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# ACADEMICA

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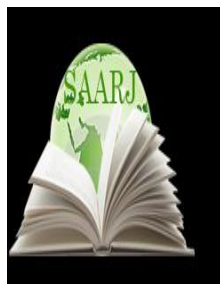
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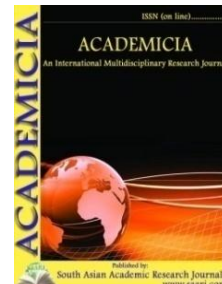
E-mail id: [academicia@saarj.com](mailto:academicia@saarj.com)**VISION**

The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences , education and information & technology. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.



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**WESTERN BALKAN COUNTRIES AND THE EUROPEAN FINANCIAL  
SYSTEM: ANALYSIS FROM THE FINANCIAL REPORTING  
PERSPECTIVE**

**ARBER H. HOTI\*; ARBEN DËRMAKU\*\***

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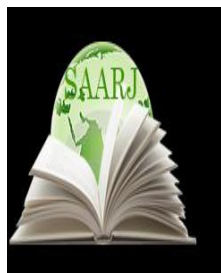
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**ABSTRACT**

*The impact of international financial reporting of SMEs on economic performance continues to be one of the most debated issues among international economists. Theoretical models have identified a number of channels through which international financial reporting of SMEs can promote economic growth and economic development in developing countries and countries in transition. However, in spite of its benefits, financial reporting of SMEs can also be dangerous, as it has been witnessed in many recent financial crises. In fact, there are some evidences that financial globalisation leads to better macroeconomic outcomes only when certain “threshold conditions” are met. Therefore, this paper discusses the potential benefits and potential costs of financial reporting, which could face transition countries from Western Balkans while integrating their financial systems into the European financial system. Since the financial sector of Western Balkan countries is characterised by an increasing presence of foreign bank, this paper points out the potential advantages and a possible “danger” of the excessive presence of foreign banks in the host-country. This paper concludes with the idea that it is important to determine the optimal level of foreign banks participation in local banking sector and that financial reporting of SMEs should be approached cautiously, with good institutions and macroeconomic frameworks viewed as important preconditions.*

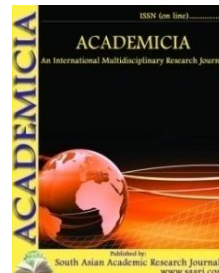
**KEYWORDS:** *Small and Medium Sized Enterprises, Economic growth, Balkan countries.*





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**A STUDY OF CUSTOMER SATISFACTION  
IN INDIA'S HEALTHCARE SERVICE INDUSTRY**

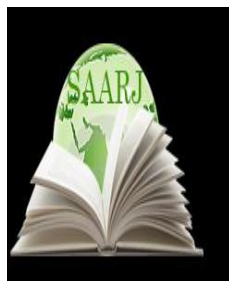
**SANTOSH DEV\*; SWATI SHARMA\*\*; DR. AAYUSHI GUPTA\*\*\***

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**ABSTRACT**

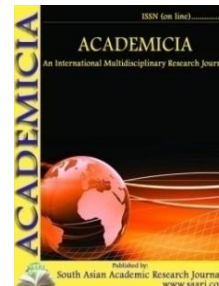
*One of the fastest growing industries in the service sector is the health-care industry. India is becoming a hot spot for medical tourism. The increased demand and the competitive pressures, alternate health care delivery mechanism, changing cost structures, monitoring by public and private groups, increased information availability, and a markedly better informed clientele have begun to exert significant pressures on health-care providers to reassess their strategy (Andaleeb, 1998). Many providers are beginning to realize that achieving customer satisfaction is a key element of strategy and an important determinant of long term viability and success. The paper identifies the antecedents to customer satisfaction in the context of Indian Hospitals. An exploratory study was conducted and professionals from health care sector and the consumers were identified to list the factors that lead to customer satisfaction in the health care sector. Data was collected from 100 respondents from various hospitals of India. Factor Analysis have been carried out to identify the factors leading to client satisfaction in banks and further these factors were put in a regression model to examine the relationship between customer satisfaction and these factors.*

**KEYWORDS:** *customer t satisfaction, regression, health care industry.*



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**INDIA, CHINA AND ASEAN**

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Geeta Institute of Law,  
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**ABSTRACT**

