. OBJECTIVES OF THE STUDY

1. To study the socio-economic factors of the respondents.
2. To find out the level of satisfaction on using Wi-Fi.
3. To find out the speed of Wi-Fi internet services.

5. RESEARCH METHODOLOGY

Erode district is chosen for the present work. The study is confined to Erode town only. Questionnaire was the main tool for collecting the primary data. Secondary data were collected from journals, newspaper, magazines and text books related studies. Statistical tools used for the present analysis were percentage analysis and t-test (independent method).

6. ANALYSIS AND INTERPRETATION

6.1. PERCENTAGE ANALYSIS

TABLE 1

S.NO.	WI-FI	FACTORS	NO. OF RESPONDENTS	PERCENTAGE
1	USING	LAPTOP	12	24
		MOBILE	30	60
		DESKTOP	6	12
		TV	2	4
2	PERIOD OF USING	LESS THAN 6 MONTHS	10	20
		6 MONTHS-1 YEARS	28	56
		1 YEARS -2 YEARS	6	12
		ABOVE 2 YEARS	6	12
3	ACTIVE BASIS	ALL THE TIME	4	8
		SOME TIMES	12	24
		MOST OF THE TIME	28	56
		NOT AT ALL	4	8
4	PREFER MORE APPS	WHATSAPP	20	40
		FACEBOOK	10	20
		HIKE	6	12
		E-MAIL	10	20
		OTHERS	4	8
5	FACTORS	SECURITY	6	12
		SPEED	10	20
		FAST DOWNLOAD	8	16
		QUICK SEARCHING	12	24
		VIDEO CALLING	4	8
		SIGNALS STRENGTH	10	20
6	LEVEL OF SATISFACTION	HIGHLY SATISFIED	10	20
		SATISFIED	34	68
		DISSATISFIED	6	12

The above table shows that, out of 50 respondents, (60%) of the respondents are using mobile. Majority (56%) of the respondents are using for the period of 6 month-1 year. Majority (56%) of the respondents were active on most of the time. Majority (40%) of the respondents prefer for using whatsapp. Majority (40%) of the respondents are influenced by quick searching. Majority (68%) of the respondents are satisfied by using WI-FI connection.

6.2. T- TEST

WI-FI CONNECTION AND OVERALL SATISFACTION (INDEPENDENCE METHOD)

TABLE 2

FACTOR	CALCULATED VALUE	TABLE VALUE($t_{0.10}$)	DEGREE OF FREEDOM	REMARKS
Using of wi-fi	0.4949	1.476	5	Null hypothesis accepted

From the above table, it is clear that calculated value (0.4949) is lower the table value (1.476). Hence, the hypothesis is accepted. There is no significant relationship between usage of Wi-Fi and level of satisfaction.

PERIOD OF USING WI-FIAND OVERALL SATISFACTION (INDEPENDENCE METHOD)

TABLE 3

FACTOR	CALCULATED VALUE	TABLE VALUE ($t_{0.10}$)	DEGREE OF FREEDOM	REMARKS
Period of using wi-fi	0.039	1.476	5	Null hypothesis accepted

From the above table, it is clear that calculated value (0.039) is lower the table value (1.476). Hence, the hypothesis is accepted. There is no significant relationship between the period of usage of Wi-Fi and level of satisfaction.

ACTIVE BASIS OF USING WI-FIAND OVERALL SATISFACTION (INDEPENDENCE METHOD)

TABLE 4

FACTOR	CALCULATED VALUE	TABLE VALUE ($t_{0.10}$)	DEGREE OF FREEDOM	REMARKS
Active basis	0.42033	1.476	5	Null hypothesis accepted

From the above table, it is clear that calculated value (0.42033) is lower the table value (1.476). Hence, the hypothesis is accepted. There is no significant relationship between active basis of using wi-fi and level of satisfaction.

MOST PREFER APPS OF USING WI-FIAND OVERALL SATISFACTION (INDEPENDENCE METHOD)

TABLE 5

FACTOR	CALCULATED VALUE	TABLE VALUE ($t_{0.10}$)	DEGREE OF FREEDOM	REMARKS
Most prefer apps	0.9054	1.440	6	Null hypothesis accepted

From the above table, it is clear that calculated value (0.9054) is lower the table value (1.440). Hence, the hypothesis is accepted. There is no significant relationship between most prefer applications of using Wi-Fi and level of satisfaction.

FACTORS IMPRESSED TO USING WI-FIAND OVERALL SATISFACTION (INDEPENDENCE METHOD)

TABLE 6

FACTOR	CALCULATED VALUE	TABLE VALUE ($t_{0.10}$)	DEGREE OF FREEDOM	REMARKS
Factors impressed	1.3791	1.415	7	Null hypothesis accepted

From the above table, it is clear that calculated value (1.3791) is lower the table value (1.415). Hence, the hypothesis is accepted. There is no significant relationship between factors impressed to using Wi-Fi and level of satisfaction.

7. FINDINGS

- Majority (60%) of the respondents are using mobile.
- Majority (56%) of the respondents are using for the period of 6 month-1 year.
- Majority (56%) of the respondents were active on most of the time.
- Majority (40%) of the respondents prefer for using whatsapp.
- Majority (40%) of the respondents are influenced by quick searching.
- Majority (68%) of the respondents are satisfied by using WI-FI connection.
- There is no significant relationship between usage Wi-Fi and level of satisfaction.
- There is no significant relationship between the period of usage Wi-Fi and level of satisfaction.
- There is no significant relationship between active basis of using Wi-Fi and level of satisfaction.
- There is no significant relationship between most prefer apps of using Wi-Fi and level of satisfaction.
- There is no significant relationship between factors impressed to using Wi-Fi and level of satisfaction.

8. SUGGESTIONS

- Developing the coverage's of high signals to all the area.
- Wi-Fi speed is differing from one mobile to another mobile. So it will be improved to same for all the mobilephones.
- To provide high speed for all the Wi-Fi connected phones.
- 2G and 3G networks are sometimes not connected to other phones compared to 4Gnetwork. So I suggest to improve those capacity

9. CONCLUSION

In this, current trend mobile phones place a vital role among the peoples. Using network for all the communications and the data transactions at high. Wifi is a way to get internet connection of many phones and also the computes simultaneously. But sometimes using Wi-Fi, results as poor data connection. We give suggestions for the above problem. As a result, in our research we conclude that usage of Wi-Fi and the level of satisfaction using 't'test or student distribution test.

10. LIMITATIONS OF THE STUDY

The sample size confined to 50 respondents only. The accuracy of the information depends upon the respondents. This study is confined only Erode district at particular time only. This study results is applicable for whom using the Wi-Fi internet services.

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THE ASSOCIATION BETWEEN SOCIAL NETWORKING SITES AND ACADEMIC PERFORMANCE OF ECONOMICS STUDENTS: A MULTINOMIAL LOGIT ANALYSIS

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ABSTRACT

Social networking sites (SNSs) are popular amongst university students in Uganda. However, questions remain whether the use of these sites affects academic performance. This study aimed at analyzing the influence of SNSs on the academic outcomes of Economics students at Makerere University. The research employed a cross-sectional survey design in which data were collected using a questionnaire. The analysis was based on a sample of 297 second and third-year undergraduate Economics students. A multinomial logit model was used in data analysis. In the analysis, attitude and use of SNSs in learning Economics positively predicted a student's cumulative grade point average (CGPA). Also, subscribing to a wide range of SNSs positively affected a student's CGPA. The frequency of use of SNSs during the lectures was on the other hand associated with a decline in grades among the sampled respondents.

KEYWORDS

academic performance, multinomial logit model, social networking sites.

JEL CODE

M53

1. INTRODUCTION

Concern over the influence of social networking sites (SNSs) on the academic performance of students has increased in the last decade. This has been proliferated by the massive numbers of people who access these sites. At the close of 2017, an estimated 3.8 billion people were using the internet globally, and Facebook was the most famous social networking site (Statista, 2018). In Uganda, the total mobile phone subscribers and internet users in 2016 stood at 22,034,837 and 15,531,954 respectively (Uganda Communications Commission, 2016). Facebook, Instagram, Twitter, YouTube, and WhatsApp are some of the popular social media sites that are being used in Uganda (Kanyoro, 2016). Many students in higher education institutions in Uganda are actively using these SNSs and this is particularly true for students at Makerere University. However, the influence of these sites on students' learning outcomes is a subject that has largely remained unexplored in Uganda's case.

A number of studies have analyzed the relationship between SNSs and students' academic performance worldwide (e.g., Amin et al. 2016; Asare & Frimpong, 2016; Asiedu, 2016; Badri et al. 2017; Divya & Mitushi, 2016; Doleck & Lajoie, 2018; Dolecket al. 2017; Durai et al. 2016; Ekechukwu, 2017; Harath & Alobaidy, 2016; Kolan & Dzandza, 2018; Mouri & Ali-Arshad, 2016; Nsizwana et al. 2017; Nyabera, 2017; Samaha & Hawi, 2016; Sudha & Kavitha, 2016; Sukeerthi & Krupalini, 2018; Vicera, 2016). In contrast to this vast and growing literature, only one study has been conducted in Uganda (Jehopio et al. 2017). While some studies have found SNSs to positively influence students' academic performance (e.g., Amin et al. 2016), other studies have found a negative influence (e.g., Bragdon & Dowler, 2016; Gok, 2016; Zhang & Lee, 2016), while others have found both positive and negative influences on academic performance e.g., (Harath & Alobaidy, 2016).

In light of this, the available literature on the nexus between SNSs use and academic performance has largely remained inconclusive. Sharma and Visihvakarma (2016) reviewed the literature on the effect of SNSs and reported both negative as well as positive influences on students' academic performance. In a recent review of social networking and academic performance literature, Doleck and Lajoie (2018) concluded that the 23 papers reviewed offered mixed findings regarding the nexus between academic performance and social network use, serving as a call for further research. Whilst the primary aim of this study is not to resolve these uncertainties, it does try to bring clarity to this growing research area.

In Uganda, Jehopio *et al.*(2017) analyzed the effect of online SNSs usage on the academic performance of Makerere University students. The study explored the relationship of academic performance with time management skills, membership of multiple online SNSs and heavy usage of SNSs. However, the empirical methodology here differs from Jehopio *et al.*(2017) study in several ways. Firstly, Jehopio *et al.*(2017) used a binary variable with two possible outcomes (good or bad) performance as the dependent variable. This study has used students' CGPA to measure academic performance. Secondly, Jehopio *et al.*(2017) sample broadly included students offering arts and science majors. As a point of departure, the data used here is from a sample of Economics students. This sample has the advantage in that all students are doing the same subject. Thirdly, unlike Jehopio *et al.* (2017) who used the binary logit, this study has employed the multinomial logit to predict the influence of SNSs on academic performance. In sum, this study has explored the relationship of academic performance with students' attitude and use of SNSs in learning Economics, number of SNSs subscribed to, and frequency of SNSs usage during lectures. The relationship between these variables and students' CGPA sets the basis of this study and is taken up further in subsequent sections.

