Annexure :

Table 1

Descriptive statistics

Table No 6. Comparison of Total inflow &outflow of Goods (USDMillion)

	Measurement	Raw material cycle	WIP cycle	Finished goods cycle	Debtors	Creditors	Gross working capital cycle	Net working capital cycle
Colgate-Palmolive India Ltd.	Average	22.15	2.69	29.08	7.93	82.55	61.84	-20.71
	Standard Deviation	6.31	0.84	3.75	5.36	7.06	13.60	15.71
	C.V.	28.51	31.43	12.90	67.56	8.55	21.99	-75.85
	Minima	13.48	1.89	23.06	1.83	71.78	40.84	-50.32
	Maxima	32.84	4.64	35.51	19.31	93.07	86.75	11.49
Dabur India Ltd.	Average	56.31	19.20	30.37	21.28	60.97	127.16	66.19
	Standard Deviation	19.45	6.86	7.80	7.05	6.13	36.53	40.42
	C.V.	34.54	35.75	25.69	33.13	10.05	28.73	61.07
	Minima	36.55	6.28	21.69	10.49	40.17	81.37	18.71
	Maxima	99.58	27.89	48.65	40.31	69.75	198.31	150.62
Hindustan Unilever Ltd.	Average	54.35	5.98	31.98	14.92	95.37	107.23	11.86
	Standard Deviation	11.28	3.53	3.53	3.10	8.88	14.55	13.16
	C.V.	20.75	59.14	11.04	20.80	9.31	13.57	110.98
	Minima	34.06	2.05	27.62	10.33	74.99	81.71	-12.59
	Maxima	69.97	12.13	36.80	20.42	109.78	130.01	35.49
ITC Ltd.	Average	177.96	3.03	52.81	11.46	63.51	245.26	181.76
	Standard Deviation	18.30	1.40	6.05	1.43	12.70	20.96	27.49
	C.V.	10.28	46.16	11.46	12.52	19.99	8.55	15.12
	Minima	150.88	1.33	44.40	8.45	52.02	218.23	126.57
	Maxima	202.02	5.93	64.71	13.41	91.66	281.44	226.87
Marico Ltd.	Average	45.75	14.67	25.23	14.77	43.93	100.41	56.48
	Standard Deviation	10.90	6.95	6.38	2.39	10.41	22.97	26.67
	C.V.	23.82	47.36	25.29	16.18	23.70	22.87	47.22
	Minima	32.84	7.01	17.29	10.62	34.94	75.64	20.66
	Maxima	61.23	28.52	36.57	20.45	65.02	137.02	92.57
Nestle India Ltd.	Average	29.17	8.14	26.82	4.93	48.15	69.06	20.91
	Standard Deviation	2.61	2.40	2.66	0.72	2.37	7.45	8.97
	C.V.	8.95	29.42	9.93	14.67	4.93	10.79	42.90
	Minima	25.47	5.15	22.76	3.63	44.02	59.01	9.08
	Maxima	37.11	13.33	31.71	6.30	51.92	87.77	43.75

MAJOR CONSTRAINTS ENCOUNTERED BY STUDENTS OF RURAL BACKGROUND WITH EMPHASIS ON LANGUAGE

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India has been given allot of labels in the recent times, they being the future leader, global world power, emerging nation to name a few. A major contributing factor for these conclusions is the significant bulge in its age pyramid. Demographics in India depict every third person to be a youth. By 2020, the median age group in India will be 29 years, that too most probably an urban inhabitant, making India the youngest nation of the World. India is set to experience a dynamic transformation as the population burden of the past turns into a demographic dividend, but the benefits will be tempered with social and spatial inequalities. Education being one, a huge difference in the urban and rural educational prospective exists and is evident from the quality of students being produced by them. To dwell upon the constraints in the smooth transition of a rural undergraduate to an urban graduate, study was conducted using a non-disguised well structured questionnaire having either dichotomous or multiple choice type answers. Random sample of 150 students was taken from a leading private university enrolled in different courses hailing from both urban and rural areas. Averages, percentiles and statistical methods were used to draw conclusions.