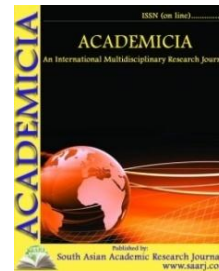
*In Post Cold War Era, China emerged as a new center of power which triggered many threatening cross currents to its Asian neighbours. ASEAN countries regarded India as a useful partner to balance China given former's nuclear capacity and its naval forces, the largest in the Indian Ocean. ASEAN showed rapid economic progress for its free market policy and India opened its door for foreign investment in 1991. The 1997-98 economic crisis disrupted many economies especially ASEAN but it did not affect China as brutally. While disappointed with SAARC's lack of economic progress India was drawn towards ASEAN. During 1990-2005 income generation rates were comparable between ASEAN and India. However, whether India could maintain a dynamic growth similar to ASEAN and China in coming years is still an open question. ASEAN has come to realize that strengthening of intra regional co-operation alone will not help them and that there is need for greater integration with the two emerging economic powers of this region - China and India. India, the proverbial late starter, is finally coming to grips to take advantage of the economic potential of ASEAN. On a net basis, ASEAN-6 is selling more to India than to China. This is not to dismiss China's importance — after all, its trade with ASEAN-6 is still five times larger than India-ASEAN-6 trade. Instead, it highlights India's growing importance as a driver of growth in emerging markets. The negative role of China with reference to India-ASEAN relations also needs to be examined as China has tried to undermine the smooth passage of ASEAN-India FTA. As China's perceptions and policies towards multilateralism changed from being cautious to being confident, China began to view India as a new contributor to East Asian cooperation, strengthening the trend of multipolarity in Asia and Asia-Pacific.*

**KEYWORDS:** ASEAN, GDP, FTA, ASEAN-6, SAARC.



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**REDEFINING RURAL MARKETING:  
AN APPROACH TOWARDS MICRO ENTREPRENEURSHIP**

**MS. SHIKHA GUPTA\***

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**ABSTRACT**

*Where almost seventy percent of Indian are living in rural areas, most of these are “hard to reach” and offer relatively lower business potential. Hence reaching them through the conventional distribution system is a big challenge. These challenges may require new marketing thinking to deal with the issues and to realize vast potential of thus far ignored rural markets. Hindustan Unilever Limited (HUL) to tap this market conceived of Project Shakti. The project began in year 2001 developed a network of forty five thousand Shakti Entrepreneurs in more than one lakh villages across fifteen states reaching three million homes. The strategy not only played a vital role to penetrate in rural India but also bring to the notice the potential of business opportunity exists in Indian villages. It is the foresight of the company to sense the new business opportunity in rural India and tapped it so beautifully that it became a case study for new comers in the sector. The present paper explores in detail survival and growth of the HUL unique marketing strategy “Shakti Entrepreneur” with passage of time. In addition, the paper brings the lessons learnt with special reference to Dhindaar Village of Uttar Pradesh and gradual extension of the project.*

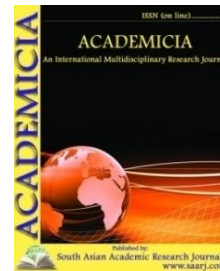
**KEYWORDS:** *Shakti Entrepreneur, Hindustan Unilever Limited, Marketing, Distribution Channel, Self Help Groups (SHGs), Social Network.*





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**RIGHT TO INFORMATION ACT –  
CONCEPTS & ISSUES IN INDIA**

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\*R.M.K.Engineering College,  
Kaveraipettai, India.

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Kaveraipettai, India.

---

**ABSTRACT**

*It's right time to answer to the question..... Is India a Democratic Country?*

*Indian Constitution proudly speaks India is a Democratic country. But is it really true??...*

*What made me to ask this question? – How Democratic is Indian polity?*

*It is because Indian polity has failed to provide solutions to the common man's problems.*

*If a government teacher does not teach properly, can the parents do anything about it? Or if a doctor in a government hospital does not treat properly or does not give medicines what action can be taken against him? Or what can any one of us do if the policeman refuses to register our FIR or registers a false case against us?*

*We cannot do anything about it. We can only complain to the higher authorities who do not act upon our complaints or who rarely act upon it. So, the citizens do not have any control over government employees.*

*Some of us feel that this country would be a better place to live in if we had good politicians and bureaucrats. However, real change can come only when the people of this country hold their government and public servants accountable, so that they are forced to respond to the poorest citizen of this land. And when that happens, no public servant or government would dare to be corrupt, inefficient or insensitive.*

