

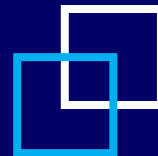
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(A Bi-Annual, Refereed International Publication)




GANPAT
UNIVERSITY
॥ विद्यया समाजोत्कर्षः ॥

FACULTY OF
SOCIAL SCIENCES
& HUMANITIES

GUJARISSH

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At a Glance

The current issue of the journal deals with different areas like Economics, Social Work, Statistics, English Language and Literature. It focuses on various topics like mutual fund, goods and service tax, displacement of protagonist, online shopping trend, microfinance and self-help groups, identity crisis, entrepreneurship, case study of Infosys, human resource practices, importance of Indian values, saving and investment habit of women.

The first paper, "A Study on Factors Affecting Selection of Mutual Fund Schemes Pertaining to Retail Investors of Himmatnagar" by Kundan Patel and Shabbirali Thavara discusses the mutual fund as the most suitable investment for the common man; while Vipul Patel and Rajatkumar Maheshwari's research paper, "A Study on HR Practices in Medium and Small-Scale Industries in North Gujarat Region" reveals the lack of systematic approach to human resource management in small and medium scale industries; whereas Kiran Patel and Mohsinali Thavara's paper, "Measuring Public Awareness towards Goods and Services Tax (GST): An Empirical Study in Himmatnagar" measures public awareness, knowledge, and understanding of GST.

"A Study on Consumers' Online Shopping Behaviour with Reference to Sabarkantha District" by Kinvanti Patel and Saloni Doshi's paper traces consumer's online shopping behaviour; while Vipul Patel and Nikita Patel's research paper, "A Study on Socio Economic Impact of Microfinance on Women Self Help Group in Mahesana District", determines that Microfinance and Self Help Groups are important tools for poor people to meet their urgent financial needs; whereas "An Evolution of New Concept in India: Social Entrepreneurship" by Kamal Vyas and Frena Patel focuses on how social entrepreneur can be helpful to solve the unemployment problem.

K M Chudasama and Sayema Mumbaigara's paper "Study on Customer Preference for Life Insurance In North Gujarat Region" determine the major factors that play a vital role in customer preference for Life Insurance; while "An in Depth Study of Saving and Investment Habit of Working Women in Major Cities of North Gujarat" by Vipul Patel and Vaibhav Shah reveal that investment habit can be developed with systematic approach in working women; whereas Hareesh Barot and Poonam Chhaniwal's case study "Narayan Murthy to Vishal Sikka: The Pass of the Leadership Baton," deals with the dynamics of leadership predicament.

Usha Kaushik and Ankita Desai's article, "Displacement of Elijah in *The Fifth Mountain*" deals with the protagonist's displacement for survival and shows how courage and strong will help to survive even in the worst circumstances of life; while Usha Kaushik and Krupa Raval's research paper, "Women Suffering from Identity Crisis: A Study of Manju Kapur's *Difficult Daughters* and *Custody*" depicts how women struggle for identity in patriarchal society; whereas Usha Kaushik and Jashoda Patel's research paper, "*Dollar Bahu: A Study in Perspective of Indian Values*" focuses on declining human values in the modern sophisticated era and depicts the importance of Indian social and moral values.

Attraction: World Economic Outlook for the Year 2017 (Update April 2018).

Dr. K. M. Chudasama
Chief Editor

A Study on Factors Affecting Selection of Mutual Fund Schemes Pertaining to Retail Investors of Himmatnagar

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Abstract

A mutual fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a low cost. The risk in mutual fund investment is relatively less as compared to directly investing in stocks and therefore it is safe and secure option for risk-averse investors. The objectives of the study are to enquire or identify the factors affecting selection of mutual fund schemes. Investors are unique and are a highly variant group at the retail levels. Hence, their scheme selection also differs. This necessitates the Asset Management Companies (AMCs) to understand the scheme selection behavior of the investors to design suitable products to meet the changing financial needs of the investors. By adopting convenience sampling, 50 Mutual Fund Investors were selected for this study from Himmatnagar town of North Gujarat. Simple statistical tools are used for analysis of this study. It is observed that the retail investors are now turning more to mutual funds because of safety, liquidity, capital gains and transparency. This paper discusses the survey findings and is useful for managerial implication for the AMC's in their product designing and development.