Key words: Rural education

1.1 INTRODUCTION

The segregation of the Indian nationals on basis of their domicile shows that the majority will feature in the rural category. In India, a large proportion of the population is from rural background. According to 2011 census from total population of 121 hundred million, 83.3% is rural. As the future of any country depends upon its youth, it is of utmost importance to cater to all needs related to it. Education along with health is a major deciding factor for a prosperous future of the youth and hence the country. But the youth from rural background are facing number of difficulties when they move to urban areas for higher education. The area of concern is the language which is widely used everywhere i.e. English. The undergraduates from rural background find it difficult when they enter a college where the medium of lecture delivery is entirely English therefore making it extremely

difficult for them to completely comprehend the same which reduces their efficiency to learning.

Even though the number of rural students attending schools is rising, but more than half of the students in fifth grade are unable to read a second grade text book and are not able to solve simple mathematical problems. Not only this, the level of mathematic aptitude and language reading ability is gravely compromised. Though efforts are being made, they are not in the right direction. The reason cited for this problem in surveys is the increasing number of single classroom to educate students from more than one grade. In some states attendance of teachers and students is also declining. These are a few reasons why schools have failed to educate the rural India. Quality and access to education is the major concern in rural schools as there are fewer committed teachers, lack of proper text books and learning material in the schools. Though Government schools exist, but are not functional in the right context. There mere presence is not a befitting solution to an already amplified problem of educated but unskilled younger generation.

Some government schools in rural India are overly packed with students, leading to a distorted teacher- student ratio. In one such remote village in Arunachal Pradesh there are more than 300 students in class X, which makes nearly 100 students in each classroom. In such a situation it is impossible for teachers to pay full attention towards each and every student, even if they are willing to help.

There is a difference between city and village student not in terms of information comprehension or intelligent quotient but are at variance from each other in terms of their initial environment, skills, availability of infrastructure, and access to different facilities. All of these must be considered while determining the curriculum for such students. Also there might not be allot of difference in the content but special consideration is to be taken while formulating the mode of delivery for the same. Hence we can state that curriculum might not make much of the difference but how it is going to be taught. Emphasis should be laid on encouraging the genuine rural students who are interested in education and make them skillful.

The problem arises because in rural areas in most of states of India English is added as a subject in fifth grade or afterwards. The level of rural education is very low in India some of the reasons being:

- The infrastructure of rural education is not effective.
- The number of absentees is also very high.
- Less number of teachers as compared to that of students. If there will be lesser number of teacher then they can devote less time to each student on the other hand if there will be appropriate student teacher ratio then the quality of education can be higher.
- The language used in the rural schools is the local language

So when a student who started studying English in middle school, will not be so much familiar with the language as the one who is studying it from the very beginning. But students from rural background find it as a major constraint when they are undergoing their graduation.

There are broadly four stages of school education in India: namely, primary, upper primary,

secondary education (SE), and higher secondary education (HSE). The combination of primary and upper primary schooling is termed elementary education.

Sarva Shiksha Abhiyan (SSA), is an Indian Government program aimed at the making elementary education available to all "in a time bound manner", as mandated by the 86th amendment to the Constitution of India making free and compulsory education to children of ages 6–14 (estimated to be 205 million in number in 2001) a fundamental right. The program was pioneered by Atal Bihari Vajpayee.

As an intervention program, SSA has been operational since 2000-2001.However, its roots go back to 1993-1994, when the District Primary Education Program (DPEP) was launched, with the aim of achieving the objective of universal primary education. DPEP, over several phases, covered 272 districts in 18 states of the country. The expenditure on the program was shared by the Central Government (85%) and the State Governments. The Central share was funded by a number of external agencies, including the World Bank, DFID and UNICEF. By 2001, more than US$1500 million had been committed to the program, and 50 million children covered in its ambit. In an impact assessment of Phase I of DPEP, it was concluded that its net impact on minority children was impressive, while there was little evidence of any impact on the enrollment of girls. Nevertheless, they concluded that the investment in DPEP was not a waste, because it introduced a new approach to primary school interventions in India.

The Right to Education Act (RTE) came into force on 1 April 2010. Some educationists and policy makers believe that, with the passing of this act, SSA has acquired the necessary legal force for its implementation.