***BUT HOW DO WE HOLD THE GOVERNMENT ACCOUNTABLE?***

*Thomas Jefferson rightly said... "Information is the currency of democracy." We cannot even begin to make the government accountable if we do not have the basic information regarding government decisions and functioning. But, is it possible for an ordinary citizen to get right information in this regard?. Yes!*

*The Right to Information Act that was passed by Indian Parliament in May 2005 empowers us to do just that. It gives us the right to question our Government and get information about matters that affect us in thousands of ways. Used innovatively, this information can then be used to hold our Government accountable.*

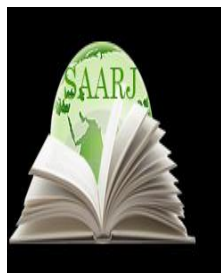
*In State of U.P Vs Raj Narain*

*Supreme Court has observed.....*

*"In a government of responsibility like ours where the agents of the public must be responsible for their conduct there can be but a few secrets. The people of this country have a right to know every public act, everything that is done in a public way by their public functionaries. They are entitled to know the particulars of every public transaction in all its bearings."*

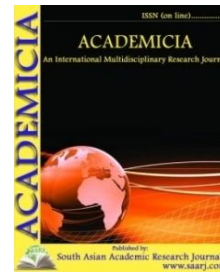
*Right to Information is a small concrete step in making our polity more democratic. It has given power to the people to "just question" the government. The main objective of this paper is to create Awareness regarding "Right to Information Act" through which much of the common man's day to day life problems can be solved thereby making our country really democratic. The paper is more of application oriented rather than mere descriptive of the act.*

**KEYWORDS:** *Information, Appeal, Public Information Officers (PIO), Assistant Public Information Officers (APIOs), Appellate authority.*



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## ROUTING ALGORITHM FOR SECURE BROADBAND NETWORKS

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Desh Bhagat Institute of Engineering & Management,  
Moga, India.

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### ABSTRACT

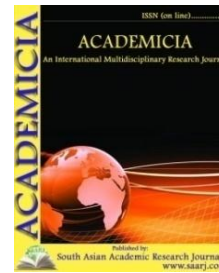
*Broadband wireless access networks are considered to be enterprise-level networks providing more capacity and coverage. Wireless networking has offered an alternative solution to the problem of information access in remote inaccessible areas where wired networks are not cost-effective. They have changed the way people communicate and share information by eliminating worrisome factors of distance and location. This paper provides a technical analysis of alternatives for implementing last-mile wireless broadband services. It provides detailed technical differences between 802.11 (Wi-Fi) wireless networks with 802.16 (WiMAX), a new technology that solves many of the difficulties in last-mile implementations. This paper proposes a new routing protocol that integrates WLANs and WMANs, allowing seamless interconnectivity.*

**KEYWORDS:** WiFi, WiMAX, Broadband Wireless Networks.



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**A STUDY ON LEVEL OF AWARENESS OF THE CUSTOMERS' AND  
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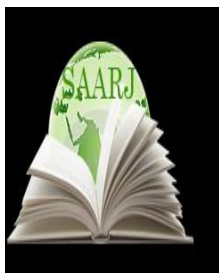
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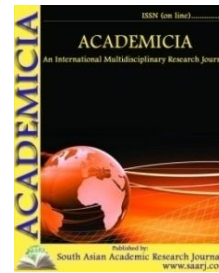
**ABSTRACT**

*The world is witnessing an information and communication revolution. Technological changes have brought a fundamental change in the way people live, work, play and consume. The increasing use of electronic medium, to conduct the business and other transactions and increasing popularity of the internet among the individual customers has led organisations into the digital era. With the advent of the Internet and web development technologies around the world, e-business is the new mantra of businesses in today's world. The Internet has in many ways facilitated the development of businesses worldwide that can reach out to a wider consumer base and advertises their products more effectively and efficiently. E-Business has come to play an important role in the world trade scenario. E business gives the business, opportunity to open its portal to the global market and become a part of the global business community. E-Commerce consists of the buying and selling of products or services over electronic systems such as the Internet and other computer networks. Modern electronic commerce typically uses the World Wide Web at least at some point in the transaction's lifecycle, although it can encompass a wider range of technologies.*



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**A STUDY OF JOB SATISFACTION LEVEL OF BANK EMPLOYEES IN  
ALIGARH REGION**

**UZMA SHAHZAD\***

\*Research Scholar, Department Management Studies,  
Singhania University, Rajasthan, India.

