

**INVESTMENT BEHAVIOUR OF WORKING WOMEN:
A STUDY ON KERALASSERY GRAMAPANJAYATH**

Dissertation

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for the award of the Degree of Master of Arts in Economics*

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I, **Dr. JASNA N M** do hereby certify that this dissertation, **INVESTMENT BEHAVIOUR OF WORKING WOMEN:A STUDY ON KERALASSERY GRAMAPANJAYATH** a record of bonafide study and research carried out by **NEENA P S**, under my supervision and guidance. She has not submitted the report for the award of a degree, Diploma, Title or Recognition before.

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DECLARATION

I, **NEENA P S**, do hereby declare that the project entitled **INVESTMENT BEHAVIOUR OF WORKING WOMEN: A STUDY ON KERALASSERY GRAMAPANJAYATH** is an authentic record of work carried out under her guidance of **Dr. JASNA N M**, Assistant professor, Department of Economics. I further declare that this report has not previously formed the basis for the award of any degree, diploma or similar title at any other university.

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CHAPTER 1
INTRODUCTION

INTRODUCTION

A country's health can be measured by looking at the country's economic growth and development. Economic growth is an indicator of increase or decrease in the ability of an economy to produce goods and services. Increase in investments, advancement in technology, improvement in standard of living of people of the country are considered as some of the principal features of the economy. Savings and investment make significant contribution to the growth of GDP of a nation. It has been recognised as an important source of funding the economic activities of the country for faster growth and development. So that investors are the most important part of the financial markets. Investors own the vast bulk of money in the financial markets. The stability of financial system and markets of any country depends on the decisions and behaviours of investors at financial markets. There are many different investors active in the market place and their behaviour has a significant influence on the economy.

Investment behaviour is defined as how the investors judge, predict, analyse and review the procedures for decision making. This comprises investing psychology, information collection, definition and comprehension. There are many factors that play a crucial role in determining the investment behaviour of a person. They include factors such as age, gender, income, culture, education etc. Notably, gender has been found as one of the significant determinants of investment decision. As women are expected to behave differently than men in many respects even in investment approach. Few studies have laid out that women are less aggressive than men in making investment decisions. There are various arguments about differences in investment approaches between men and women.

Savings lead to investment and investment leads to capital formation of the country's economy. In olden days women's income was just an additional income. Currently women's income plays a significant role in family finances. Women invest to fulfil their family's expenses and requirements. Research indicates that men and women invest differently. So, this study was conducted to determine the investment behaviour of working women in Keralassery panchayath. Women play a very vital role in human progress and have a significant place in the society. Women constitute more than 44% of the world population as per world survey of 1994 and 48.48 percentage of Indian population as per census 2011. According to 2012 world development report nearly 51.8% of their contribution towards economic development is about 55% including their unpaid economic activities. In India women contribute around 32% of

workforce and contribute 37% to global GDP. Women are the invisible workforce in India because most of the women are involving in unpaid economic activities. Women represent 48.4 percentage of population in India. Among 26% of women are in the labour force as compared to 54% of men. Women participation rate is less than half of that of Men according to national sample survey. Gender based difference in workforce participation rate is persistent feature of Indian labour market.

Woman in India now participate in all activities such as education, politics, media, science and technology. With a change in scenario women have started actively participating in investing their money, though it all depends upon the various factors like education employment, income and savings. When women are actively participating in economic activities it will helps them to enhance their financial knowledge and awareness inorder to enable them to make informed financial decision. However, there are over 200 million literate women in India. This low literacy negatively impacts not just their lives but also their families and the country's economic development. Employment is one of the important factors in empowering women. The participation of women in income generating activities he is crucial for their development. In India women are generally confined to household worksAnd as long as women remain economically dependent on men, the involvement of women in financial activities cannot be expected. Economic empowerment and independence are the key to open the doors of her investment world.

Nowadays in India most of the women are working and financially independent. They are employed and economically independent and contribute towards economic and household activities. So that many women have started doing saving and investment. This initiates for investing in various investment avenues. so that it will helps to boost the growth and development of an economy. Women makeup significant portion of the workforce, there ability to invest accumulate wealth contributes to overall economic prosperity. By studying the investment behaviour of women employees, it helps to identify ways to promote their financial Wellness and increasing their participation in the economy. Understanding investment behaviour of women employees helps to improve financial literacy among women.

This study was conducted to determine the investment behaviour of working women. This study investigates the knowledge level and factors influencing investing patterns in various investment outlets such as bank deposits, insurance, postal savings, bonds, debentures, mutual funds, real estate and gold. The survey also sought to determine the most influential aspect in

making an investment decision. Efforts have also been made to analyse the most desired investment portfolio of working women.