2. LITERATURE REVIEW

Several research studies have investigated students' attitude towards the use of SNSs in learning and its influence on academic performance. However, the findings have been mixed. While some studies indicate that SNSs negatively influence academic performance (e.g., Samaha & Hawi, 2016; Sukeerthi & Krupalini, 2018; Morallo, 2014), other studies have instead found performance to improve (e.g., Divya & Mitushi, 2016; Durai et al. 2016; Ekechukwu, 2017; Al-rahmi et al. 2017). Ekechukwu (2017) investigated the effect of SNSs on students' academic performance in Nigeria and found that SNSs positively impacted academic performance. In a study of the impact of students' attitudes towards social media use in education, Divya and Mitushi (2017) found that management students in India held a positive opinion towards social media. Similarly, in Durai*et al.*(2016) study in India on the perspectives of pharmacy students and faculties on SNSs, the majority (72.73%) of respondents claimed that they had improved their academic performance because of SNSs. In contrast, a recent study in India found that Facebook impaired academic performance (Sukeerthi & Krupalini, 2018).

Regarding the number of SNSs subscribed to and academic performance, Leyrer-Jackson and Wilson(2017) studied the nexus between social media use and academic performance among Biology students.They investigated the link between use of SNSs on students self-reported Grade Point Average (GPA). The researchers found a negative association between the number of social-media websites subscribed to and the corresponding students' GPA in biological sciences. In the Philippines, Morallo's (2014) study on the effect of SNSs on academic performance found that GPA was inversely related to the number of SNSs.

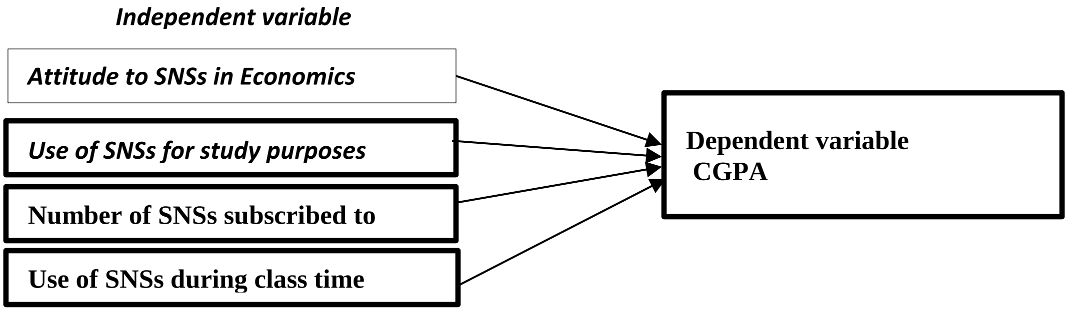
A substantial amount of literature has addressed the effect of SNSs use during the real-class time on students' academic performance. Again, the findings on the effect are mixed. While some studies report negative influences on grades (e.g., Demirbilek & Talan, 2017), other studies report positive experiences for students (e.g., Yu et al. 2010). Rozgonjuk *et al.*(2018) explored the relationship between problematic smartphone use and use of social media in lectures among Estonian university students and found that social media use in lectures explained the relationships between problematic smartphone use and poorer academic outcomes. Similarly, Demirbilek and Talan (2017) study among Turkish undergraduate students found that engaging in social media use while trying to follow instructions reduced learners' capacity for cognitive processing causing poor academic performance. In contrast, Yu *et al.*(2010) investigation of online social networking impacts among undergraduate students in China found that online social networking influenced their learning outcomes.

Some studies have examined the relationship between SNSs use and GPA. However, the findings are equally mixed. While some studies have shown that SNSs use positively influences academic performance (e.g., Asif-Ur-Rahman et al. 2015), other studies report a negative effect (e.g., Asare & Frimpong, 2016; Leyrer-Jackson & Wilson, 2017), while others have not found any relationship (e.g., Ekechukwu, 2017)]. Other studies have used various measures of academic performance apart from GPA. For instance, Jehopio*et al.* (2017) analyzed the effects of online SNSs use on academic performance among Makerere University students. They used a qualitative variable with two possible outcomes (good or bad) performance as the dependent variable and students' time management skills, membership of multiple online SNSs, and heavy use of online SNSs as the independent variables. Their findings showed that use of online SNSs improved students' academic performance.

In spite of the positive influences, other researchers view the interaction between SNSs and academic performance negatively. In a study among Kisii University students in Kenya, the majority (49.65%) of the respondents indicated that SNSs affected academic performance in the sense that they spent much time on the sites, accessed the sites during lectures hence distracting them from concentrating on academic matters (Nyabera, 2017). This finding resembles an earlier study among Kisii University students in Kenya, where most of the students felt that SNSs had more negative impacts on academic performance (Nyabera & Onyango, 2016).

Figure 1 presents the hypothesized influence of the explanatory variables. The framework shows that each of the predictor variables has a role in influencing the dependent variable. From previous studies, it is hypothesized that attitude towards SNSs in learning Economics, use of SNSs for study purposes and the number of SNSs subscribed to positively influences students' grades; while the use of SNSs during class time has a negative influence on students CGPA.

FIGURE 1: CONCEPTUAL MODEL FOR THE RELATIONSHIP BETWEEN SNSs AND ACADEMIC PERFORMANCE



3. OBJECTIVES OF THE STUDY

The general objective of the study was to examine the relationship between social networking sites and Economics students' academic performance. The specific objectives were:

1. To analyze the influence of attitude to SNSs in Economics on students' academic performance.
2. To explore the extent to which the use of SNSs for study purposes affects students' academic performance.
3. To find out whether the number of SNSs subscribed to affects students' academic performance.
4. To explore the extent to which the use of SNSs during real class time affects students' academic performance.

4. METHODOLOGY

4.1 POPULATION AND SAMPLE

The research employed a cross-sectional survey design. The population consisted of undergraduate Economics students at Makerere University. The study used multi-stage sampling technique. In the first instance, purposive sampling was used to select the five schools which have Economics students namely, the School of Education, the School of Economics, the School of Business, the School of Statistics and Planning, and the School of Distance and Lifelong Learning. In the second instance, 369 questionnaires were distributed to undergraduate Economics students using captive audience sampling. Out of 369 questionnaires, 357 were completely filled. However, 60 questionnaires for first-year students were dropped from the analysis for lack of data on the dependent variable since they were in their first semester. The present analysis is therefore based on 297 questionnaires for second and third-year students.

4.2 DATA SOURCES

The results are based on primary data collected between August and November 2017. Data was collected by use of a semi-structured questionnaire, with combined close and open-ended and combination questions. The questions were designed to capture data on various variables including students' socio-demographic characteristics, current CGPA, attitude to SNSs for learning Economics, number of SNSs subscribed to, utilization of SNSs in learning Economics and frequency of SNSs use during lectures. The study used a seven-point Likert-scale to explore students' attitude and actual use of SNSs for academic purposes. The total number of items in each of these two constructs were fifteen (15). For each of these two variables, an index was computed by taking the average score that ranged from 1.0-7.0 with higher scores signifying a more favorable attitude or higher level of utilization of SNSs. The dependent variable was students' self-reported CGPA for the previous semesters. The analysis follows Makerere University's classification of degrees, diplomas, and certificates, as shown in Table 1. The various classes are based on the cumulative grade point average.

TABLE 1: MAKERERE UNIVERSITY CLASSIFICATION OF DEGREES, DIPLOMAS, AND CERTIFICATES

CGPA	Class
2.00 - 2.79	Pass
2.80 - 3.59	Second Class - Lower Division
3.60 - 4.39	Second Class – Upper Division
4.40 - 5.00	First Class

4.3 DATA ANALYSIS

The quantitative data were subjected to descriptive and inferential analyses. Since the outcome variable was qualitative taking on four grade categories: First Class, Second Class Upper, Second Class Lower and Pass, the analysis used a multinomial logit model in which the log odds of the nominal outcome variable (Grades) were modeled as a linear combination of the predictors. This model has the capacity to analyze options across more than two categories, which facilitates the determination of the likelihood of belonging to a particular classification of the grade. In the analysis, Pass was used as the baseline comparison group. The remaining three classifications of performance corresponded to the following equations:

$$\ln\left[\frac{p(grade = LowerDiv)}{p(grade = PassDiv)}\right] = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \ldots\ldots\ldots\ldots 1$$

$$\ln\left[\frac{p(grade = UpperDiv)}{p(grade = PassDiv)}\right] = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \ldots\ldots\ldots\ldots 2$$

$$\ln\left[\frac{p(grade = Firstclass)}{p(grade = PassDiv)}\right] = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \ldots\ldots\ldots\ldots 3$$

where β's were the regression coefficients.

The modeling was based on previous studies, which had delved into analyzing schooling outcomes. In this study, a Grade was explained as a function of attitude to SNSs in learning Economics (X_1), utilization of SNSs (X_2), number of SNSs a student subscribes to (X_3) and use of SNSs during class time (X_4). The model compares the probability of a student being in degree classification 1 to 3, while the probability of being in the lowest class (Pass) is the base category. All analyses were performed using the statistical program Stata (Version 13).

5. FINDINGS AND DISCUSSION

5.1 DESCRIPTIVE STATISTICS

Of the 297 respondents, 54.5% were male and 45.5% were female. The average age was 22(±2) years. Fifty-five percent (55%) of the respondents were in year two, 55.7% were residing within the University, 31.4% were staying with parents, while 12.8% were renting. In Table 2, the distribution of the respondents by the schools can be ascertained. The table shows that the modal category was from the School of Statistics and Planning (34.3%) followed by the School of Economics (24.2%) then the School of Business (19.5%) the School of Education (15.2%) and the School of Distance and Lifelong Learning (6.7%).