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**ABSTRACT**

*The study measures the job satisfaction of bank employees in Aligarh region. The researcher tries to measure the level of job satisfaction among bank employees only in Aligarh region. For this purpose the researcher undertakes an exploratory research design. Based on this study the researcher finds that the employees in public sector are more satisfied than in private sector. Job satisfaction is the end feeling of a person after performing a task. Job satisfaction is an integral component of an organizational health and an important element in industrial relation. It is generally assumed that satisfied employees are more productive. Thus, job satisfaction is an employee's general attitude towards his job. A person is satisfied when he gets from his job what he wants. It is a positive value outcome that a job provides to a person.*

**OBJECTIVES**

*The objective of the paper is to:*

*To determine the level of job satisfaction in public and private sector banks*

**METHODOLOGY**

*Primary data has been collected from various banks.*

**SAMPLE SIZE**

50

**RESEARCH DESIGN**

*Exploratory Research design*

**HYPOTHESIS**

1.  $H_0$  = There has been no significant difference in the level of satisfaction among bank employees in public sector and private sector.



*H<sub>1</sub> = There has been a significant difference in the level of satisfaction among bank employees in public sector and private sector.*

***LITERATURE REVIEW***

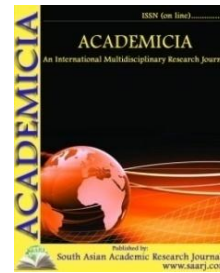
*The researcher find that lots of work was done on job satisfaction among bank employees in public and private sector but there is a research gap existing related to the study of Aligarh region.*

***KEYWORDS:*** *Job satisfaction, Private sector, Public sector.*



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**TO STUDY WHETHER IMPROVEMENTS IN IR BRINGS SETTLEMENT  
OF CONFLICTS AND BUILDS UP HARMONIOUS RELATIONS WITHIN  
AN ORGANISATION ESPECIALLY MANUFACTURING INDUSTRIES  
[A RESEARCH STUDY CONDUCTED IN KARNATAKA STATE]**

**DR. S. RAMESH\*; DR. S. PRUTHVIRAJA PANDE\*\***

\*Dean and HOD,  
Department of Commerce and Management,  
Mount Carmel College, Bangalore, India.

\*\*Visiting Professor,  
Ravenshaw University,  
Cuttack, Orissa, India.

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**ABSTRACT**

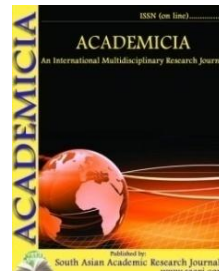
*In the study of Industrial Management with respect to the organisations, it is much focused on manufacturing industries in the study in Karnataka state. This research study will through that the improvement in the Industrial Relations brings settlement of conflicts and builds up mutual harmonious relations between the management and the workforce within an organisation. The aim of this paper is to study the significant factor in industrial relations to enhance better quality and productivity keeping the resources and inputs constant, in the manufacturing industries especially in Karnataka state.*

**KEYWORDS:** *Industrial Relations, Organisation, Conflicts, harmonious relations, Manufacturing Industries.*



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**SMOG: CAUSES & EFFECTS****EKTA ARORA\*; REENU SETH\*\*; ANU SAMBYAL\*\*\***

\*Sr.Assistant Professor,  
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**ABSTRACT**

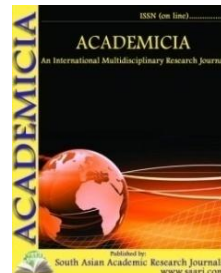
*The term smog was first created in London in 1905 and is a combination of smoke and fog. Today the term refers to the mixture of pollutants but is primarily made up of ground-level ozone. The main chemicals include carbon dioxide (CO<sub>2</sub>), carbon monoxide (CO), sulfur dioxide (SO<sub>2</sub>), Nitrogen oxides (NO) and the ozone (O<sub>3</sub>). Smog is created when these hydrocarbons and nitrogen dioxide mixes with sunlight. Most of these sources are derived from motor vehicle emissions and industrial waste. Smog is an overabundance of dust and gases, such as carbon dioxide and sulfur dioxide, in the air. Smog can cause or aggravate health problems such as asthma, emphysema, chronic bronchitis and other respiratory problems as well as eye irritation and reduced resistance to colds and lung infections. This paper discusses about the major causes & effects of Smog.*

**KEYWORDS:** *Smoke, Fog, Air Pollutants, Emissions.*



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## CORRELATION BETWEEN SENSEX AND GLOBAL INDICES

**DR B.SARITHA\***

\*Reader,  
Andhra Mahila Sabha,  
School of Informatics,  
Osmania University,  
Hyderabad, India.