SIGNIFICANCE OF THE STUDY

In the Today World developing as well as developing countries have giving much importance to investment. Investment behaviour is different from person to person due to the availability of risk and return. However, women react differently to men regarding investment behaviour. In the terms of women, they face additional challenges when it comes to investment and its return. Lack of education, lack of family support, career interruptions due to marriage are some of them. Women must understand basic financial concepts in order to address the unique challenges they face.

women face barriers in making independent investment choices due to lack of financial literacy and limited investment knowledge compared to men. understanding and addressing these challenges is crucial for promoting women economic empowerment and encouraging their contribution to nations development. It will be important to study about the investment pattern and factors influencing the investment decisions of working women based on their current investment held by them.

OBJECTIVES

- To study the awareness level on investment avenues among working women
- To find out factors influencing investment decision
- To understand the pattern of investment.

SCOPE OF THE STUDY

While Observing the current scenario of cities of India it will get to know that There is an increase in the percentage of career-oriented women In India. It was always observed that women were no risk takers while doing investment decisions. If women educated well about investment avenues the returns, they can take important decisions for making the investment. The ability to save will increase the investment. The present study has been taken to analyse the range of awareness about investment pattern among working women in Keralassery

panchayath. The analysis was based on data received from 50 women working in different sectors Like agriculture, entrepreneurship, government employed etc.

RESEARCH METHODOLOGY

This analysis is based on descriptive in nature and primary and secondary source of data were used. Primary source of data has collected through a self-constructed questionnaire. Samples of 50 respondents from keralasserypanchayath were taken for the study by using simple random sampling method. Secondary data collected from journals, internet, articles etc. Information regarding the awareness level, factors influencing the investment decision and the investment pattern of investors are collected.

LIMITATION OF THE STUDY

- Time was the major limiting factor. An in-depth study was not possible with in allotted time.
- The sample size chosen was small.
- Some people did not respond to Some questions

CHAPTER 2
REVIEW OF LITERATURE

REVIEW OF LITERATURE

- **Rekha G and VishnuPriya (2019)** used primary and secondary data to study working women's awareness of investment opportunities, investment pattern and variables influencing their investment decisions in coimbatore city. They collect data from 148 respondents in coimbatore city. Investment in children's education was found to be the most influential element. It was also shown that, there was a considerable variance in the factors influencing investment among employees belonging to various occupation.
- **Suya Prabha (2016)** Studied gender variations in investment pattern among investors. A descriptive research design was used in this study. A convenience sampling strategy was used to pick 405 well educated and employed respondents from coimbatore city. Investor responses were acquired through interviews. The survey found that even if women are educated and employed, they are still financially dependent on others. They have an average risk tolerance but they lack the ability to make their own investment decisions and dependent on their parents or spouse. The review of this research study identified factors to examine for future research as indicated by the researcher.
- **Sumathi and Thirumagal Vijaya (2015)** Analysed the elements that influence working women's investment behaviour. Descriptive research was conducted using 400 randomly selected samples. The researcher used investment pattern, amount, and pattern to assess investment behaviour. According to the report most working women invest in tax shelters. The report provides recommendations for working women investors on investing options.
- **Brahmabhatt and P.S Raghv Kumari (2014)** Conducted an Exploratory study to investigate investor behaviour in the selection of investment opportunities. The study discovered that the majority of female investors are uninformed investment prospects in the stock market and have very little knowledge of managing their income and financial assets. Many of the selected female investors lacked financial literacy. Therefore, their financial decisions were influenced by their family and Professionals. The study also aimed to investigate the impact of demographical characteristics on investment avenues selection. Age was found to have a substantial influence on female investors investment avenue selection.
- **Neha Parashar's (2014)** Study examined state specific elements that impact investor opinion of mutual funds and their unique characteristics. She chooses to study Madhya Pradesh, Rajasthan and Gujarat. The study revealed considerable disparities in the order

of factors impacting investor behaviour. According to her study investors in Madhya Pradesh and to Gujarat prioritise monitoring factors. Whereas those in Rajasthan Prioritise promotional tools and mutual fund benefits. Gujarati investors prioritise risk and return over promotion. Her study demonstrates that the influence of factors varies by geographical area. After reviewing the study, the researcher understood geographical area also plays very vital role in behavioural aspects of the investors.

- **Arvid Hoffmann and Hersh Shefrin (2014)** Studied how investors preferences and beliefs influence their investment decisions. The study found that investors investment choices are influenced by their goals such as speculation, turnover, risk taking and self-perception. These investors tend to underperform Compared to those who prioritise financial security or retirement savings. Fundamental analysis leads to higher aspirations, turnover, risk taking, over confidence and the superior performance compared to technical analysis. The study found that using a behavioural approach to investigate investment behaviour is more effective than traditional methods for understanding and forecasting it.
- **Dr . K. Ravichandran (2013)** Stated that the majority of investors prefer to invest in short funds due to their high liquidity and income levels. Friends and family members strongly impact investors investment decisions. According to the study age has a considerable Impact on investors risk perception. All capital market investment opportunities are viewed as dangerous by the elder investors. However younger investors are more inclined to invest in capital market instruments particularly in the derivatives category. According to the report the majority of investors do not Have knowledge about derivative instruments. Investors in the derivative segment sometimes relay on brokers or friends to make judgements and participate in the market, despite limited understanding.
- **Juwairiya P.P(2013)** Conducted a study of working women in Kerala varsh survey access their financial literacy, investment behaviour, and experience with various investment options. The study focused on Kerala state. The study employee descriptive approach with primary and secondary data. The study shows that working women tend to have conservative investment behaviours. They lack the investment expertise required to make sound financial decisions.