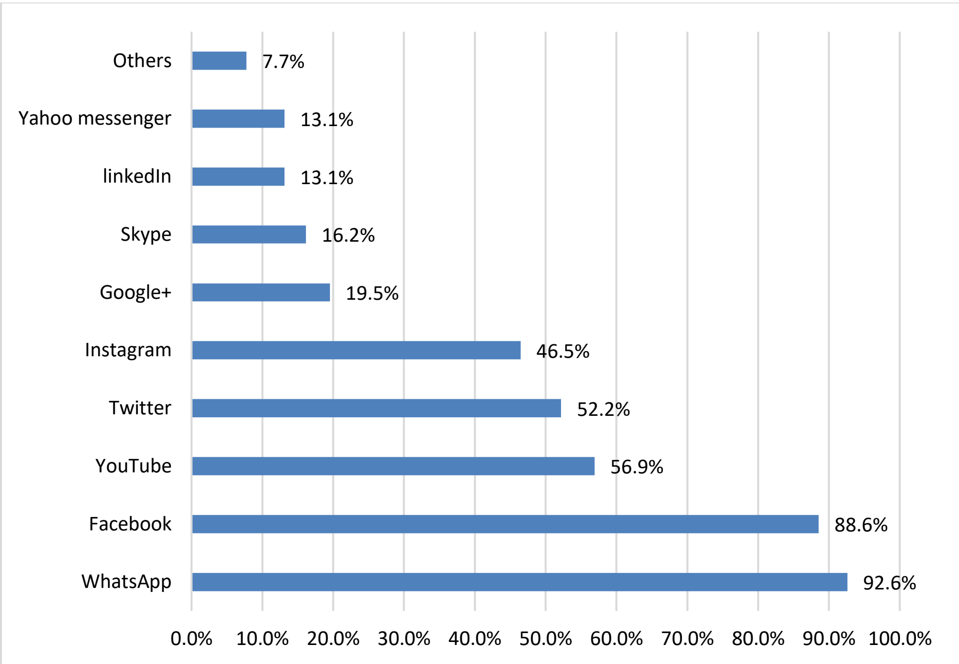
TABLE 2: DISTRIBUTION OF RESPONDENTS BY SCHOOL

	Frequency	Percent
School of Economics	72	24.2
School of Business	58	19.5
School of Statistics and Planning	102	34.3
School of Education	45	15.2
School of Distance and Lifelong Learning	20	6.7
Total	297	100.0

Source: Analysis of survey data

Respondents were asked to indicate the SNSs they subscribed to. Figure 2 shows the number of students' profiles on the different SNSs. WhatsApp is the most popular followed by Facebook then YouTube, Twitter, and Instagram. Out of the 297 respondents, 92.6% have WhatsApp profiles while 88.6% have Facebook profiles. The findings are on par with a Ghanaian study, which also found that the majority (95.7%) of the respondents in the Presbyterian University College used WhatsApp (Asare & Frimpong, 2016).

FIGURE 2: SOCIAL NETWORKING SITES STUDENTS SUBSCRIBED TO



Source: Analysis of survey data

Data was collected on the number of SNSs subscribed to and the use of SNSs in learning Economics. Table 3 shows that the average number of SNSs a student subscribed to was about 5(4.5±2.0). For utilization of SNSs in learning Economics, the scores were obtained by averaging the fifteen items based on the seven-point Likert scale with scores closer to seven implying high intensity of using SNSs for academic purposes. Table 3 further shows that on average, the level of utilization of SNSs in learning Economics was about 5(4.6±2.0).

TABLE 3: NUMBER OF SNSs SUBSCRIBED TO AND UTILIZATION OF SNSs IN ECONOMICS

	Mean	Std. Deviation	Minimum	Maximum
Utilization of SNSs in learning Economics	4.6	1.0	1.7	7
Number of SNS subscribed to	4.5	2.0	1	10

Source: Analysis of survey data

The survey contained a series of questions pertaining to students' attitude and actual use of SNSs in learning Economics. In the questionnaire, fifteen items were formulated relating to attitude and actual use of SNSs for academic purposes. Mean and standard deviations were used based on a seven-point Likert scale rating with scores closer to seven signifying a more favorable response and vice versa. The questions to the two dimensions and their descriptive statistics are summarized in Table 4, which follows.

TABLE 4: DESCRIPTIVE STATISTICS FOR ATTITUDE AND USE OF SNSs IN ECONOMICS

	Attitude	Actual use
Accessing a vast quantity of materials related to the course outline	4.4±1.9	4.5±1.9
Discussing different topics with classmates	4.5±1.8	4.5±1.7
Discussing class assignment	4.7±1.6	4.5±1.8
Submitting assignment/research project to your lecturer	4.4±1.9	4.5±1.9
Watch videos related to a particular course unit	4.4±1.9	4.4±1.9
Interacting with other students on a particular topic and share ideas	4.8±1.8	4.8±1.7
Clarification of concepts/terminologies used by the lecturer	4.7±1.8	4.7±1.7
getting up to date information	5.4±1.6	5.2±1.6
Finding lecture-related information	4.9±1.7	4.9±1.7
Keeping in contact with other students in the class	5.1±1.6	5.2±1.6
A good place to contact my lecturer outside the class	3.8±2.0	3.9±2.0
To check lecture notes or assignments posted by the lecturer	4.9±1.8	4.8±1.8
Reading articles and take notes to prepare for the Economics lecture	4.3±1.9	4.3±1.9
Listening to audio files and take notes	4.1±2.0	4.1±2.1
A good place to access links to resources provided by the lecturer	5.0±1.7	4.8±1.9
Total	**4.6±1.0**	**4.6±1.0**

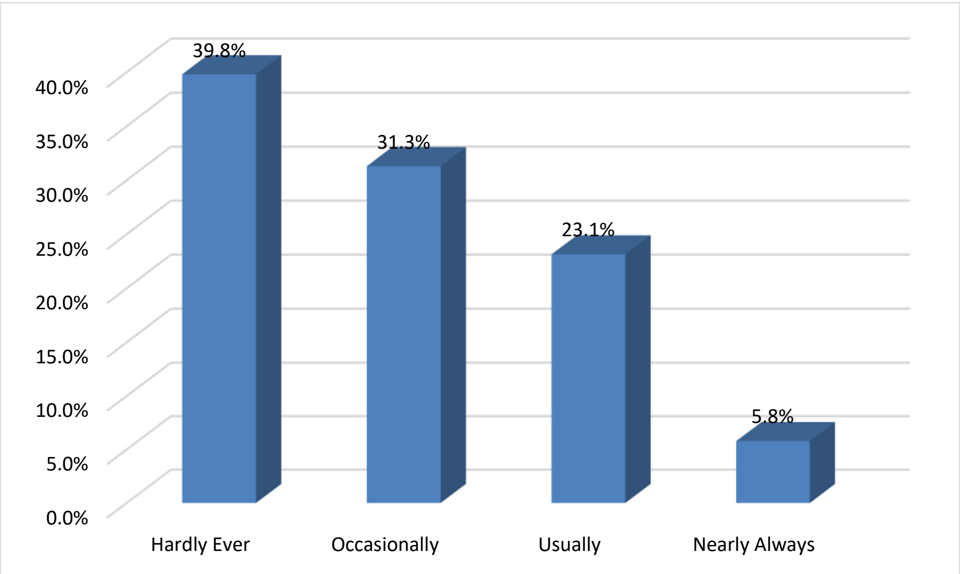
Source: Analysis of survey data

The table shows an overall average of 4.6 ±1.0 for each of the two independent variables. Since the two values were above 3.5, this means that most students attach great importance to SNSs for academic purposes. The areas in which more favorable attitude and utilization were reported included: getting up to date information; keeping in contact with other students in the class; accessing links to resources provided by the lecturer; finding lecture-related information; checking lecture notes or assignments posted by the lecturer; interacting with other students on a particular topic and sharing ideas; discussing class assignments; and clarification of concepts/terminologies used by the lecturer.

This study confirms those of earlier studies (e.g., Griffith & Liyanage, 2008; Boyd & Ellison, 2007; Yeo, 2014) which found SNSs to facilitate teaching and learning. In a recent study among Business Administration students in three private universities in Bangladesh, students reported that use of SNSs enhanced their knowledge, developed communication skills, provided the opportunity to share academic lessons and class schedules; which implied a positive academic performance (Mouri & Ali-Arshad, 2016). However, the findings differ from other scholars (e.g., Nyabera, 2017; Englander et al. 2010), who maintain that students use SNSs for other purposes other than academics, thus affecting their academic performance.

Use of SNSs during the lecture was also recorded, as shown in Figure 3. This variable was hypothesized to have a negative influence on grades. Respondents were asked to indicate whether at times they use SNSs to chat when the lecture is going on.

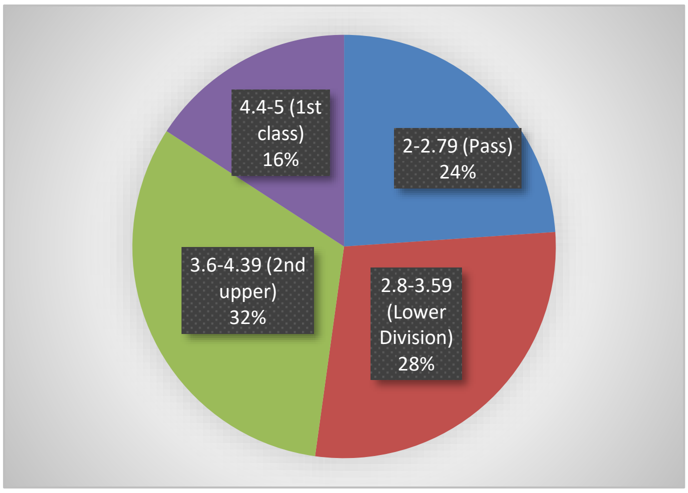
FIGURE 3: THE FREQUENCY OF SNSs USE DURING THE LECTURE



Source: Analysis of survey data

The majority (39.8%) hardly ever, 31.3% occasionally use SNSs, 23.1% usually use SNSs, while 5.8% always use SNSs while the lecture is going on. This finding concurred with a Nigerian study, which also found that the majority (76%) of students in tertiary institutions hardly ever visited their Facebook sites during classes (Asogwa et al. 2015).

FIGURE 4: CLASSIFICATION OF STUDENTS' PERFORMANCE BASED ON THEIR CGPA



Source: Analysis of survey data

The respondents provided data about their academic performance for the previous academic years. The dependent variable was the academic performance, which was measured using self-reported CGPA. As can be seen in Figure 4, most respondents (32%) reportedly obtained a CGPA of 3.60-4.39 classified as Second Class Upper Division. Students in Second Class Lower Division accounted for 28%, while those with a Pass and First Class Division constituted 24% and 16% respectively. The average CGPA score reported was 3.5±0.8 with a minimum being 2.00 while the maximum value reported was 5.00.

5.2 MULTINOMIAL LOGIT MODEL

A multinomial logit analysis was performed to test how well the factors such as attitude to SNSs use in learning Economics, number of SNSs subscribed to, utilization of SNSs in learning Economics and frequency of SNSs use during the lecture can predict academic performance. In the analysis, we distinguish among the three Grade categories, where students in the Pass classification are the baseline category. Table 5 presents the parameter estimates of the multinomial logit specification.

TABLE 5: MULTINOMIAL LOGISTIC REGRESSION PREDICTING THE RELATIONSHIP BETWEEN SNSs AND THE CURRENT GRADES *(Base category was 2.0-2.79, Pass Division)*

	Variable/Category	2nd Lower division		2nd Upper		1st Class	
		Coef.	RRR	Coef.	RRR	Coef.	RRR
Attitude to SNSs in learning Economics	Attitude	0.61	**1.84****	1.01	**2.75***	1.96	**7.12***
No of SNSs subscribed to	No of SNSs	0.05	1.05	0.19	**1.21*****	0.27	**1.31****
Utilization of SNSs in learning Economics	Utilization	-0.03	0.97	0.88	**2.42****	1.24	**3.44***
Frequency of SNSs use during the lecture	**Base outcome=Hardly ever**						
	Occasionally	-0.37	0.69	-1.03	**0.36****	-1.20	**0.30****
	Usually	-0.30	0.74	-1.16	**0.31****	-1.78	**0.17****
	Nearly always	-2.54	**0.08****	-1.16	0.31	-0.56	0.57

Notes. *significant at 1%, **significant at 5%, ***significant at 10%

In Table 5, the column marked 'Coef' refers to the coefficients and shows either a positive or negative direction of the relationship, while the 'RRR' columns show the associated odd-ratios, that is, the likelihood of reporting a grade in a given classification with respect to the baseline (Pass). The dependent variable is academic performance measured as students' current grades, while student-specific variables such as attitude to SNSs in learning Economics, number of SNSs subscribed to, utilization of SNSs in learning Economics and frequency of use of SNSs during the lecture are the independent variables.