Key Words

Investor's behavior, Mutual Funds, Motivational factors, Retail investors.

Citation: Patel, K. & Thavara, S. (2017). A Study on Factors Affecting Selection of Mutual Fund Schemes Pertaining to Retail Investors of Himmatnagar, *Ganpat University Journal of Applied Research In Social Sciences & Humanities*, 6 (1&2), 1-9.

A Study on HR Practices in Medium and Small Scale Industries in North Gujarat Region

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Abstract

The study determines the human resource practices in small and medium industries in the regions of North Gujarat. The policies of human resource management by the government have seen a great improvement for small and medium industries in their growth as well as better performance for the employees of the organization. However, it has been observed that organizations working at the small and medium scales do not follow the same rules and regulations in implementation for the operations. After the review of literature on hand, data collection was done for the sampling method through questionnaires. The primary and secondary data collection was done for the methodology and collection.

The data was gathered through questionnaires for various industries over the regions in North Gujarat and the literature review was done for the secondary data collection. Results were from the answers received through the data collection method about how human resources are managed in small and medium scale industries. The results suggest that small and medium industries lack systematic approach to human resource management in small and medium scale industries. Suggestions have been provided after the analysis and limitations have also been discussed in the paper.

Key Words

HR Practices, Medium and Small Scale Industries, North Gujarat, Mehsana, India.

Citation: Patel, V. & Maheshwari, R. (2017). A Study on HR Practices in Medium and Small Scale Industries in North Gujarat Region, *Ganpat University Journal of Applied Research In Social Sciences & Humanities*, 6 (1&2), 10-16.

A Study on Consumer's Online Shopping Behavior with Reference to Sabarkantha District

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Abstract

Online shopping is one type of activity, in which a buyer purchases goods and services through the internet by using a web browser. With the help of the internet, the sellers can find the buyers for selling their products or services. Online shopping provides many facilities like shop anytime and anywhere, time-saving, large selection of product, and price comparison. These all are the most attractive reasons for online shopping.

This is why it is highly demanding to study on consumer's online shopping behavior for which we chose Sabarkantha district and in this study, we have examined the buying behavior of consumers towards online shopping in the context of demographic factors and level of buying frequency. The researcher applied descriptive and exploratory research design. The population represents online shoppers of Sabarkantha district. The sample comprised of business professionals, students and educated people among others. The sample size was taken as 384. The required primary data was collected through a sample survey by using structured and close-ended questionnaire. SPSS 20 and MS EXCEL are used as data analytical tools. Statistical tools such as Reliability test, ANOVA, t-test, frequency distribution etc. No significant difference in different groups of gender, age, marital status, and family type has been found in online shopping behavior. But, different behavior has been observed in different groups of occupation. The buying behavior of the consumer is also the same at different frequency levels of buying.

Key Words

Online shopping, e-commerce, e-business, Internet Shop, Web Shop, Web Store, Online Store, Virtual Store.

Citation:

Patel, K. & Doshi, S. (2017). A Study on Consumer's Online Shopping Behavior with Reference to Sabarkantha District, *Ganpat University Journal of Applied Research In Social Sciences & Humanities*, 6 (1&2), 23-31.

A Study on Socio Economic Impact of Microfinance on Women Self Help Group in Mahesana District

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Abstract

Microfinance is an important financial tool for poor people. The main aim of microfinance and self-help group is to reduce poverty, women's empowerment and improve the social and economic status of women. In India half of the population is measured as female. They are not able to take part in any social and economic activity. They are also not able to take a decision in the family and able to express their view in the family. They are highly dependent on their husbands. Self-help group through microfinance made an attempt to overcome this limitation. Microfinance and SHG are important tools for poor people to meet their urgent financial needs. This study evaluates the socio-economic impact of microfinance on women self-help group in the rural area of Mahesana district.