- **Mini Kumar (2013)** Examines the income and expenditure pattern of working women in consumer driven countries. The definition and calculation of women work and family contributions remains a continuous issue in policy discussions. The failure to recognise gendered labour allocation within households can lead to inefficient initiatives from a policy standpoint. Research indicates that women weight is primarily used to cover family expenses such as food, energy and healthcare rather than for their own needs. Women from low-income groups in Kerala make significant contributions to their communities. Middle income households exhibit similar lending patterns. The study analyses the relationship between women's contribution to household income and their spending habits and the factors influencing their choices. In her study she claims that manage is a mutually supportive unit of individuals living together. The painting pattern is influenced by various circumstances and adapts to the needs of each household member.
- **Baba Shiv's (2013)** Study examined how emotions impact investors financial decisions. The study shows that emotions influence financial decision making by filtering out risky options and favouring those that offer benefits. Investors emotions play a key role in speeding up investment decisions. The study found that investors moods and emotions might influence their financial decisions both positively and negatively.
- **Ramanujam V and Ram Kumar G (2013)** Performed a survey of young and experienced female stock market investors to explorer the impact of investment experience. The analyses Regarding investment decisionis carried out in comparison with their investment experience. Investment experience is influenced by both investment sources and Factors to consider. Research indicates that women choose long term appreciation over immediate or medium-term gains. Many youthful responders prioritise safety discovers investment strategies.
- **Dr. Monica Sharma and Dr. Vani Vasakarla (2013)** performed a survey to examine gender variations in overconfidence and risk aversion. The survey found that women receive less investment than men. Males tend note to Invest in risk free investments. They found that females are more discovers than males. Male investors tend to Invest in high risk and higher return assets more than female investors. Female investors prefer low risk and moderate yielding investments. The study found Different results from male and female investors in the level of overconfidence.

- **Dr. R sellapan and Mrs.Jamuna(2013)** Studied how marital status and it affect women investment behaviour in various financial products. The study was descriptive and used an easy sampling approach to pick samples. The survey indicated that married women are more interested in investing than unmarried women and younger individuals are more inclined to invest in equity shares and mutual funds than older ones. However disturbed conclusions contradict previous research on the same variables.
- **Hemanth CR Patna (2012)** Examined and discovered in his study that most women have invested in low-risk ventures because they are risk averse. They invested in bank deposits, post office deposits, insurance and Provident funds. These all ventures have low risk and low return. However, they have avoid investing in stocks, bonds and corporate deposits. Possibly due to their high-risk exposure and women's limited awareness of these products. Women tend to be Conservative since they want to invest in safer investments. Few women are risk taking investors who prioritise long term Over short term losses.
- **Heena Kothari (2012)** Attempted to conceptualise the factors influencing investment decision making process by the investors. Her research stated that before taking any investment decisions and choosing any financial avenue investors following cognitive process for decision making. Which guide them towards the selection of investment avenue. This cognitive process Sometimes makes them to take irrational decisions since they possess insufficient knowledge about different avenues available to them in the stock market and their characteristics.
- **Haritha PH and Rashmi Uchil (2012)** In their study titled "Investment decisions and psychological factors" Found that psychological factors influence individual investors decision while purchasing and selling stocks. Individual investor's analytical behaviour was assessed based on the amount invested in the stock market. Investor sentiment is a significant independent component according to this study. The researcher defined sentiment as an investor attitude and view towards the stock market. The study concluded that behavioural pitfalls have been shown to influence human perception and stock market price determination. The study aimed to identify behavioral errors and investor feelings that influence investment decisions in the stock market.
- **Giridhari and Debashish (2011)** Analysed investor preferences in Cuttack and Khurd both in Orissa. The researchers employed 35 questions Structured questionnaire to collect data. The study asked 12 questions on demographics and 23 questions about

investment options. The poll examined 5 investment options they are equities, mutual funds, insurance, bank recurring deposits And postal initiatives. Investing in stocks was considered risky. The research found that respondents with an annual income of 10,00,000 or more likely to invest in the equities market. While those with lower incomes preferred bank accounts and postal savings.