Results in Table 5 indicate that among Economics students in this study, a one-unit increase on the 7-point scale rating of attitude towards SNSs in learning Economics is significantly ($p < 0.05$) associated with a 1.84 likelihood of being in the Second Class Lower Division than being in the baseline category (Pass). In addition, a further improvement in attitude is followed by a significant likelihood ($p < 0.05$) of obtaining a Second Class Upper and First Class Division by 2.75 and 7.12 times respectively. These results suggest that compared to those in the baseline category, the log odds of achieving high academic performance levels increase as attitude to using SNSs for study purposes increase. These findings are consistent with expectations and are in accordance with other studies (e.g., Divya & Mitushi, 2016; Shohrowardhy & Hassan, 2014), which also reported a positive association between perception towards SNSs and academic performance using different measures. It, therefore, follows that students in the baseline category are significantly more likely to have a negative attitude to SNSs for study purposes than their counterparts in the other three categories.

Turning to the number of SNSs subscribed to and its effect on the four levels of academic performance, this variable is positive and significant at 10 and 5 percent in obtaining a Second Class Upper Division ($\beta = 0.19$, RRR = 1.21) and a First Class Division ($\beta = 0.27$, RRR = 1.31) respectively for an Economics student. Contrary to a priori expectations, the findings show that better grades are obtained with increased use of SNSs. These findings disagree with other studies (e.g., Leyrer-Jackson & Wilson, 2017), which reported a negative relationship between the number of social media websites to which students subscribe to and their GPA. One possible explanation is that at the bivariate level when the Pearson correlation analysis was run between CGPA and utilization of SNSs for academic purposes, the results revealed a rather weak ($R_{xy} = 0.12$) but statistically significant linear relationship between the two variables ($p = 0.046 < 0.05$). This infers that students with more SNSs subscription stand a better chance of having higher grades than those with few SNSs, especially if the sites are used constructively in searching, sharing and downloading materials related to Economics.

The above assertion was particularly rendered valid by the coefficients for the utilization of SNSs in learning Economics. Table 5 shows that apart from the non-significant negative (-0.03) effect of utilization of SNSs in obtaining a Second Class Lower Division, a 1-point increase in the level of utilization on a scale of 1-7 significantly increases the log odds of attaining a Second Class Upper and First Class Division by 2.42 and 3.44 times respectively. The implication of these findings is that fewer users of SNSs for academic purposes are 2.42 and 3.44 times more likely to report Pass Division relative to Second Class Upper and First Class Divisions respectively. *These findings* corroborate the results of other researchers (e.g., Torres-Diaz et al. 2016; Maqableh et al. 2015; Asif-Ur-Rahman et al. 2015). All these noted a positive effect of SNSs on students' academic achievement. Accordingly, this serves as an indicator of the significance of social network websites in enhancing students' academic achievements.

Regarding the frequency of SNSs use during the lecture, the results for all dummy coefficients take a negative value against academic performance, which implies an inverse relationship between good grades and high frequency of SNSs use during the lecture. For students who 'occasionally' use these media platforms, a significant ($p < 0.05$) effect is observed in relation to the probability of obtaining a Second Class Upper and First Class Division. According to RRR values, the findings suggest that the expected risk of having a Second Class Upper and First Class Division significantly reduced by 0.36 and 0.30 respectively for students who 'occasionally' use SNSs during the lecture as opposed to those who 'hardly ever'. Furthermore, the log odds of reporting Second Class Upper and First Class Divisions decrease by 0.31 and 0.17 for students who 'usually' use SNSs platforms during the lecture compared to those who 'hardly ever' use these sites and this influence reached statistical significance at 0.05 level.

The analysis also indicates that for students who 'nearly always' use SNSs during lectures, the coefficients remain negative but statistical significance ($p < 0.05$) was in relation to reporting Second Class Lower Division but not other divisions. The RRR of 0.08 indicates that students who use SNSs 'nearly always' are 0.08 times less likely to report Second Class Lower Division compared to their counterparts who 'hardly ever' use SNSs when the lecture is going on. The findings provide partial support for using SNSs 'nearly always' and grades obtained. The findings by and large suggest that use of SNSs during the lecture is negatively associated with attaining better divisions (Second Class Lower Division, Second Class Upper, and First Class Division), but positively linked to reporting a CGPA ranging from 2.00-2.79 (Pass). The results are consistent with earlier studies, which found multitasking to lower GPA and negatively affect school work (e.g., Buruk, 2012; Junco, 2012; Junco & Cotton, 2011, 2012; Kirschner & Karpinski, 2016). Corroborating this evidence, Ellis et al. (2010) noted that students who participate in such website activities during the teaching and learning process fair less than their counterparts who hardly get interrupted by SNSs during the learning process.

6. CONCLUSIONS AND POLICY IMPLICATIONS

In summary, the findings are supportive of the hypothesis in which attitude to the use of SNSs in learning Economics was predicted to positively influence students' CGPA. It was further noted that subscribing to a wide range of SNSs positively affects Economics students' CGPA and this was significant in obtaining a Second Class Upper Division and First Class Division. There was also consistent support for the third hypothesis where it was established that use of SNSs for learning Economics is important in predicting students' grades. Lastly, the frequency of SNSs use was inversely related to good grades among the sampled respondents. It was established that students who use SNSs during the lecture were less academically successful compared with those who hardly ever check on SNSs while the lecture is going on. On the basis of these findings, authorities in higher education institutions and Makerere University, in particular, should explore the pedagogical uses of SNSs and how to utilize them inteaching and learning to improve students' academic performance. It is imperative for Economics educators and faculty to guide students in the constructive use of SNSs to augment their learning. This would involve organizing seminars and workshops geared at training students in the use of SNSs in academia.

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A STUDY ON MANAGEMENT AND OPERATION OF CASHEW INDUSTRY

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ABSTRACT
The present paper provides a platform to understand the Production, management and operation process of the small scale industry, so in order to collect this information A Researcher has selected Mangalore Cashew Industry, Siddapura. It particularly focused on Benefits of employees about monetary and non-monetary facilities and also collects information about how this particular small scale industry contributes towards economic growth and development and how it acts as a SSI, Finally the detail process and procedures of operation and management in Mangalore cashew industry. Therefore, small attempt have been made to understand the benefits of employees as well as to the country i.e. how contribute towards economic development and how the SSIs plays an important role in economic development today. The structured interview conducted to the employees in Mangalore Cashew Industry Siddapura and the data collected will be arranged properly for the findings. It concentrates on the new emerging challenges, opportunities and issues in the field of Economics. Finally, it makes an attempt to offer suggestions to analyze the Management and operation process in SSIs.

KEYWORDS
cashew industry, management analysis.

JEL CODES
L60, L70.

1.1 INTRODUCTION TO SMALL SCALE INDUSTRY
The Small Scale Industries (SSI) has a crucial role in a developing economy like India. They play a strategic role in the progress of the country. These Industries by and large represent a stage in economic transition from traditional segments to modern segments. The traditional nature of this process is reflected in the diversities of these industries. Some small scale units enjoy simple skill and mechanism while many other units use modern and sophisticated technology. Now, our economy is facing a challenge of economic growth. It has to accelerate the productivity of many important areas like agriculture and industry by improving their techniques of production. Small Scale Industries have been assigned to fulfill these expectations in more economic and diversified way.

Small Scale Industries constitute an important part of the Indian economic structure. They integrate a continuing element in the scheme of national planning. They are a strategic part of the Indian economy as well as a progressive and effective decentralized sector, which is closely related with agriculture and medium and large –scale industries. The whole scheme of a socialistic pattern of society with employment for all rests on the decentralization wide distribution of economic activity, entrepreneurship and economic advantages.

The basic social philosophy underlying Indian planning is to develop medium and large scale sector only to take advantage of modern technology. Over the rest of the fields SSI will be encouraged to play their active role. If there is change in scale, that has to be developed with the help of mutual co-operation both horizontal and vertical.

Thus, small and large- scale industries are two legs of industrialization process of a country. Hence, small scale industries have been given an important place in the framework of Indian planning since beginning both for economic and ideological reasons. Today, India operates the largest and oldest programmed for the development of SSI in any developing country. SSI in India is renowned for its socio economic growth factors and even industrial expansion. One of the unique features of small scale industry is that its growth has generated better job prospects helping free enterprise and inculcation of expertise besides guaranteeing better utilization of limited fiscal reserves and technology. Additionally, they play an important part in attaining the economic targets and sociopolitical aims, SSI like tiny industries, ancillary industries, cottage industries etc.

- **Tiny Industries** Very small industries with an investment of less than Rs. 25 lakhs are included in the category of tiny industries. Capital investment for this purpose means investment in plant and machinery. The location restrictions or the setting up of Tiny Units has been removed by small industries policy of 1992. The number of persons employed in these units must be less than 50. These units are normally operated under sole proprietorship form of ownership. These units are managed by family members and not professionals who result in lower profit generation.
- **Ancillary Industries** Industrial units having an investment in plant and machinery, Whether held on ownership or by lease or by hire purchase does not exceed Rs. 1 crore and engaged or is proposed to be engaged in the manufacture or production of parts, components, sub-assemblies, tooling and intermediaries, or the rendering of service and supply or render at least 50 percent of its production or services s the cases may be to one or more other industrial undertakings.
- **Cottage Industries** These are also called household industries. They are organized by individuals and with the help of members of the household (including family labour) and are pursued as full time or part time occupation. The capital investment is small and the components used are simple. These industrial units normally use local recourses and local skills. The output produced in each industrial unit is generally sold in the local market.

1.2 INTRODUCTION TO MANAGEMENT AND OPERATION
Management of all business and organizational activities is the act of getting people together to accomplish desired goals and objectives using available resources efficiently and effectively management comprises planning, organizing, staffing, leading or directing and controlling an organization or effort for the purpose of accomplishing a goal, Resourcing encompasses the deployment and manipulation of human resources, financial resources, technology resources and natural resources.

Because organization can be viewed as systems, management can also be defined as human action, including design to facilitate the production of useful outcomes from a system. This view opens the opportunity to manage oneself perquisites to attempting to manage others.

Operations of business: Business operations are those ongoing recurring activities involved in the running of a business for the purpose they are contrasted with project Management and consist of business processes. The outcome of business operations is the Harvesting of value from assets owned by a business. Assets can be either physical or tangible. An Example of value derived from a physical asset like a building is rent. An example of value derived from Intangible asset like an idea is a royalty. The effort involved is harvesting this value is what constitute business operations.