Padhe Bharat Badhe Bharat is a nationwide sub-program of Sarva Shiksha Abhiyan. Children who fail to read in early education lag behind in other subjects. The program is designed to improve comprehensive early reading, writing and early mathematics program for children in Classes I and II. Under this program, Rs. 762 crore was approved to States. The program will not only provide print rich environment, timely distribution of books but will also include new teacher mentoring and appraisal system

In June 2011, **Grameen Koota** piloted 18 education centers in rural Karnataka (near Bangalore), India with learning programs for pre-school, primary and high school children. Grameen Koota's field staff worked tirelessly to identify villages with low access to quality affordable education, adequate households to meet enrolment targets, and cultural acceptance for children from different backgrounds to study together. Within the first month and a half, over 600 children enrolled across the three programs in 18 centers.

However, several challenges such as competition with government Anganwadi programs, low-availability of quality teachers, and timing of center rollouts led the team to fall short of enrollment targets by 50%. The centers are expected to achieve operational breakeven within the second year, and breakeven of subsequent centers should be achieved within a shorter timeframe.

District Institute of Education and Training, program have been established as centre of guidance for educational institutes and schools of a district. It also works as a platform for research and experimental work in educational domain. It also organizes programs to train teachers for new innovations.

Ashirwad scheme by the Punjab government is aimed to give financial aid to students belonging to economical weaker section of the society. Student pays only a nominal part of the prescribed fee of the admitting institute, the rest being furnished by the state government. Thousands of students have availed this opportunity to pursue their higher studies.

2.1 REVIEW OF LITERATURE

Pritchett Lant in his report State of affairs has presented trajectory of a young girl or a boy who has just enrolled into school. He stated in his study that in any year of schooling,3 out of 4 children who cannot read and write will not learn to do so. He also stated that the children who enter the fourth grade not knowing how to read, 81% will not gain literacy that year. He gave the fraction of students who didn't learn in the year to read and write.

Rawal vikas in his research notes 'Statistics on elementary school education in India' gave emphasis on the infrastructure of the schools in rural areas. He studied that about 57 per cent of rural elementary (primary and upper primary) schools in India had less than four classrooms. The proportion of rural schools that do not have one classroom per grade is substantially higher. Rural elementary schools in India which did not have drinking water facilities are 13%. About 16 per cent of rural elementary schools in India did not have any toilet facilities. About 49 per cent of rural elementary schools in India did not have separate toilets for girls. About 70 per cent of rural elementary schools in India did not have electricity. About 14 per cent of all rural primary schools in India had only one teacher. He concluded that one of the great failure of development policy in post-independence India has been the inability to ensure that all children attend school.

Ward Michael in his Article 'Rural Education' gave overview of Education system in India he gave information about progress in education , progress in elementary education and literacy , progress in post elementary education . He also studied infrastructure need for providing effective rural education which includes teacher, non-consumable material, consumable material school building including water facilities, latrines and school furniture.

3.1 OBJECTIVES

I. To determine major constraints encountered by students of rural background as they enroll in graduate courses;

II. To determine if language is a constraint to understanding, for rural undergraduates in graduation courses;

III. To determine the perceptions and preferences of rural undergraduates towards classroom teaching;

IV. To evaluate grammatical aptitude of the respondents.

4.1 RESEARCH METHODOLOGY

Research Methodology is the system of methods followed by particular discipline. Thus, research methodology is the way how we conduct our research.

4.2 Study design

The study is a descriptive, cross-sectional survey. A closed ended structured questionnaire was used for the survey. The options for the questions were either dichotomous or multiple choice type

4.3 Sample size and sampling method

Sample - All the items under consideration in any field of inquiry constitute a universe or population. As it is not possible to study all the items in a population so quite often we select a few from the universe for our study purposes. The items so selected constitute what is technically called a sample.

As the research frame in the said study had a population size of sixteen thousand hence sample of 150 was taken based on the sample size of similar research endeavors.

Random sampling is done where every one hundred seventh individual is taken based on their listing according to their unique identification number. Equal numbers of students were included in the sample from different disciplines of a leading private university in Punjab being Bachelors of business administration, Bachelors of commerce, Bachelors of technology, Bachelors of engineering and Bachelors of hotel management..

4.4 Collection of data

The data was collected using a questionnaire which was filled by 150 respondents from 18 to 22 years of age. The respondents were instructed to clarify any terms or question which were unclear to them. The questionnaire included the general questions about language and a test of Grade 6 was also attached with the questionnaire. For the language test one mark for each correct answer was given and the maximum marks were twelve.