- **According to Rangarajan and Usha (2009)** Women investors are more careful in the capital market due to their knowledge of both the Main and secondary markets. Women investors believe they may maximise earnings by taking on high or medium risk investments. Women investors prioritise prudential benefits and consider factors such as returns, reputation and political stability when making investment decision. Women investors heavily rely on transparent information regarding the success of companies Issuing shares when making investment decisions.
- **Kasilingam R and G. Jayapal (2009)** Identified that post office savings schemes are attractive tax savings investment schemes to the salaried class investors. This investment choice is Suited for small and medium sized investors in India as it meets all needed criteria. Small saving schemes are aimed to provide say find attractive options to the people and at the same time to mobilise resources for the development of the nation. Institutions and non resident Indians(NRIs) Are not permitted to invest in modest saving plans, despite the government offering substantial rewards to small investors. During recession small savings will be an ideal alternative investment because it produces stable and risk-free returns.
- **According to sunny Kutty Thomas and M.N Rajesh (2009)** Investment decisions should prioritise liquidity and safety. Investors should examine economic conditions and market conditions before making investments. They should also prioritise diversification and liquidity when building and managing their portfolios. To minimise systematic Risk we should analyse the economic situation and market conditions before making an investment. To minimise and unsystematic risk We should analyse the company's financial statements, government policies, past history and financial management system.
- **According to Sharon collard (2009)** Study on investing decisions Risk attitudes are influenced by various factors such as age, income, gender, martial status, personality, educational achievement and financial knowledge. The study suggests that women tend to be more discovers than males when making investing decisions. People In retirement

have a considerably lower willingness to take financial risks. However, according to the study women preferred more conservative investing plans for their superannuation systems than males.

- **According to Mehmet Islamoglu and Mehmet Apan (2009)** six Key elements influence individual investors investing decisions. These factors include income, conscious investor Behaviour, tracking investment information, banking and payment, the impact of religion and society on investments and conventional investors attitudes. The study discovered play significant association between conscious investor behaviour and banking and payment and banking and payment behaviour and banking and payment behaviour. The study found that investors investing selections are influenced by a variety of factors including income creation, previous investment experiences, expert opinion and financial stability.
- **Fisher and Gerhardt (2007)** did significant research on how individual investors make investment decision. They discovered that individual investor selections differ from the recommendations of financial theory. The studies findings concluded that these deviations result in significant welfare losses and thus financial advice is potentially correcting factor in the investment decision making process. They also developed a simple model to capture its impact on individual investors. Investment success is measured by disgusted return and wealth.
- **Rajarajan v (2000)** analysed the lifestyle, investment size, patterns and preferences of individual investors in Chennai district. Investors were divided into 3 groups like active investors, individuals and passive investors. We employed cluster analysis, correspondence analysis and kruskal- wallis test To investigate the relationship between lifestyle groups and investment related traits. officers were the primary active investors followed by clerical staff and professionals as passive investors. Investment returns varied based on investment style. The study clearly revealed that market position of the shares, companies operating level, capital performance and the anticipation of the investors were seem to influence the risk perception of the investor.
- **Madhumathi R (1998)** Analysed the risk perception of 450 investors from major Indian cities and categorising them as risk seekers, risk bearers, risk avoiders. The study found that most investors prioritise risk and utilise film performance to make investment decisions. They also seek assistance from share brokers and investment advisors. Risk seekers typically made judgements based on market conditions,

industrial positions and social trends. They depend primarily on newspapers and reports for information. There were no distinguishing characteristics among those who avoided risk. They prioritise independence and predictability when making investment decisions. They relied on the advice of their friends and relatives.

RESEARCH GAP

Identifying research gaps and developing research questions might be considered the first and most significant stage in reporting any research. The research problem is that has not been effectively or completely addressed. It enables the researcher to understand the current state of the body of knowledge in the chosen area. Finally, it assists the researcher in bridging the gap in the literature of the chosen subject field.

Many studies have been conducted to identify the general investment pattern of investors. The various factors influencing investment behaviour of the individual investors have been identified by these studies. But these studies were general in nature and not examined any gender differences in the behaviour of investors. The study is very important due to its nature of examining the factors influencing investment decision of working women. The investment behaviour is differed from places to places. The primary goal of the study is to identify factors impacting investment behaviour of working women in Palakkad, Keralassry panchayath. working women investment behaviour is rarely studied area and it remains unexplored in Keralassery panchayath.

CHAPTER 3

OVERVIEW

MEANING OF INVESTMENT

An investment is an asset that is designed to generate income or capital gains. Individuals should set aside a portion of their income to ensure a secure future. Investment is the process of allocating funds for future benefits. Investment can be characterized according to several philosophies and principles. Investing refers to using money to generate additional income. Investing also refers to saving through delayed spending. To increase your wealth you should invest your money. Investing allows you to diversify your portfolios and may be earn higher returns. If you are not invested it will limit your financial potential. While there is a risk of loosing money in investments. So correct investment leads to a higher return.

Definition of investment

According to economists' investment refers to any physical or tangible asset. For example machinery, building, equipment etc. On the other hand, financial professionals define investment as money utilized for buying financial assets, for example bond, stocks, precious items etc.