Business operations encompass 3 fundamental Management Imperatives that collectively aim to maximize value gathered from business assets.

- Generate recurring income.
- Increase the value of business assets
- Secure the income and value of the business.

1.3 REVIEW OF LITERATURE

1. Pillar Santa Coloma and Florence Tarfanac (2009), made a study on "Business management for small scale agro industries", in this article they describes, management of Industry means, managing finance in small scale agro Industries. Managing people in small scale agro industry, Managing equipment in small scale industry. Managing exports in SSI, and quality assurance and management in small scale industry. Finance management techniques have been developed to help small entrepreneurs manage their business. These technique will help the small scale processor to calculate the costs of production that arise during operation of the agro industry and to determine income from the sale of the products and Now-a-days modern managing staff techniques have been developed and Include different measures. Inlaying the right equipment in terms of size, price, equability of spare parts, and plan it's maintenance permit the processor to save money, exporting needs to be taken seriously and is not a means to ship out ; surplus production. Top management commitment to export is essential for success.

2. K Lavanya, LathaMadhavain and B.E U V.N Murthy (2008), made a study on " Small Scale entrepreneurship" in this article they describes, In a developing country like India, small scale Entrepreneurship plays a significant role in economic development of the country. These Industries by and large represent a stage in economic transition from traditional to modern technology and globalization. It has emerged as a dynamic sector of the economy. It is a well recognized fact that a vibrant entrepreneur ship holds the key to economic prosperity in an economy characterized by abundant labor supply, unemployment and under employment etc. The development of entrepreneurship is essential for rapid economic development and has engaged the attention of economics, sociologists and psychologists to study the developing countries in recent years.

3. Mr. Kartikkumar p, Sinijav.r,and Alagusundaram k (2014) made a study on " Indian cashew processing industry- an overview" in this article they describes, India was the first country to enter the global cashew trade. The country processed about 1.14 million tones of cashew in 3650 cashew processing mills scattered around the country. Cashew processing is a series of unit operations essential to make available, the edible nut. Cashew is often regarded as "poor man's crop and rich man's food" and cashew is an important cash crop and highly valued nut in the global market. As the demand of cashew nut grows, the area under cashew crop is also increasing. But this trend is constrained research and development. There is also a need for an informative survey of other problems in Indian cashew units so as to re-focus research and development. Such measures will ensure greater value Indian cashew at the global market.

4. A Senthil and Dr. M.P Mahesh (march 2013) made a study on " Analysis of cashew nut production in India" in this article they describes cashew, often refer as "wonder nut" is one of the most valuable processed nuts traded on the global commodity markets and is also an important cash crop. It has the potential to provide source of livelihood for cash growers, empower rural women in the processing sector, create employment opportunities and generate foreign exchange through export. The cashew nut production in Indian states has been gradually increasing but sometimes a negative trend and rapid declining have also been noticed over the study period because of poor crop husbandry and rampant disease spread to endemic level, which causes completely collapse the production process. Problems due to major pests of cashew and the supply of quality planting material require attentions of research and development departments.

5. RajulaDevi (2001) made a study on "Small Enterprises for Rural Industrialization Programme and perspective" it is found that the problems encountered by the small enterprises were becoming increasingly complex, a d the small entrepreneurs were often baffled by a maze of regulatory measures. The woes of the entrepreneurs stem from lack of clear policy perspective. A common view shared by the entrepreneurs and those who were promotes of the growth of small scale sector was that as long as there was no change in the attitude of policy makers the problems would remain unsolved.

1.4 STATEMENT OF THE PROBLEM

This study is mainly confined to provide information about working of cashew industry, which is producing good quality of cashews without using any chemicals and preservatives. And industry provides employment opportunities for more than 300 rural people by processing of cashews it has been achieving healthy top and bottom line figure year on year besides providing high quality cashew product to its customers. It is also serving social responsibility by providing employment opportunity and other benefits to workers, However, industry is having some of the problem like, competition, Non Availability of credit facility on time at lower rate of interest rate, lack of storage facility, Scarcity of raw material, lack of port facility, changes in tax policy again and again, fluctuations in the market, Heavy dead investment because of seasonal fluctuations and it depends on climatic conditions.

1.5 SCOPE OF THE STUDY

Present study is limited to explain the information about management and operation towards Working of Cashew Industry a case study on Mangalore Cashew Industry Siddapura.

1.6 OBJECTIVES OF THE STUDY

1 To study the overall performance of the Mangalore Cashew Industry.
2 To Study the management and operation of Mangalore Cashew Industry.
3 To study the processing of cashew in Mangalore Cashew Industry.
4 To analyze the role of MCI towards Economic development.

1.7 RESEARCH METHODOLOGY

SAMPLE SIZE/ DESIGN

For achieving objectives of this study 50 number of respondents have been taken in order to collect the information about the "Working of Cashew Industry a case study of Mangalore Cashew Industry, Siddapura branch" through random sampling method in Siddapura.

SOURCES OF DATA

For the purpose of this study both primary data and secondary data are used primary data collected directly from employees by adopting interview method. And secondary data are collected from the annual reports of the industry and such other operational statistics. The literature is also connected from internet sources books and journals websites, online article, newspaper etc.

1.8 ROLE OF MCI AS A SSI

Cashew processing unit is one of the important industry of Udupi District. Over the production process is based on labor and not on machinery or capital intensive. Since it requires huge capital and improves current facility. The businessmen do not go for capital intensive of production. They mainly use human resources that are laborers. This gives a great amount of employment opportunity to the surrounding village people. At present there are 250 workers are working among them 235 are working among them 235 are women and 15 are men. Since people get employment in the factory so they get good wages, by which they can increase their standard of living and they can have a good routine lively hood. Since the owner of the cashews industries known the importance of human power in which he is mainly dealing and making use of it for the production process.

Therefore he tries to keep appropriates amount of human resources. They are having several welfare programs and facilities to attract the workers towards their firm that is gratuity, family pension, maternity facility etc.

In MCI, they always give more importance to the quality than to quantity. They are having the standardization of the product that is cashew and always try to compare the actual with standards. 13y this they were maintaining a good quality of cashew in the whole district, since they are having a good quality of cashew kernel many of the foreign companies import cashew kernels, many of the foreign companies import cashew from this firm. They are the only company in the whole Udupi district who contributes almost 60% of the total cashew export.

1.9 CASHEW INDUSTRIES ROLE IN ECONOMIC DEVELOPMENT

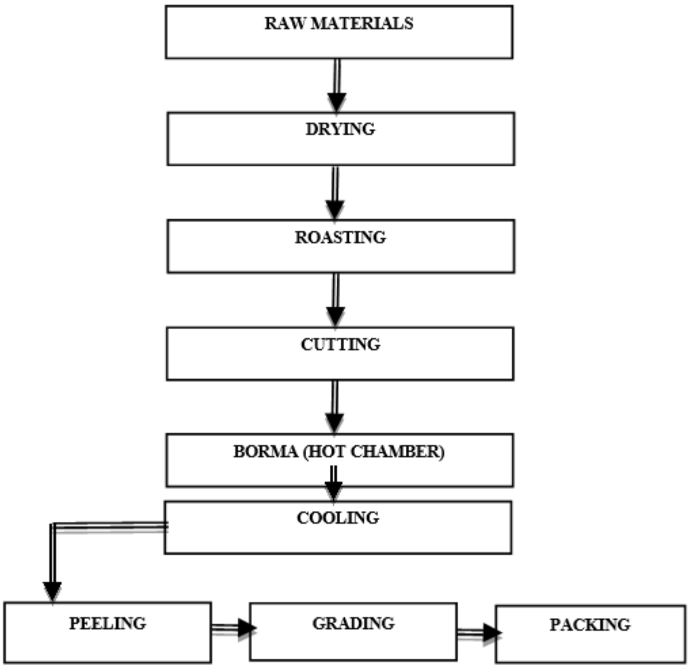
- **It improves economic conditions of the rural woman**. Cashew Industries are labor intensive industries, it is mainly based on woman laborers expect roasting and some other works, major works in these industries, is made by women labors, in this way it is the source of income to the rural woman As a result the economic condition of the rural woman has improved.
- **It is an additional sources of income to the rural people** With the development of cashew industry income of the rural people have also increased, since these industries are established in the rural area, only rural people get job opportunities in the cashew industries. Moreover, in the rural area, especially agriculture sector people do not have work throughout the year and we can also see unemployment problem with the help of cashew industries provides income to the rural people in many ways. With the help of cashew industries, rural people can earn income by selling cashew products. Again employment is also available in the cashew industries these are strengthens economic condition of the rural people.
- It is suitable for small investors the establishment and development of cashew industries requires small capital and our Indian government is providing different types of facility. Like tax concessions subsidies for the development of cashew industries so every small investor is able to establish and develop the cashew industries.
- **Utilization of local resources** Cashew industries are helpful in the utilization of local resources. In the earlier day and cashew juice used to be wasted. But today there are number of cashew producing firms. As a result, cashew apple and cashew shells are utilized now days.
- **Availability of Market** Cashew industries have good opportunity in the marketing cashew Kernels are not only in demand in domestic markets but also they are in demand in the international markets. In India cashew industries are mainly export oriented industries. Since it is export oriented industries, it may fetch large size of foreign exchange to our country So cashew industry do not have the problem of marketing.
- **Equality in the economic development of a nations** Cashew industry is a rural industry since it is established in rural area the economic conditions of rural areas has improved it's a result we can achieve are around the economic development of our country.

1.10 MANAGEMENT AND OPERATION OF MCI

- ➢ **Production Management** Cashew processing procedure in MCI : the process of manufacturing of cashew kernels though interesting is fairly complex, the various stages involved in all competing industries are as follow:

CASHEW PROCESSING PROCEDURE

CHART 1: CASHEW PROCESSING PROCEDURE



1. **Raw cashew:** Cashew is a commercially important crop in the market Today, growers are giving much importance towards cultivation of raw cashew. The main customer of raw cashew is various industrialist and government Agencies. The growers sometime will sell the raw cashew directly to industrialist or else to the various government Agencies fixes the selling price of raw cashew. The purchases will have to adhere to this price while purchasing raw cashew. The raw cashew so purchased by the Government is sold out through middlemen contractors to the various needy industrialists.
2. **Drying:** The raw cashew purchased from the market will normally have moisture to remove the moisture content; they are to be sun dried, in an open year. After drying they are stored in bags of 75 Kgs net.
   For yielding good quality and keeping good quality of raw cashew, it is essential that the raw cashews are to be dried thoroughly. Hence, optimum moisture should not contained in those MCI dried raw cashew, which are not only stand well in the market but also given a fairly good products of cashew Kernels.
3. **Roasting:** Roasting involves application of heat to the raw cashew in order to release liquid in the pericarp, so that the shell becomes brittle and facilitates the extraction of Kernels these dried cashew will also be roasted in the boiler, by steam process, by passing steam produced out of boiler, by steam process by passing steam produced out of boiler water using cashew shell cakes which have highly inflammable quality after boiling at a particular temperature, such boil/ backed cashew will be taken out of spread which process will take about one day.