5.1 DATA ANALYSIS AND INTERPRETATION

Maximum students amongst the respondents attended private schools. The location of these private schools was either rural or in towns. Seventy percent of the respondents are from the rural areas and most of them belong to the upper middle class.

When data was analyzed for the variable 1, it was found that 84 Out of 105 rural students have studied English as a subject from beginning, 6 from class 6th and 14 from 8th class .While in urban 44 out of 45 students have studied English from beginning

When data was analyzed for variable 2, it was found that 9 students from rural background have said that they can't even read and write English. While the same, in case of students from urban background was zero.

When data was analyzed for variable 3, it was found that 33 students out of 105 rural students suggested that medium of studies should be both English and Punjabi while 10 suggested that medium of studies should only be Punjabi.

When data was analyzed for variable 5, it was found that 34 students from rural background don't even understand when the lecture is completely delivered in English and 10 out of those 34 don't even ask to teacher for help when they don't understand. 7 from urban also don't understand when the lecture is completely delivered in English and 4 out of that 7 don't even ask for help. It was also found that 20 out of 105 rural students don't find it comfortable while talking to students from urban area due to their lack of fluency and confidence in the English language.

When data was analyzed for variable 4, it was found that 30 students from rural background have said that they don't even use dictionary for help.9 out of 45students from urban background have also said that they don't use a dictionary.

When data was analyzed for variable 9, it was found that Only 72 students from rural background are doing their respective courses for getting job while the rest are doing it either for getting married or parental pressure. And some of them said that they don't even know why they are doing the course. While 31 out of 45 students from urban background are doing their respective course for getting job.

When data was analyzed for variable 8, it was found that the percentage of students whose parents are illiterate is 6.7 % , those whose parents are graduate is 36.7 %, those whose parents are Matriculate is 48.7 and of those students whose parents are Post-graduate is 8.

Average score of students from rural background is 5.3 while that of urban background is 6.5. Average of 51 students from rural background is who have studied from government school is 5.05 while those who have studied from private school is slightly better i.e. 5.5.The average score of students whose parents are graduate is 5.8.of 55 students .While that of those whose parents are illiterate is 5.9 of 10 students and those whose parents are post graduate is 6.41.The overall average of all the students from both regions is 5.6.

On inferential analysis of the variables in consideration, strong positive correlation was found between variable 2 and 4 meaning students who were comfortable with the language English were the ones using dictionary rather than the ones who do not comprehend the language. There is a strong negative correlation between variable 3 and 5 meaning that students who do not prefer the language English as the sole lecture delivery medium do not understand the lecture that is delivered in English.

	Var 1	Var 2	Var 3	Var 4	Var 5	Var 6	Var 7	Var 8	Var 9	Var 10	Var 11
	149	149	150	149	150	149	150	150	148	146	150
Var 1	1	.030	-.117	-.024	.299**	-.051	.119	.006	.142	-.051	-.305**
Var 2	.030	1	-.245**	.215**	.086	.003	.226**	.026	.064	.106	-.011
Var 3	-.117	-.245**	1	-.166*	-.328**	-.033	-.233**	.030	.088	-.108	.177*
Var 4	-.024	.215**	-.166*	1	.062	.163*	-.024	-.124	.067	.086	-.090
Var 5	.299**	.086	-.328**	.062	1	.190*	.109	-.057	.070	.084	-.157
Var 6	-.051	.003	-.033	.163*	.190*	1	-.148	-.149	.247**	.163*	.003
Var 7	.119	.226**	-.233**	-.024	.109	-.148	1	.044	-.149	-.088	-.128
Var 8	.006	.026	.030	-.124	-.057	-.149	.044	1	-.027	-.004	-.006
Var 9	.142	.064	.088	.067	.070	.247**	-.149	-.027	1	-.020	-.094
Var 10	-.051	.106	-.108	.086	.084	.163*	-.088	-.004	-.020	1	.086
Var 11	-.305**	-.011	.177*	-.090	-.157	.003	-.128	-.006	-.094	.086	1

Table 1 Source: Author's construction

7.1 RESULTS AND DISCUSSIONS

From the collected data it can be deduced that Language is a major constraint for undergraduates both from rural and urban background. The research was conducted mainly for the students from rural background but as the results were analyzed it was found that the undergraduates from urban background also don't have a very good command on language. It is concluded on the basis of Grade 6 test of English which was attached with the questionnaire. It showed that there is very little difference between the average scores of the students from urban and rural background that was 5.3 of students from Rural background and 6.5 of students from urban background which shows that both need remedial measure to be taken.