According to business theories investment refers to purchasing a tangible item such as stock or production equipment with the intention of long-term company success.

OBJECTIVES OF INVESTMENT

The necessity for investing will increase as you progress in life. Growing obligations will necessitate an increase in investment. The key investment objectives are as follows:

Safeguard your money

Investing protects your money from quick and Unneeded spending. It also protects your money from the ravages of inflation. Inflation reduces the value of your money unless it is invested in an item that earns interest. As a result, investment will allow you to automatically stay up with inflation.

Grow your savings

Investment is the only way to begin expanding your invested funds. It enables your money to generate interest and if you maintain the interest invested, it will begin to earn interest.

Build funds for emergencies

Life is typically a journey of ups and downs. Sometimes you earn enough money to save and other times you need a huge sum for an emergency. Building investment pools can aid you on those gloomy days.

Secure your retired life

Retired life is one in which you do not have a source of money to support your lifestyle. Once you have accumulated retirement fund you can enjoy the independence that comes with it.

Save tax

Investments in tax saving instruments such as life insurance plans, PPF, NPS and so on allow you to deduct your taxable income. Thus investing in specific assets can help you minimise your tax burden. Many of these investments have tax free maturity values, which can help you save money in the long run.

Fund bigger life

Your monthly income will be insufficient to purchase your next car or build a home for your family. However, if you invest a tiny money over a few years, both scenarios are achievable.

Safety

There is no entirely risk-free investment alternative. To ensure investment safety consider purchasing of government issued security in stable economies or corporate bonds from large unstable corporations. Securities offer the best opportunity to preserve principal while earning a set rate of return.

Income

The safest investments typically provide the lowest income return. Investors must compromise safety to increase yields. As yield increase safety decrease and vice versa.

Liquidity

Many investment alternatives are not liquid. This makes it difficult to convert into cash. Some consumers prefer liquid choices, such as stock and money market instruments.

TYPES OF INVESTMENT

When we talk about sorts of investment most people think of stocks and bonds. But many are unaware of other choices. Investment has many types and some of them are included below:

Investing in real estate

To invest in real estate one can, purchase residential or commercial buildings and profit from capital appreciation or consistent rental income. Another option is to invest in real estate investment trusts (REITs). REITs in India primarily invest in commercial properties with investors receiving returns based on rental income.

Fixed deposits

When you invest in a Fixed deposit offered by banks or non banking financial institutions, you can save a lump sum of money for a set length of time and earn interest at the agreed upon rate. This sort of investment is very popular in India because it provides a safe approach to develop your assets. When term is up your deposit earns interest at the specified rate.

Mutual funds

Mutual funds can be made up of stocks, bonds, or a combination of both. Depending on their financial goals and risk tolerance, Indian investors can pick between equities fund, debt funds and balance funds. You can also utilise a systematic investment plan to invest smaller amounts at regular intervals. Before investing consider your risk tolerance and to be aware of the tax system. Furthermore, you can maximise your gains by investing in tax saving mutual funds like the ELSS (Equity Linked Savings Scheme)

The National Savings certificate

The National Savings certificate is a government backed fixed income investment scheme provided by Indian post. This program appeals to conservative investors looking to make medium to small scale investments over a 5-year period. The NSC Interest rates are predetermined and reviewed quarterly by the Government of India.

Real estate

Real estate investment has been a popular kind of investment since the 1970s. This type of capital budgeting is a highly profitable investment opportunity. Real estate refers to immovable properties. Real estate includes land and permanent structures like buildings. Invest in real estate carries dangers. one benefit of real estate is the owner's ability to transfer ownership to the land.

Insurance

Insurance is a risk management tool that shift the expense of future loss to another organization in next change for a monetary compensation known as premium. When life insurance as an investment you may have heard the phrase 'buy term and invest the difference'. This advice suggest that term life insurance is the most cost-effective option for most individuals allowing for further investment opportunities. Permanent life insurance unlike term insurance I love policyholders to accrue cash value. However, it comes with high management fees and agency charges.

GLOBAL SCENARIO OF WOMEN INVESTMENT

The global picture of women investment can be analysed using a variety of criteria including labour force participation, entrepreneurship rates, stock investment and gender equality index. Here a snap shot of different region:

Region	Female Labour Force Participation Rate (%)	Female Entrepreneurship Rate (%)	Female Investment In Stocks (%)	Gender Equality Index (0-1)
North America	56.0	12.3	33.4	0.76
Europe	50.1	9.6	28.7	0.76
Asia pacific	63.3	11.4	22.1	0.67
Latin America	52.7	10.2	17.3	0.62
Middle east & Africa	21.3	7.8	12.4	0.54

Source: investing in women (IW)

In the case of labour participation Asia-Pacific is the highest rate (63.3) and lowest rate in Middle East Africa (21.3). so, women in Africa did not participate in labour force, it will decrease the contribution to the country. If a country has a high labour force participation it will benefit to that country.