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### ABSTRACT

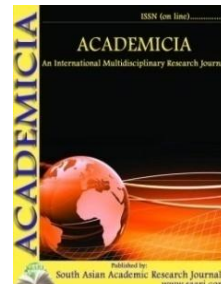
*In many countries, Capital market is an engine of economic growth and development. A capital market is a market for long-term debt and equity securities, where business enterprises (companies) and governments can raise funds for long-term investment. It is normally divided into two broad categories - the stock market and the bond market. The stock market is the market where equity securities such as stocks representing ownership shares in particular corporations issuing the securities are traded. These instruments are usually issued by big corporations and promise a return (in the form of dividends) based solely on performance of the issuing corporation. In addition, investors can gain from appreciation of stock prices.*

**KEYWORDS:** *Stock exchange, Capital market, Financial Instruments, Stock Indices.*



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**CONTRIBUTION OF MEDIA TO PROMOTE THE TOURISM IN INDIA  
AT A WORLD SCENARIO**

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\*Department of Tourism Management  
Dev Sanskriti University Hardwar,  
U.K., India.

\*\*Department of Tourism Management  
Dev Sanskriti University Hardwar,  
U.K., India.

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**ABSTRACT**

*Tourism is an activity through which tourists get enjoyment during the free time at his disposal. He can undertake a tour in his own country and another country. He must have a passion for enjoying an activity that could give him pleasure. Media is a tool or the medias to provide the information and highlight the hidden things at the front of large people. As the media promoting those tourism destinations by newspaper, magazines, television, radio, and cinema. by this tools of media, tourist able to get easily information about that tourism destination. This paper consists on two part. First part is how media works to promoting the tourism by its part print media, traditional media and electronic media. second part is that how media made high India as a tourism country in the whole world. Media throws a significant impact on the Tourism promotion.*

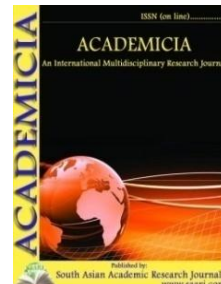
**KEYWORDS:** *Tourism, media, India tourism at world scenario, role of media in tourism industry, future scheme of tourism industry with cooperation of media.*





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**JOB STRESS AT WORK PLACE –  
AN INSIGHT**

**SUNIL KUMAR\***

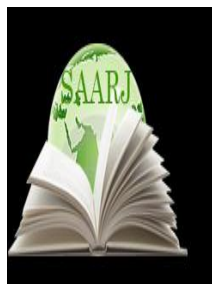
\*Assistant Professor in Management,  
Haryana College of Technology & Management,  
Kaithal - 136027, Haryana, India.

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**ABSTRACT**

*Today life is full of stress- both on the personal & the professional fronts. Hans Seyle, the father of stress research, points out that all noxious stimuli damage body tissues. Even high levels of stress experienced by individuals could result in high blood pressure, accident proneness, irritability & difficulty in making decisions. In today's context, "stress is a costly business expense that affects both employee health & company profits." This is so because, if the health does not allow the body to function normally, it will lead to increased absenteeism, late comings & short leaves in the organization. Evidence also suggests that stress is the major cause of turnover in organizations. The ICRIER study, which surveyed 81 companies, said they lose approximately 14% of their annual working days due to employee sickness. Less than a third of them provide their staff with preventive health risk increases an employee's on the job productivity by 9% & cuts absenteeism by 2%, the study said. India's per capita health spending of \$7 is one of the lowest in the world & is a fraction of what the United States spends-\$ 2,548, according to a 2006 WHO report. This paper is an effort to make an insight to understand stress, its causes & impact, & adopting strategies for minimizing its impact.*

**KEYWORDS:** Stress, Turnover, Strategies.



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**CRM IN RETAILING****DR. GAURI DHINGRA\*; MS HIMANI GUPTA\*\*; MS SHRUTI BHUTTANI\*\*\***