The major problems faced by the students of rural background as they enter into graduation as deduced from the data analyzed can be enumerated as under

i. As majority of the sample size belonged to rural background, though more than 50% studied in private schools, found the lectures delivered in English difficult to apprehend

ii. Though 85% of the students studied English language from the beginning but they still prefer lectures to be delivered in the regional language for a better understanding.

iii. Both written and oral grammatical mistakes are made by the students.

iv. A minority group of students usually from rural background are reluctant to ask the concerned instructor for help.

v. Aids like dictionary are used by only 74% students.

A School is an institution designed for the teaching of students under the direction of teachers. Most countries have systems of formal education, which is commonly compulsory. In these systems, students progress through a series of schools. The names for these schools vary by country but generally include primary school for young children and secondary school for teenagers who have completed primary education. An institution where higher education is taught is commonly called a university college or university.

In addition to these core schools, students in a given country may also attend schools before and after primary and secondary education. Kindergarten or pre-school provide some schooling to very young children

Rural Students who have studied from government schools had average of 5.05 in the test conducted while that of the students who have done schooling in private schools averaged 5.5 which is slightly better than Government schools

Socioeconomic is an economic and sociological combined total measure of a person's work experience and of an individual's or family's economic and social position in relation to others based on income, education and occupation. When analyzing a family's SEs the household income, earner's education and occupation are examined, as well as combined income versus with an individual, when their own attributes are assessed.

Education in higher socio economic families is typically stressed as much more important, both within the household as well as the local community. In poor areas, where food and safety are priority, education can take a back seat

On the basis of survey conducted it was also found that Socioeconomic status also have effect on students performance. The average of the students who belonged to lower class was found to be 4.76 while that of lower middle class, upper middle class and upper class were 5.27, 5.50 and 5.14 respectively. This shows that socioeconomic status also acts as a constraint in the way of getting quality education for rural students.

Qualification may refer to, a title or attribute gained in education, through examination or by certification.

The impact of parent's qualification is also seen on the students. The students whose parents are post graduates had average score of 6.41 which was 5.8 in case of those students whose parents were illiterate or matriculate. This shows that the environment of the house also affects the child.

There was also difference between the scores of rural students those from Government School from those who have done schooling in private school. The results of private schools were on the better side which shows that government schools needs to give much more importance on language .The impact of parents qualification is also seen on the performance of students. The students whose

parents are post graduate had average of 6.41 which was 5.8 in case of those students whose parents were illiterate or matriculate. Many of students said that they are doing their respective courses for getting job but the number of those who said that they are doing it for parental purpose , for getting married were also high . some of students also responded that they don't even know why they are doing this course. The students who said that they are doing course for getting job were on the higher side in case of average scores than of those who don't know or who are doing it for parental purpose which shows that the students who want to get job are interested toward learning language but due to schooling being not so good there command is not good but their score average is still higher than other who are not doing their courses for getting job. There were also students who said that they don't use dictionary for difficult words and average score of those students was found to be 5.1 which is lower from all the other categories. Which shows that students should made familiar with dictionary and its usage

The number of students who said that they don't understand the lecture when delivered completely in English was also very high. About 32 % of the students from rural background said that they don't understand the lecture when delivered completely in English .the majority were from 1styear .Now imagine if suppose in a class of 60 10 don't even understand anything than what would be their efficiency? What will they learn? This fact is also so threatening that 29% of those who don't understand don't even ask teacher for help .Some students also said that they can't even read and write English and the percentage of rural students who suggested that medium of studies should be both English and Punjab is 32% and 9% of the students from Rural background even suggested that medium of studies should be Punjabi. This shows that students from rural background are not comfortable when the lecture is delivered in English.