- **In Practice four different methods of roasting are followed,**
  a. **Drum Roasting:** In this practiced process, the nuts are fed into a rotating dram which is heated into a rotating dram, which is heated initially to allow the shell portion of the nut to burn, once ignition starts, no further heating is necessary and the dram maintain the temperature at its own of the burning of oil boozing out of the nuts. The temperature of drum is fairly high, it is stated that in this method of roasting, the shell becomes very brittle and the rate of shelling and the out turn of whole kernel is higher compare to other methods, the roasting generally takes about 2-3 hours and the drum is rotated by hand or either by machine the roasted nuts, which are burning are removed from the discharge end and immediately covered by ash to absorb the oil that is found on the surface.
  b. **Oil bath roasting:** In this process, the nuts after conditioning are allowed to pass through a bath of heated cashew shell liquid maintained at a temperature of approximately 350-450 (degree) for about 1-2 minutes, the roaster consists of a rectangular vessel with or without a semicircular bottom to which there is either a screw or belt conveyor, operating inside, the vessel is embedded in brick work and heated by a furnace in which spent shell is used as fuel, By adjusting the speed of the conveyor. It is possible to adjust the roasting time, it is estimated that more than 50% 60% of the shell liquid is released by this means the nuts are then conveyed by through a suitable outlet of a centrifugal where the residual oil adhering to the surface of the

shell is removed by centrifuging the nuts are then mixed with ash and sent for shelling, the oil over flowing from the roaster and the oil recovered in the centrifuges are both conveyed to tank for being filled into drums before dispatch.

c. **Mild Roasting:** The nuts after conditioning are given a mild roasting in equipment similar to coffee roasters at comparatively low temperatures for 20-25 minutes to remove the surface water but not sufficient to bring out the shell liquid it is said that it easy for cutting and removal of Kernels, the nuts after roasting are spread on floor in a thin layer for cooling for 24 hours and later they are sent for shelling.

d. **Steam Roasting:** This process is now gaining impact in view of the fact that the quality of the cashew nuts is comparatively better and this process requires less labor. It is possible to have better control over the process. Sun dried cashew nuts are put into steam and roasting is carried out for a fixed time. The nuts after roasting are spread on floor on a thin layer for cooling for about 24 hours and later they are sent for cutting or shelling.

4. **Cutting:** Cutting or shelling refers to break down of the nut and removing shells. The roasted cashew nuts are cut on the cutters to break open and remove the shells. About 5 % of cashew nuts produced in India principally in Tanjore and south Arcot districts of Tamilnadu are simply dried in the sand for 2-3 days and shelled without roasting Now many factories in Mangalore are using a hand operated de – shelling machine, which are manufactured locally.
5. **Borma (Hot Chamber)** as the shelled kernel has a moisture content and it susceptible to fungal attack, drying is to be done immediately. Besides, to facilitate removal of test (red skin) the shelled Kernel is heated on or hot chamber called “Borma”. This shrinks the kernels so that the test is loosely adhering to this and can be removed by hand. For this purpose most o the factories adopted a tray drier, commonly known as Borma. They are chambers, which are indirectly heated on 3 sides by means of fuel gases from furnace at the bottom where the shells are burns. The temperature maintained inside the borma is of the order of 80%-90% calicoes. The kernels are kept in the Borma for periods varying from 3-7 hours and are sometimes inter-changed since there is no uniform heating in all sections of the Borma. After the kernels are heated in covered metabolic wares and kept such for 24-28 hours.
6. **Cooling:** On the next day the kernels were recovers from metallic wares and spread in plastic trays in a cooling room and left for cooling room and left for cooling for 2 days for minimizing wastage in peeling.
7. **Peeling:** Peeling refers to the removal of test (red skin) of the kernel workers will peel these kernels with small specially made blades to produce extra white kernels as separate from husk which is the thin skin. This will consume a day. The red skin would have become choose by drying in the Borma and the kernel is easily peeled off.
8. **Grading:** After peeling the red skin, the kernels are sorted out into wholes splits broken etc. and the wholes are graded into different sizes on the basis of the number of whole per quintal according to the specification. All these operations are done manually. The kernels will be graded that is separated into different grades as already mentioned for marketing purpose and then packed in new tins after filling carbon dioxide gas into the tin by sucking air which is present in the tin which will keep the contents for 2-3 months without any deterioration in quality and taste.
9. **Packaging:** Kernels grade are normally packed in metallic tins and before the tins are sealed, carbon dioxide is pumped into the tins containing kernel with drawing air from the tin and the process ensures avoidance of kernel getting infected by fungus and the gas work as insecticide. Normally, such sealed tins have six to eight months of life before which they are to be consumed. In the recent past bag packing, flexi packing, instead of packing in metallic tins. Of course, the plastic would be of specific quality without the danger of causing health hazards.

As packaging of product is the most essential, at MCI have utilizing the latest packaging technology to keep cashew product at its international standards and increase the shelf life.

At MCI they use molded vacuum packaging. This vacuum packaging provides protection against oxidation preserves aroma or flavors by retaining volatile components and impedes bacteria proliferation by its virtual absence of oxygen and water.

Molded vacuum packaging augments the barrier properties with its unique five layers co –extruded barrier bag comprising component materials which are totally inert and non-migratory. It is pesticide-free, infestation-resistant and contains no preservative and doesn’t require irradiation.

1.11 FINDINGS

- It is found that hiring of fresher is necessary for promoting industry growth.
- Mangalore Cashew Industry provides training and education program for employees.
- Training for the workers will affect the performance of the employees; it leads to economic growth of the Industry.
- Mangalore Cashew Industry contributes more towards education.
- Mangalore Cashew Industry provides better working condition and comfortable environment for the workers.
- Mangalore Cashew Industry conducts awareness program for the people.
- Mangalore Cashew Industry creates more number of employment opportunities for rural people.
- Mangalore Cashew Industry generates foreign exchange through export.
- Mangalore Cashew Industry managing educational institution that is Saraswathi English Medium School, for the sake of providing good education for the rural children.
- Mangalore Cashew Industry provides scholarship both in the form of cash and kind for the workers children.
- Mangalore Cashew Industry provides attractive employee benefits measures for the workers.

1.12 SUGGESTIONS

- Cashew industry is situated in rural area, transportation facility is very bad for carrying raw cashew from one place to another, and the firm should solve the transportation problem with the view of sales maximization as well as profit maximization by providing quality cashew.
- Loans and advance facility must require for cashew industry. So government should provide more credit facility at lower rate of interest.
- For the purpose of exporting the business, port facility is much needed for the firm.
- Government has to apply uniform tax rate on cashew industries in different states. This will reduces differences in cost.
- The firm should invest some parts of its capital towards creation of advertisement. Through this firm can improve and get ability to compete in the market.
- Firm should provide after sales services to the customer. So that this may lead to maintain goodwill in the market.
- Government should improve port facility for generate foreign exchange.
- Mangalore Cashew Industry plans to conduct educational programs for the rural people to create awareness in the mind of people.
- Mangalore Cashew Industry try to expand its operation by establishing the subsidiary units in rural area

1.13 CONCLUSION

It is observed that Mangalore Cashew Industry provides good quality of cashew kernels and maintained good relationship with the workers. And also industry gives training facility for the employees. And industry has good reputation in our country and also internationally because it has major share in the international market.

Mangalore Cashew Industry should motivate to involve every employee for decision making so that the Industry can develop their work as it is human resource oriented industry.

Mangalore Cashew Industry should provide effective training to every employee. Overall the industry should motivate their employees in that way where the employee feel that they are treated with respect and they all should work together to solve the problem of Mangalore Cashew Industry.

Mangalore Cashew Industry should take certain precaution to prevent air pollution and save the health of the workers as it is a processing unit. As industry is production oriented they should introduce new technology in production department and also to provide more facilities to make the employee work efficiently.

Mangalore Cashew Industry should provide better working environment for the worker and employer should provide welfare facilities for the employee. So that, Mangalore Cashew Industry can get stable labor force and it also helps to increase the efficiency of the workers.

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IMPACT OF PERFORMANCE MANAGEMENT SYSTEM ON EMPLOYEE JOB SATISFACTION AND COMMITMENT

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ABSTRACT

Performance Management is a hot topic among human resource professionals; many systems are not grounded in scientific theory or guided by scientifically supported processes. By following the research-based recommendations we have outlined, organizations may work to develop or improve existing PM systems that support important organizational initiatives and enhance progress toward organizational goal employee job satisfaction and commitment. Performance management system has become the backbone of any organization specifically in competitive industries like banking, pharmacy etc wherein increasing cut throat competition and survival of the fittest has become the realities of the day. Poaching has emerged as latest employee recruitment strategy specifically in the today scenario wherein the banks end up paying 200% more than the previous company. The research paper therefore focuses on evaluation of effectiveness of performance management system and concurrently reviews both job satisfaction and organizational commitment. The present study therefore attempts to explore the relationship between effectiveness of performance management system and employee job satisfaction and commitment.

KEYWORDS

performance management system, employee job satisfaction and organizational commitment.

JEL CODES

O15, M54, J28.

INTRODUCTION

Performance management is a process for ensuring employees focus on their work in ways that contribute to achieving the organization's mission is indispensable for a business organization. Actually, performance management includes various types or system. Performance management system is a kind of performance management forms. Supervisors and managers are responsible for managing the performance of their employees. Each organization's policy should specify how the performance management system would be carried out. Organizations should adopt performance management practices that are consistent with the requirements of this policy and that best fit the nature of the work performed and the mission of the organization. This paper therefore aims to study the same by linking it to employee job satisfaction and commitment the most vital concept of human capital management.

REVIEW OF LITERATURE

PERFORMANCE MANAGEMENT SYSTEM

In addition to fostering the acquisition of new skills (e.g., leadership competence) in order to improve job performance (Aguinis & Kraiger, 2009), PM systems improve human capital in a number of key ways. For example, PM systems can increase employee self-efficacy and empowerment and foster positive attitudes toward the organization by making employees feel valued and supported (Aguinis & Kraiger, 2009). This can in turn lead to improved performance and employee willingness to go above and beyond their stated job duties. Organizations with systematic PM programs report superior financial results, customer satisfaction, and employee retention to (Nankervis & Compton, 2006). Not surprisingly, organizations utilizing PM systems to invest in the professional development of employees (rather than simply to inform human capital decisions) often have competitive advantages in terms of attracting and retaining top industry talent.