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**ABSTRACT**

*The Indian retail business has shown tremendous phase of dramatic growth and is one of the most promising industry today. Retail industry in India has become modern which can be seen from the fact that there are multi storey malls, huge shopping centers and sprawling complexes which offer food, shopping and entertainment, and all under the same roof. Shopping in India has witnessed a revolution with respect to the changing consumer buying behavior. Customer has become a smart shoppers. They don't want to pay more for identical brands, especially when service differences have diminished. In today's scenario where customer has become king there customer relation management has become an essential element of retail industry to secure the loyalty of customers. The purpose of this study is to analyze the several components of Customer Relationship Management used by retailer of South Delhi to attract the customers and to gain their loyalty. The scope for the study are various retail factory outlets like Big Bazaar, Marks & Spencer, Reliance, Value Mart, Pantaloons, Shopper Stop, Reebok & Adidas factory retail outlet of South Delhi. The research is based on primary data as well as secondary data. The questionnaire is made, that is filled up by the customer relationship managers. Eventually, it was found that mass is attracted more towards discount rather than other services. Beyond discount, Customers prefer variety and quality.*

**KEYWORDS:** CRM , Retail Outlets, Services, Customer Satisfaction.



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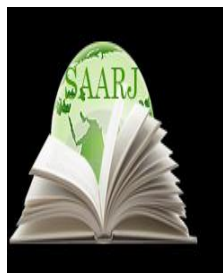
**THE APPLICATION OF VALUE-BASED MANAGEMENT:  
AN EMPIRICAL ANALYSIS ON INDIAN ENGINEERING INDUSTRY**

**DR.SHANMUGA PRIA\***

**ABSTRACT**

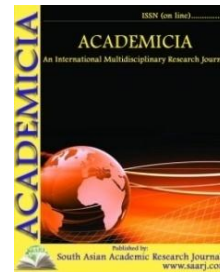
*As the corporates' most vital objective at this moment is to maximise shareholder value, establishing a relationship between the financial variables and the corporate objective is imperative. This article tests whether value based frameworks are applicable in Indian condition, an attempt has been made in the current study to apply the valuation methods (as adapted from S.David and Stephen F.O'Byrne) to the Indian Engineering Industry. With this objective in mind, the present study intends to examine the relationship between shareholder's value and financial variables. The Market based measures like Total Shareholder Return (TSR), Market Value Added (MVA) and Future Growth Value (FGV) are considered as dependent variables. Residual Income measures viz., Economic Value Added (EVA) and Cash Value Added (CVA); Residual Income components viz., Earnings Before Interest and Tax (EBIT), Earnings before Interest, Tax and Depreciation & Amortization (EBITDA), Net Operating Profit After Tax (NOPAT), and Return on Net Assets (RONA); Cash flow measures viz., Cash From Operations (CFO) and Free Cash Flow (FCF); Traditional Valuation Measures viz., Earnings per Share (EPS), Price Earning ratio (P/E), Return on Capital Employed (ROCE), together through variable wise, year wise, have been considered as autonomous variables. All the financial information required for the study was sourced from the CMIE's Prowess database. A sample of 15 top companies has been taken from Engineering industries during the period spanning 1996-2010.*

**KEYWORDS:** *Value Based Metrics, Shareholder Value Creation, Traditional Performance Measures, Value Framework.*



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## **RURAL ELECTRIFICATION: A CASE STUDY HARYANA**

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### **ABSTRACT**

*The key development objective of the power sector is supply of electricity to all areas including rural areas as mandated in section 6 of the Electricity Act. Both the central government and state governments would jointly endeavour to achieve this objective at the earliest. Consumers, particularly those who are ready to pay a tariff which reflects efficient costs have the right to get uninterrupted twenty four hours supply of quality power. The objective of this paper is to find the present, scenario of rural electrification in Haryana. To study this objective data is collected on various aspects form the number of sources (quoted in the paper) along with the various rules laws and notification. After analysis the data and the literature can conclude that Haryana is developed in agriculture sector. But some areas need to be improved, one is consumer education this should be improved for better future, second one is high connection fees should be reduced for the betterment. The larger share of benefits from rural electrification is captured by the non-poor this area need to be improved because of community welfare selection criteria and that emphasize economic returns are barriers to reaching the very poor.*

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