If we take the entrepreneurship North America leads with 12.3 rate of female entrepreneurship. Middle east and Africa have a lowest rate (7.8). Asia – pacific also have a good female entrepreneurship rate (11.4).

North American women are the most active investors in the stocks with a rate of 33.4%. investment allows a country to expand their capital and leads to improve their infrastructural facilities and enhancing the development process. Middle east and Africa have a lowest active women investor in stocks with rate 12.4%.

According to gender index North America scores highest on gender equality. Middle east and Africa have a lower percentage on gender equality with 0.54%. it shows a significant gender

inequality. This measure shows diverse level of female economic participation and investment across region. Affected by social, cultural and economic factors.

INDIAN SCENARIO OF INVESTMENT

In the 21st century, Indian women have Achieved significant emancipation and left a lasting impact on the economy. Women's standing in India has involved significantly throughout millennia. women are increasingly holding high level positions, including presidents, prime ministers, chief minister and state governors. 42.8% women on the women earn more than there husbands.

Investing remains a gender disparity issue. Some women still lack confidence and believe they have less financial understanding than males when it comes to investment. Research suggest that women scores lower on financial literacy measures than males, which might have a detrimental impact on their financial well being.

Most of the studies on gender variations in investment have focused on data from industrialised countries, particularly united status. Women in developed countries have different beliefs, lifestyle, habits and personal characteristics than Women in emerging and developing countries such as India where Women status is typical. As a result, Investment attributes may differ.

KERALA SCENARIO

Kerala, known for its high literacy rate and gender equality, has a unique scenario when it comes to investment by working women. Despite their increased participation in the work force, many women in Kerala still prioritize financial security and stability over investment. According to a recent study, only about 30% of working women in Kerala invest in financial assets such as stocks, mutual funds or real estate. Instead, they prefer traditional savings instruments like fixed deposits or gold jewellery. This conservative approach is largely driven by cultural and social factors including the importance of financial security for family and children. However, there is a growing trend among younger, urban working women to explore alternative investment options such as crypto currencies and startups, driven by financial literacy and a desire for wealth creation. Overall, while there is still a long way to go, Kerala's working women are gradually becoming more active and savvy investors.

CHAPTER 4
DATA ANALYSIS

DISCRIPTION OF THE SAMPLE

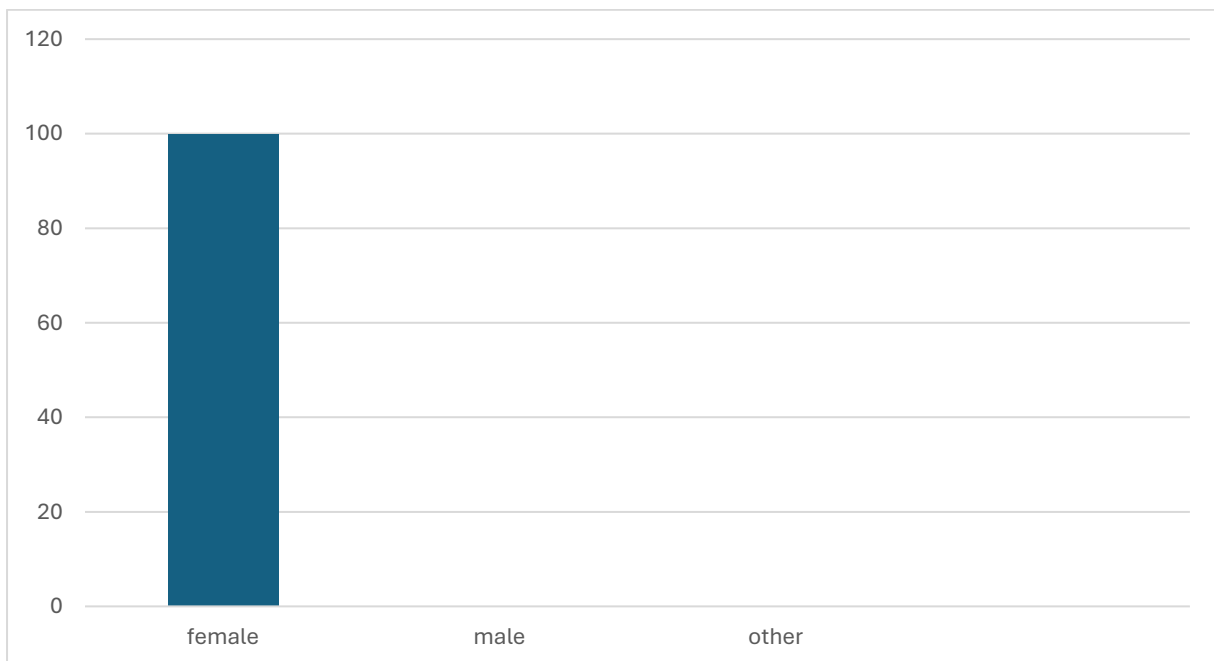
Data analyses and interpretation means to analyse the collected data and interpretation of its result. In this chapter the data collected by the way of questionnaire and have been presented with the help of tables and diagrams.