JOB SATISFACTION

Job satisfaction has been defined as a pleasurable emotional state resulting from the appraisal of one's job; an affective reaction to one's job; and an attitude towards one's job. Job satisfaction is anchored in multiple theoretical frameworks regarding Organizational and motivational psychology (Green, 2000). Green concluded that there were several historical frameworks (Adams, 1963; Glisson & Durick, 1988; Herzberg, 1966; Maslow, 1954; Quarstein, McAfee, & Glassman, 1992; Vroom, 1964) and can be thought of as content theorists, process theorists, and situational theorists. Content theorists (e.g., Herzberg, 1966; Maslow, 1954) stated that need fulfilment leads to overall job satisfaction (Locke, 1976). Next, process theorists (e.g., Vroom, 1964; Adams, 1963) explained job satisfaction as the interaction between expectancies, values, and needs (Gruneberg, 1979).Finally, situational theorists (e.g., Glisson&Durick, 1988; Quarstein, McAfee, &Glassman, 1992) believed that job satisfaction is the interaction of the individual, job, and organizational variables (Hoy &Miskel, 1996)

ORGANIZATION COMMITMENT

The AMO model (Appelbaum et al., 2003) claims performance which is a function of employees' Ability, Motivation and Opportunity to participate This means that an organization will benefit most if it organizes the work process in such a way that non managerial employees have the opportunity (O) to contribute discretionary effort and it could be achieved by giving them autonomy in decision making, by providing in good communication and by employee membership in self directed and/or off line teams. For their effort to be effective, employees need to have the appropriate skills and knowledge (A). Hence, organizations can achieve this by attracting employees who already poses this knowledge, or by providing employees with formal and/or informal training. Finally, the organization needs to motivate these employees to put their abilities into the best effort for the organization

RELATIONSHIP BETWEEN PERFORMANCE MANAGEMENT, JOB SATISFACTION AND ORGANIZATION COMMITMENT

Overall theories on Organization Commitment, Organization Job Satisfaction and Performance management have been contributed mainly by scholars. Consequently, the review of the literature exhibits that there is still room for penetrating in the above mentioned aspects of HRM.This research also reveals that objective and in-depth studies about issues surrounding performance management linking with the organizational commitment and job satisfaction are scarce and lacking. The research is carried out in top three private banks i.e. HDFC, ICICI, AXIS to check the effectiveness of performance management system and concurrently review the relationship of performance management system with employee job satisfaction and commitment. It is the intention of this research to fill in these gaps, at least partly, and to contribute to a better understanding of the employees‟ grievances and grudges alongside the materialization of vision and business mission which in turn are the basic pre-requisite norms for the effective performance management which would indirectly relate to the issue of job satisfaction and commitment The details of the research carried out is mentioned briefly below:

OBJECTIVES

1 To Study the impact of Effectiveness Of Performance Management system on employee satisfaction
2 To Study the impact of Effectiveness Of Performance Management system on employee commitment
3 To study the impact of employee Satisfaction and commitment
4 To measure the satisfaction level of employees in the three leading private banks

RESEARCH METHODOLOGY

SAMPLING FRAME
Sample size = 90 respondents
Sampling Unit = Employees of banks -ICICI, KOTAK**, HDFC**
Collection method= Primary as well as secondary
Primary data: Using Questionnaire
Secondary: website, books.
Sampling technique: Convenience sampling
Analysis Tool = Statistical tools and Graphical presentation
Statistical tools: Mean, Regression and Correlation
HYPOTHESIS FORMULATION
H0: There is no significant Impact of effectiveness of performance management on satisfaction of employee
H1: There is a significant impact of effectiveness of Performance Management system on satisfaction of employee
H0: There is no significant Impact of effectiveness of performance management on Commitment of employee
H1: There is a significant impact of effectiveness of Performance Management system on commitment of employee

ANALYSIS AND INTERPRETATION USING STATISTICAL TOOLS

TABLE 1: REGRESSION

Independent Variable	**Performance Management System**	**Performance Management System**	**Satisfaction**
Dependent Variable	Satisfaction	Commitment	Commitment
Significance Value(P)	0.00	0.00	0.00
Level Of Significance(A)	0.05	0.05	0.05

From the output, For all the cases P < α so we cannot accept H0. We can say that there is significant impact of effectiveness of performance management system on employee satisfaction and effectiveness of performance management system on employee commitment. There is also a significant impact of employee satisfaction and commitment.

TABLE 2: CORRELATIONS

Independent variable	Dependent variable	correlation
Performance management system	Satisfaction	0.649
Performance Management system	Commitment	0.475
Satisfaction	Commitment	0.467

We can say that PMS and Satisfaction are highly correlated with each other, while there is a significant impact of PMS on commitment and Satisfaction on commitment but degree of association is moderate.

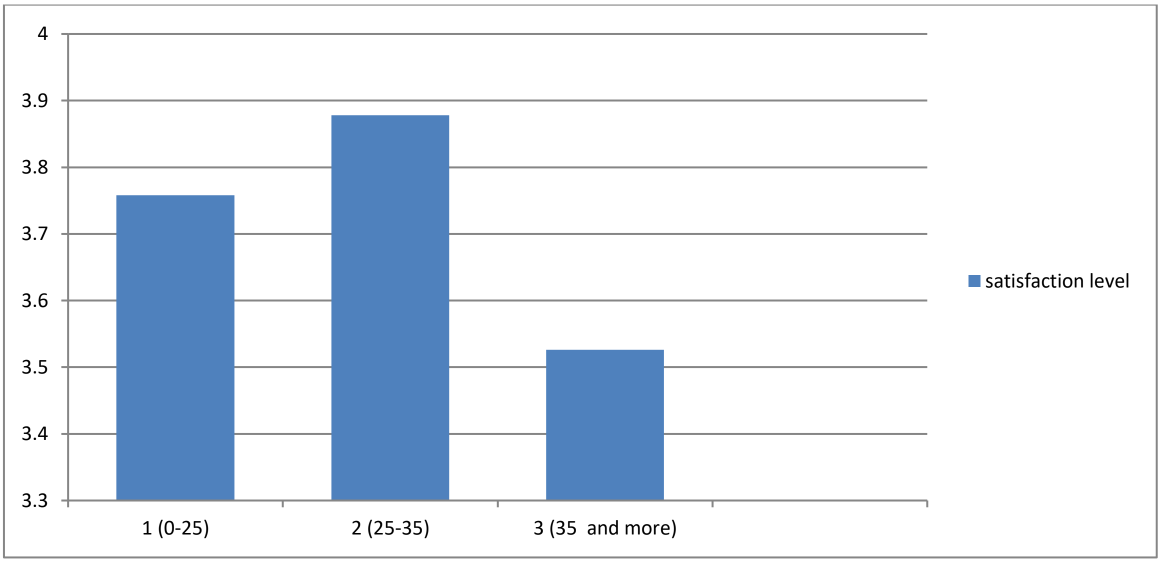
ANALYSIS AND INTERPRETATION USING GRAPHICAL PRESENTATION

1. AGE AND SATISFACTION LEVEL

TABLE 3

Age	**satisfaction level**	**Frequency**
1 (0-25)	3.758218126	7
2 (25-35)	3.878202765	62
3 (35 and more)	3.526260005	21
		90

CHART 1

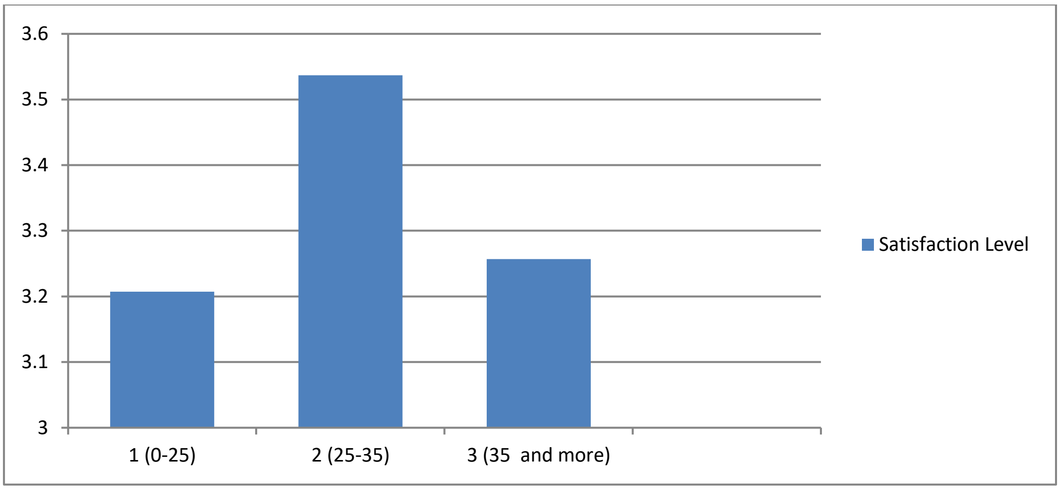


2. Age and commitment level

TABLE 4

Age	satisfaction level	Frequency
1 (0-25)	3.663865546	7
2 (25-35)	3.444023	62
3 (35 and more)	3.056022409	21
		90

CHART 2

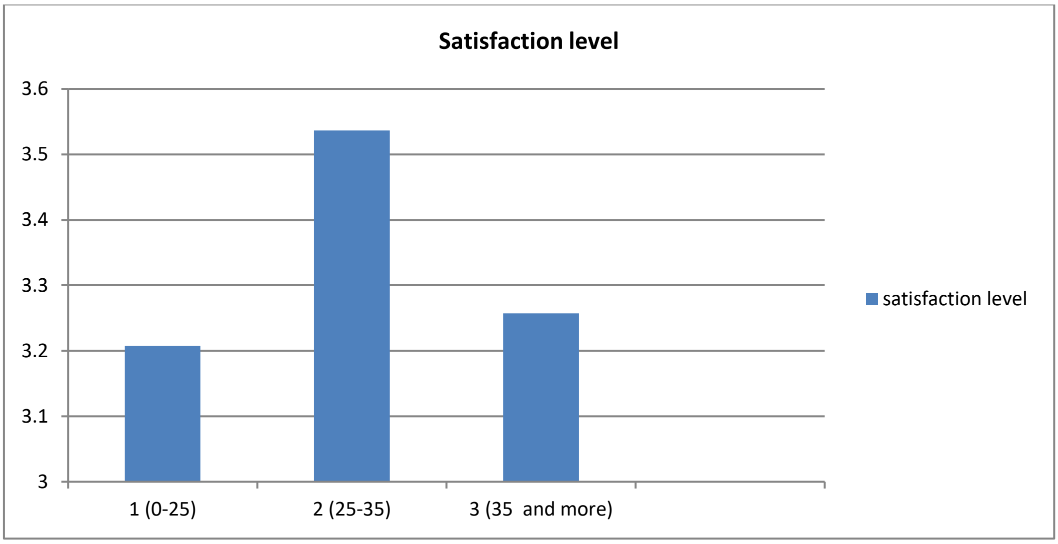


3. AGE AND PMS

TABLE 5

Age	satisfaction level	Frequency
1 (0-25)	3.207143	7
2 (25-35)	3.536694	62
3 (35 and more)	3.257143	21
		90

CHART 3



FINDINGS AND SUGGESTIONS

1. We can say that there is significant impact of effectiveness of performance management system on employee satisfaction and effectiveness of performance management system on employee commitment. There is also a significant impact of employee satisfaction and commitment
2. We can say that PMS and Satisfaction are highly correlated with each other, while there is a significant impact of PMS on commitment and Satisfaction on commitment but degree of association is moderate.
3. We can say that there is no major difference for the satisfaction level among people from different age group but mean and graphical presentation says that the people from age group 25-35 years is more satisfied.
4. There is no major differentiation as far as age is concerned on the level of effectiveness of performance management system and commitment.
5. Maximum commitment level is shown by the age group of 0-25 years and max effectiveness of performance management system is found in the age group of 25-25 years.