The study has been done by many authors in many countries like Bangladesh, Pakistan, India, Nepal, and many other countries to find the socio-economic impact of microfinance on women self-help group. There have been many studies those reveal the results that there is a positive impact of microfinance in the reduction of poverty, women empowerment, and improvement in the socio-economic condition of SHG members. India is divided geographically into two parts; one is urban India and second in rural India. It is observed that in rural India, women are highly dependent on their family especially husband as a need of era it reveals that women should be self-independent, empowered, and get relief from poverty and dependency. This study is a decent attempt in this era.

Key Words

Empowerment, Self-help Group, socio-economic, microfinance, rural area.

Citation:

Patel, V. & Patel, N. (2017). A Study on Socio Economic Impact of Microfinance on Women Self Help Group in Mahesana District, *Ganpat University Journal of Applied Research In Social Sciences & Humanities*, 6 (1&2), 32-39.

An Evolution of New Concept in India: Social Entrepreneurship

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Abstract

Every Person in the society is bind with the responsibility that he/she must contribute to the society, which he takes from the society from his/her birth. This type of ideology not only helpful to a particular class of people but also to the whole nation in the long run.

In India, social entrepreneurship is at an infant stage. People in India are still suffering from problems like pollution, malnutrition, illiteracy etc. This concept also helps in the development of the nation. In these days, the Government of India also supports in becoming an entrepreneur which, in the long run, will be helpful to the nation to solve the problem of unemployment up to some extent.

Key Words

Entrepreneurship, ideology, development, social responsibility.

Citation: Patel, F. & Vyas, K. (2017). An Evolution of New Concept in India: Social Entrepreneurship, *Ganpat University Journal of Applied Research In Social Sciences & Humanities*, 6 (1&2), 40-47.

Study on Customer Preference for Life Insurance In North Gujarat Region

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Abstract

The study focuses on the customer preference for Life Insurance in the regions of North Gujarat region. The policies of Life Insurance by the Government of India have seen an improvement in favour of consumers. The Life Insurance sector has grown and the financial infrastructure have been influenced by the process of liberalization and globalization in India. The study analyses the customer preference for Life Insurance in Sabarkantha, Banaskantha and Mahesana districts of North Gujarat.

The present study intends to examine that which factors (amongst Cost, Risk protection, Savings, Income- tax benefits, Returns, Safety, Liquidity) play a vital role in customer preference for Life Insurance. The study has been found that majority of respondents believe in life insurance and they have at least one insurance policy. It has been observed that majority of the respondent considers life insurance as a tax saving tool, and most of the respondents prefer to opt for life insurance policy from government onward company. It has been revealed that safety reasons have been prime factor motivating purchasing the life insurance policy and hardly the policy has lapsed due to non payment or irregular payment of premiums.

Key Words

Life Insurance, Customer Preference, North Gujarat.

Citation: Chudasama, K. & Mumbaigara, S. (2017). Study on Customer Preference for Life Insurance in North Gujarat Region, *Ganpat University Journal of Applied Research In Social Sciences & Humanities*, 6 (1&2), 48-52.

An in Depth Study of Saving and Investment Habit of Working Women in Major Cities of North Gujarat

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Abstract

The article deals with "An in-depth Study of Saving and Investment Habit of Working Women in Major Cities of North Gujarat". In the regions of North Gujarat. The investment habit by the working women has seen a great improvement for the small and medium industries for their growth as well as the better economic growth of the society. However, it has been observed that the women do not follow the same patterns and implementation for the operations. The study has reviewed the previous literature in the field of saving practices around the world. Also, it can be seen that there are various studies related to saving and investment habit of women has been done in India.

After the review of literature on hand, data collection was done for the sampling method through questionnaires. The primary data collection and secondary data collection was done for the methodology and collection. The data was collected through questionnaires for various industries over the regions in North Gujarat and literature review was done for the secondary data collection. Results were from the answers received through the data collection method about how women manage. The results suggest that the Investment Habit can be developed within systematic approach. Suggestions are provided after the analysis and limitations are also discussed in the research study.

Key Words

City working women, investment avenues, Investment awareness.