TABLE 4.1 GENDER WISE CLASSIFICATION

GENDER	FREQUENCY	PERCENTAGE
Female	50	100
Male	0	0
Other	0	0
Total	50	100

Source: primary data

FIGURE 4.1



Interpretation

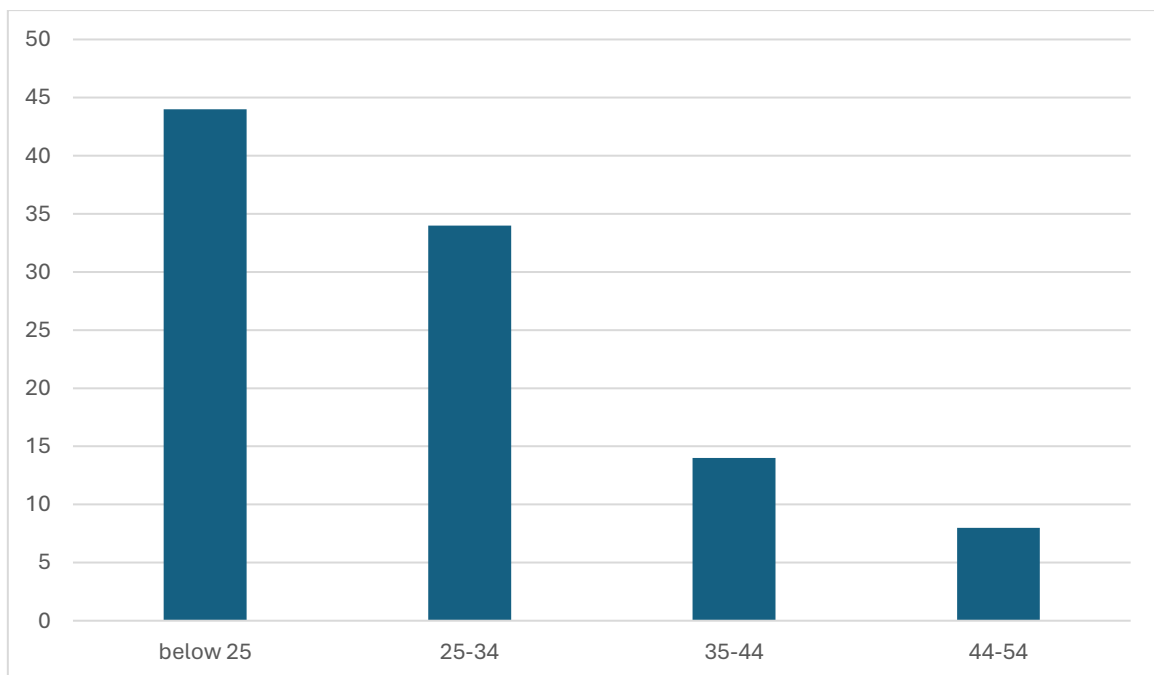
In this study 100 percentage respondents are females. The study concentrated on the women respondents.

TABLE 4.2 AGE WISE CLASSIFICATION

AGE	FREQUENCY	PERCENTAGE
Below 25	22	44
25-34	17	34
35-44	7	14
45-54	4	8
55 and above	0	0
Total	50	100

Source: primary data

FIGURE 4.2



Interpretation

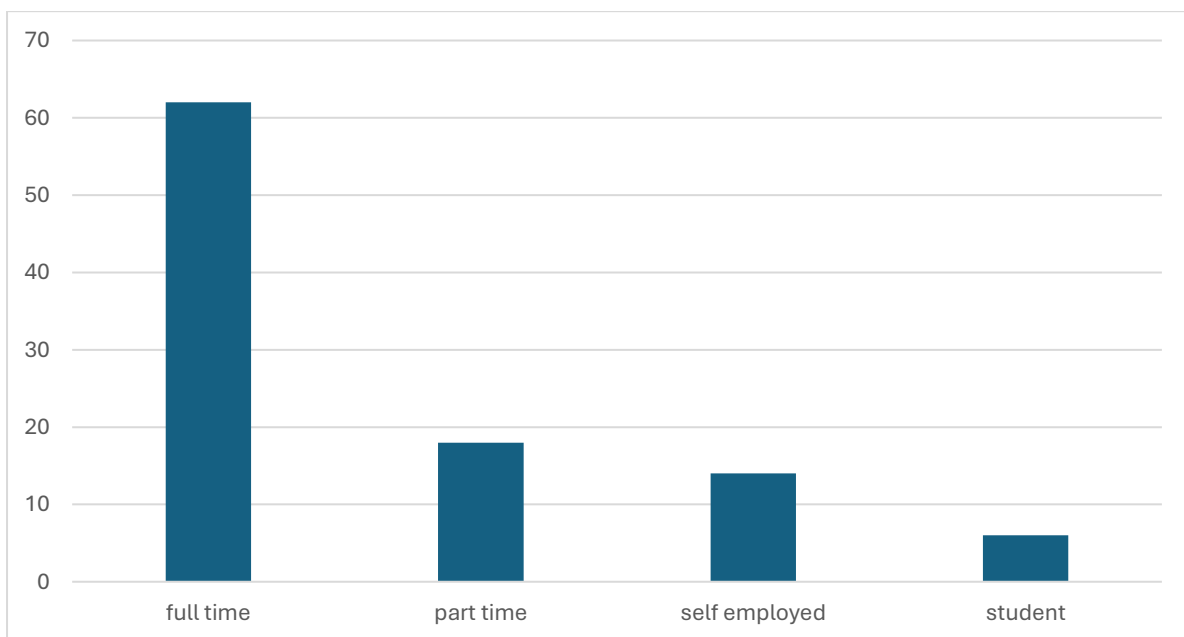
In the above figure and table 4.2 shows that high percentage of people belongs to the age category of below 25, which comprises 44 percentage. The lowest number of respondents from the Age category of 35-44, which consist 8 percentage.