CONCLUSION

The findings suggest that there is significant correlation between performance management system and satisfaction and moderate correlation between employee job satisfaction and commitment. Therefore, to conclude we can have the finding that effective performance management system is only mantra to build the loyalty index of the employee to keep them happy as happy mind work best.

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COMPLIANCES OF GOODS AND SERVICES TAX AND ITS IMPACT ON SMALL TRADERS

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ABSTRACT

The study signifies the problems faced by small traders on implementation of GST. The tax rules and different rates of tax and difficulties while filing the returns. And to know the concept of GST, challenges faced by traders. The details about tax filing dates and form number. Tax rates prevailing in foreign countries.

KEYWORDS

GST, small traders.

JEL CODES

H25, K34.

INTRODUCTION

The taxing system should encourage the taxpayers to pay the tax voluntarily.
Twenty years back the products carried the cost and the local taxes were added by the vendor. It kept the consumer in darkness about the real cost of the product and the real value of the tax.
It had been replaced by "Maximum Retail Price (MRP)". The MRP system gave awareness about the cost of the product. The consumer understood that they need not to pay more than the MRP.
The MRP system of pricing got some disadvantage in application of tax in different states. Then "Value Added Tax" came into place. The VAT came into existence the MRP is still followed. Since the application of VAT had some problem and there are different tax structure in different states. The idea of One Nation One Tax concept was mooted the outcome in GST
Taxation plays an important role on the economy. A good tax system should keep in view issues of income distribution and, at the same time, also endeavor to generate tax revenues to support government expenditure on public services and infrastructure development.
GST is levied on supply of goods and services. The Act extends to whole of India. It is considered as biggest tax reform. GST will unify all the indirect taxes under one roof and will create a smooth national market. And it was first introduced by France in 1954, now it is followed by more than 140 countries. Many countries in the world have a single unified GST system i.e. a single tax applicable throughout the country. However, in federal countries like Brazil and Canada, a dual GST system is prevalent whereby GST is levied by both the federal and state or provincial governments. In India, a dual GST is proposed whereby a Central Goods and Services Tax (CGST) and a State Goods and Services Tax (SGST) will be levied on the taxable value of every transaction of supply of goods and services.

REVIEW OF LITERATURE

Dr. R. Vasanthagopal (2011) studied,"GST in India: A Big Leap in the Indirect Taxation System" and concluded that switching to seamless GST from current complicated indirect tax system in India will be a positive step in booming Indian economy. Success of GST will lead to its acceptance by more than 130 countries in world and a new preferred form of indirect tax system in Asia also.
Nishitha Guptha (2014) in her study stated that implementation of GST in the Indian framework will lead to commercial benefits which were untouched by the VAT system and would essentially lead to economic development. Hence, GST may usher in the possibility of a collective gain for industry, trade, agriculture and common consumers as well as for the Central Government and the State Government.
Nitin Kumar (2014) studied, "Goods and Service Tax- A Way Forward" and concluded that implementation of GST in India help in removing economic distortion by current indirect tax system and expected to encourage unbiased tax structure which is indifferent to geographical locations.

NEED AND IMPORTANCE

VAT rules and regulation changes from state to state, many states lower the tax rates to attract investors and this results in loss for both Central as well as State Government. So GST has been implemented to solve these indifferences by levying uniform tax rates. Another important benefit in introduction of GST is removal of cascading effect i.e. tax on tax.
Under dual GST system, the taxable base will be subject to following taxes
1) Central Goods and Service Tax(CGST)
2) State Goods and Service Tax (SGST)
At central level, CGST includes Central Excise duty, Service tax, additional duties of Customs, Central Sales tax.
Whereas at state level, SGST includes State VAT, Entertainment tax, Luxury tax, Octroi, Purchase tax etc.

OBJECTIVES

1. To understand the concept of goods and service tax.
2. To understand how GST will work in India.
3. To evaluate the advantages and challenges of GST.
4. To know the impact of goods and service tax on small traders.

METHODOLOGY

The research is an explanatory research and secondary data collected from National and international journals, Articles, Newspapers, Various books and magazines, Government reports, Publications from research websites, Speech by various taxation experts

DISCUSSIONS

In India, the indirect tax regime was started by Vishwanath Pratap Singh in 1986 with introduction of Modified Value Added Tax (MODVAT) and on 1st April 2005 the existing sales tax laws were replaced by VAT.
GST was proposed and a committee was formed in 1999 by Atal Bihari Vajpayee and his Economic advisory panel, which includes former RBI governors. In 2003, the Vajpayee government formed a task force under Vijay Kelkar to recommend tax reforms and in 2005, the Kelkar committee recommended to introduce GST as suggested by 12th Finance commission.

In 2006, P.Chidamabaram continued to work on the proposed GST. In 2015 under the leadership of Prime Minister Narendra Modi, GST bill was passed in Lok Sabha by Finance Minister Arun Jaitley and the deadline was set to implement GST. In May 2016, the Lok Sabha passed the bill and in August 2016, the president gave his assent to it. On 1st July 2017 GST was implemented in India except Jammu and Kashmir. A 21 member's panel committee was formed to look into the proposed GST laws.
The rates of taxes has been fixed at 5%, 12%, 18% and 28%

TABLE 1

RATES	ITEMS
5%	Mass consumption items like spices and mustard oil
12%	Processed foods
18%	Soaps, toothpaste, oil, smartphones, refrigerator
28%	White goods and cars
28% plus cess	Pan masala, Luxury cars, aerated drinks, tobacco

AGGREGATE TURNOVER

A business whose aggregate turnover exceeds Rs 20 lakhs in the financial year has to mandatorily register under GST. In North Eastern states and hilly regions the limit is set at Rs 10 lakhs.
Criteria for any business owner to register under GST:

- Annual turnover exceeds Rs 20 lakh (for special category states, the amount is Rs 10 lakh)
- The business was registered under an earlier tax law
- You are an input service distributor
- Supplying online information/database access or retrieval services from a place outside India to a person in India (other than a registered taxable person)
- Making an inter-state supply of goods and services
- You are a casual taxable person or a non-resident taxable person
- Supplying goods to an agent
- Your mode of business is an e-commerce operator or an aggregator
- Supplying goods and services through an e-commerce platform.

If the business fall under the categories above mentioned, they have to register the business under GST, the online registration process
Step 1: Logon to the online GST portal
Step 2: Fill up the Form (Part A) with your basic details such as PAN, mobile, and e-mail address
Step 3: The online portal will then verify your details by sending you an OTP or e-mail
Step 4: You will then get the application reference number via mobile or e-mail
Step 5: Access and fill in the Form (Part B), using the received number
Step 6: Upload the documents (specific to your business type)
Step 7: The GST officer starts verifying your application. After 3 working days, if the officer approves your GST application, you get the certificate of registration
If the officer rejects your application, he will ask you for additional details and documents in form GST-REG-03.
You are then required to submit the additional documents along with GST-REG-04. You will have 7 working days to submit them. You will be informed in form GST-REG-05.

TYPES AND DUE DATES FOR RETURN

TABLE 2

Return form	What to file	Due date
GSTR-1	Outward supplies of taxable goods and services	10th of the next month
GSTR-2	Inward supplies of taxable goods and services	15th of the next month
GSTR-3	Monthly return	20th of the next month
GSTR-4	Quarterly return for compounding taxable person	18th of the next month
GSTR-5	Returns for Non-Resident taxable person	20th of the next month
GSTR-6	Return for input service distributor	13th of the month succeeding quarter
GSTR-7	Return for authorities deducting tax at source	10th of the next month
GSTR-8	Details of supplies effected through e-commerce operator	10th of the next month
GSTR-9	Annual return	31st December of next financial year
GSTR-10	Final return	Within three months of the date of cancellation or date of cancellation order, whichever is later.
GSTR-11	Details of inward supplies to be furnished by a person having UIN	28th of the month following the month for which statement is filed.

GLOBAL SCENARIO

India's combined GST rate of 28% would make it among the highest in the world.

TABLE 3

GST Rate	Country
France	20%
New Zealand	15%
Australia	10%
Canada	13-15%
Malaysia	6%
Singapore	7%
UK	20%
Ukraine	20%
Vietnam	10%

PROBLEMS FACED BY SMALL TRADERS

1. Issue of invoices for very low amount

In tax system issue of invoice is important to get Input Tax Credit (ITC) on purchase, without generation of invoice ITC is not allowed. This will mainly affect stationary shops, chemists, locally owned grocery stores.

2. Cumbersome procedure

Small traders have no knowledge about accounting software and they cannot install computer in such a small space.

3. GST returns

A lot of returns has to be filed by small traders each month that is at least 3 returns a month GSTR1, GSTR2, GSTR 3 etc. and annual return. This will be difficult for small traders to comply with.

4. Dual Control

The Central and State will have indirect control over tax related matters of the business. If the state wants to change the tax rate, GST council will regulate the tax rate.

5. Loss Incurred By the Manufacturing States

The GST is related to manufacturing segment, the manufacturing states occurs more losses. The government proposed possible revenue losses to be compensated for 5 years (i.e.) 100% on first three years, 75% and 50% on next two years.

6. Product Pricing & Profit

With changes in tax system, the pricing policy has to be revised.

7. Selective tax levying

The GST will not be applicable to alcohol and petroleum based business, it is not unified tax strategy.

8. Burden to consumers

The GST rates depends on commodity, it is a mixed bag of tax rates with certain items cheaper, other items expensive.

9. Online

Returns to be filed online, it is not possible for small traders, as they doesn't have enough money to spend on buying a computer and they do not have knowledge about computers. Every trader has to file the returns on same day

10. Penalty for filing late returns

The late fee is Rs. 100 per day per Act. So the late fee is 100 under CGST & 100 under SGST and the Total will be Rs. 200 per day. The maximum is Rs. 5,000. There is no late fee on IGST in case of delayed filing. Interest has to be paid at 18% per annum. It has to be calculated by the taxpayer on the tax to be paid.

CONCLUSION

The small traders faces lots of problem in following GST, but if proper guidance is given, they can overcome the challenges and can pay tax at right time. Therefore, government should give education knowledge in all states in their regional languages. SBI report says the GST revenue in 2018-2019 to grow 14% to 16%. At the last meeting of the GST council on December 16, it had fixed February 1 as the compliance date for inter-state movement of goods. An e-way bill is required for movement of goods worth more than Rs 50,000. When goods are transported for less than 10 km within a state, the supplier or the transporter need not furnish details on the GST portal. The e-way bill mechanism has been introduced in the GST regime to plug tax evasion loopholes. Ironing out the implementation of e-way bill will be on agenda in the meeting. Finance secretary Hasmukh Adhia said on Tuesday that goods and services tax (GST) will "change the game" for those who avoid to paying taxes.

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