7.5 CONCLUSION

From the above data we can conclude that there requires a substantial improvement in the educational set up of the rural as well as urban areas. A strict protocol should be devised in relation to the functionality, curriculum, extra curriculum of secondary and higher education. The structure of primary and secondary education need to be changed with emphasis on areas of communication, both, hard skills and soft skills, mode of teaching and most importantly the general aptitude of the students. Also the colleges should keep in mind that all the students who are admitted in the said graduation courses are not from similar backgrounds hence remedial steps should be taken to counter such hurdles in uniform delivery of quality education. Also counseling centers in the rural areas should be established so as to guide students regarding their higher education.

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ANNEXURE - I

Since which class do you have English as a subject	Variable 1	Aptitude for English language
Can you read and write English	Variable 2	
What should be the medium of education in your college	Variable 3	
Used a dictionary to understand difficult words	Variable 4	
Do you understand when the lecture is completely delivered in English	Variable 5	Problems faced by rural (residents) students as they enter college
Do you ask your teacher for help	Variable 6	
Comfortable talking to other students in your class who are from urban areas	Variable 7	
Qualification of your parents	Variable 8	
Why are you doing this course	Variable 9	
Anything about you changed	Variable 10	
scoreoutof12	Variable 11	Grammatical aptitude

ANNEXURE II

SERIAL NO.

CLASS

NAME _____ AGE _____ SEX: Male/Female _____

SCHOOL: Rural / Urban: Government/ Private/ Other

MEDIUM OF STUDIES : Hindi/ Punjabi/ English
SOCIOECONOMIC STATUS: Upper class/Upper middle class/Lower middle class/Lower class

1. Since which class do you have English as a subject
i. From beginning ii. Class 8
iii. Class 6 iv. Never studied

2. Can you read and write English
i Yes ii. No

3. According to you, what should be the medium of education in your college
I Punjabi ii. Both
iii. English iv. Not important

4. Have you ever used a dictionary to understand difficult words
I Yes ii. No

5. In class do you understand when the lecture is completely delivered in English
I Yes ii. No

6. If you do not understand anything in class due to the language used, do you ask your teacher for help
I Yes ii. No

7. Do you feel comfortable talking to other students in your class who are from urban areas
I Yes ii. No

8. What is the educational qualification of your parents

I Illiterate ii. Graduate
iii. Matriculate iv. Post graduate

9. Why are you doing this course
i. To get a job ii. To get married
iii. Parental pressure iv. Don't know

10. Since you have joined college has anything about you changed

I Yes ii. No

ANNEXURE III

Complete the activity by putting the listed words in the correct space:

1. I am getting very _____ with this entire business.
2. Richard was a _____ teacher.
3. The _____ began locking.
4. _____ is a very common food made from flour.
5. The rooms were spacious, with tall windows and high _____.
6. A _____ is a number of musical notes played at the same time.
7. Austin wants to put his recommendation before the _____ at a meeting tomorrow.
8. He had _____ his guilt for many years.
9. I thought a fifteen minutes _____ from his work would do him good.
10. I was born and _____ in the highlands.
11. _____ wax is a hard red substance that melts quickly.
12. We used so many lights that we needed four extension _____.

Ceiling, bored, cords, bread, board, break, sealing, born, bred, chord, brakes, borne

Answer
bored,born,brakes,bread, ceiling, chord, board, borne, break, bred, sealing, cords

Factors of mobile applications affecting consumer buying behavior

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1. Abstract:

1.1 Purpose:

This study is being conducted to investigate the factors of mobile application affecting the decision of consumer buying through mobile application.

1.2 Design:

For accomplishment of the objectives of the study, a sample of 85 consumers was taken by using snowball and judgemental sampling. Primary data is collected. Moreover, 4 important factors i.e. ease of using app, interactivity, preference (exciting), usage intention towards mobile app were selected and analysed through the use of correlation, multiple regressions analysis, Mann Whitney U test and Kruskal Wallis test.

1.3 Findings:

a) Among the four factors we studied only the effect of usage intention towards mobile apps is significantly predicting the consumer buying behaviour.

b) There is no significant impact of gender on consumer buying behaviour.

c) The age group 24 to 27 is significantly affecting the consumer buying behaviour.

1.4 Practical implications:

a) The research gives us the clear idea at which area we should invest our time and money to attract consumers to purchase and that is clearly predicted here that he will buy only if he wanted to, and the other 3 factors also do not have any negligible impact so they must also needs to be presented in the mobile app.