Citation: Patel, V. & Shah, V. (2017). An in Depth Study of Saving and Investment Habit of Working Women in Major Cities of North Gujarat, *Ganpat University Journal of Applied Research In Social Sciences & Humanities*, 6 (1&2), 53-59.

Narayan Murthy to Vishal Sikka: The Pass of the Leadership Baton

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Abstract

Case Study discusses about Background of Narayan Murthy's comeback, Murthy's Legacy, The failure on Board Succession & the looming presence of unlikely Infoscion, Disconnected Infosys, Exodus & persistent attrition, The leadership predicament, The way ahead for Infosys.

The questions are asked on Re- entry of Narayana Murthy and employee engagement at Infosys.

Key Words

Narayan Murthy, Vishal Sikka, Leadership, Infosys.

Citation: Barot, H. & Chhaniwal, P. (2017), Narayan Murthy to Vishal Sikka: The Pass of the Leadership Baton, *Ganpat University Journal of Applied Research In Social Sciences & Humanities*, 6 (1 & 2), 60-68.

Displacement of Elijah in *The Fifth Mountain*

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Abstract

Paulo Coelho is a Brazilian lyricist and novelist. He is best known for his inspirational novels. In his writings, spirituality holds an important place. The Fifth Mountain (1996) is a personal legend of Elijah, a prophet of Israel. The protagonist's displacement for survival is the symbolic journey which shows his courage and strong will to survive even in the worst circumstances of life.

Elijah has to embark on a journey from his place in order to save his life, his religion, and his people. In spite of his trials and ordeals in a foreign land, he reaches his personal destiny. Coelho recreates a simple Biblical story and makes it an inspirational one. This paper is an attempt to study the protagonist's journey for survival. It focuses on Elijah's struggle to survive in a foreign land.

Key Words

Displacement, Survival, Personal legend, Inspirational

Women suffering from Identity Crisis: A Study of Manju Kapur's *Difficult Daughters and Custody*

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Abstract

The word 'Identity' is generally believed to be a 'distinctive' characteristic belonging to any given individual or a group. A person spends his/her whole life searching for identity or creating it as per his/her desire which is of course, opposite to the age-old established identity and this contradiction results in identity crisis. In the Post Independent era, the concept of identity and identity crisis came to be one of the major areas of interest and highly adopted subject for the writers of Indian English Fiction.

*Manju Kapur one of the most famous modern Indian English women novelists has delineated women who suffer from identity crisis because their definition of 'self' or 'identity' is against the social and traditional norms. The research discusses how the author has attempted to draw out the social, emotional and psychological causes of identity crisis through her leading female characters in two of her novels named *Difficult Daughters and Custody*.*

Key Words

Identity, Identity Crisis, Self, Manju Kapur

Citation:

Kaushik Usha and Desai Ankita. Women suffering from Identity Crisis: A Study of Manju Kapur's *Difficult Daughters and Custody*. *Ganpat University Journal of Applied Research In Social Sciences & Humanities*, 6 (1 & 2), (2017): 75-81.

Dollar Bahu : A Study in Perspective of Indian Values

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Abstract

Indians are known for their immigration across the world with an aim to achieve name and fame. Indians have a specific attachment for the USA, and 21st century is the witness of Indians` immigration to the USA. The world has created a passion for following Indian traditions and cultures. But the question arises on preserving and valuing the culture by Indians.

This research paper focuses on declining human values in the modern sophisticated era. Sudha Murthy's Dollar Bahu makes readers to realize the importance of Indian social and moral values despite the domination of money. Sudha Murthy's brilliance in interweaving the characters makes readers come out of money-madness and retain their permanent human relations.

Key Words

Immigration, cultures, human values, domination of money, human relations.

Citation: Kaushik Usha and Pateliya Jashoda. Dollar Bahu: A Study in Perspective of Indian Values. *Ganpat University Journal of Applied Research In Social Sciences & Humanities*, 6 (1 & 2), (2017): 82-90.

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The splendid, multi-disciplinary and highly professional education campus pervades in 300 acres land with eco-friendly atmosphere. The University offers diploma, graduate, post-graduate and research programs in technical & professional disciplines.

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