TABLE 4.3 EMPLOYMENT STATUS

EMPLOYMENT STATUS	FREQUENCY	PERCENTAGE
FULL TIME	31	62
PART TIME	9	18
SELF EMPLOYED	7	14
STUDENT	3	6
Total	50	100

Source: primary data

FIGURE 4.3



Interpretation

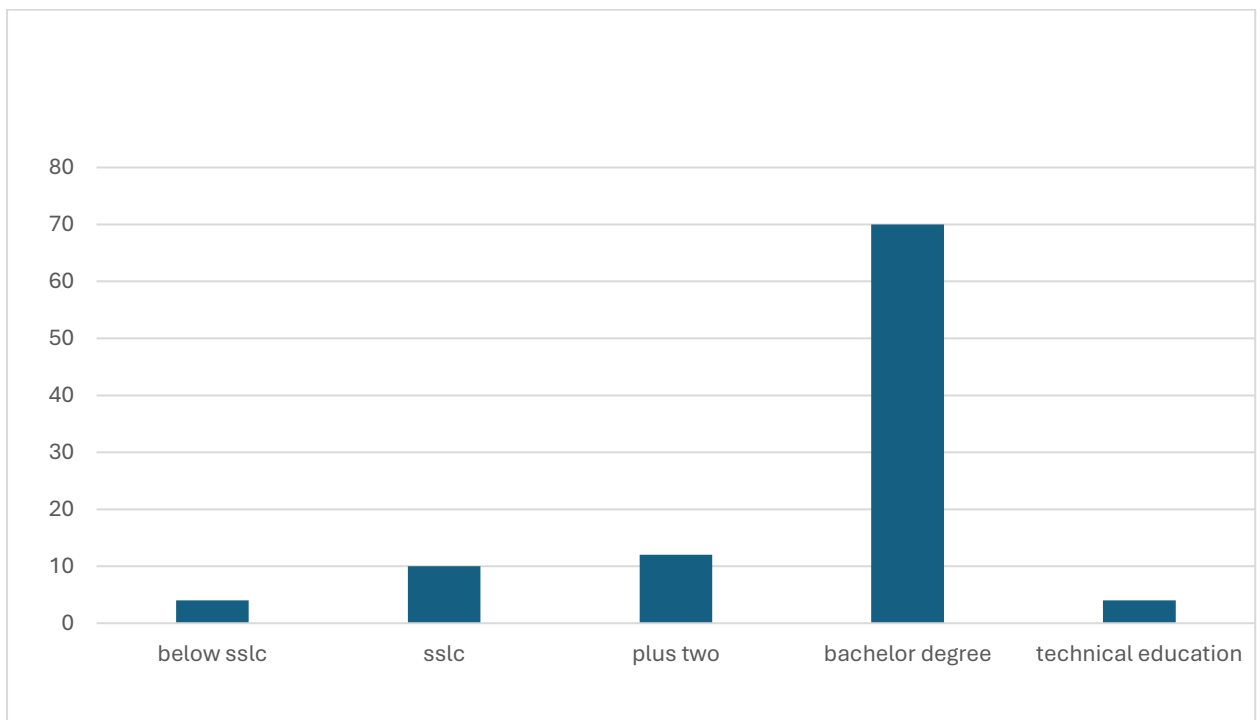
In the above table and figure, 31 respondents are worked full time. Which comprises 62% of the total respondents. Total of 9 respondents are worked part time and 7 respondents are self employed and 3 were student.

TABLE 4.4 EDUCATIONAL QUALIFICATION

EDUCATION	FREQUENCY	PERCENTAGE
Below SSLC	2	4
SSLC	5	10
Plus two	6	12
Bachelor degree	35	70
Any other technical education	2	4
Total	50	100

Source: primary data

FIGURE 4.4



Interpretation

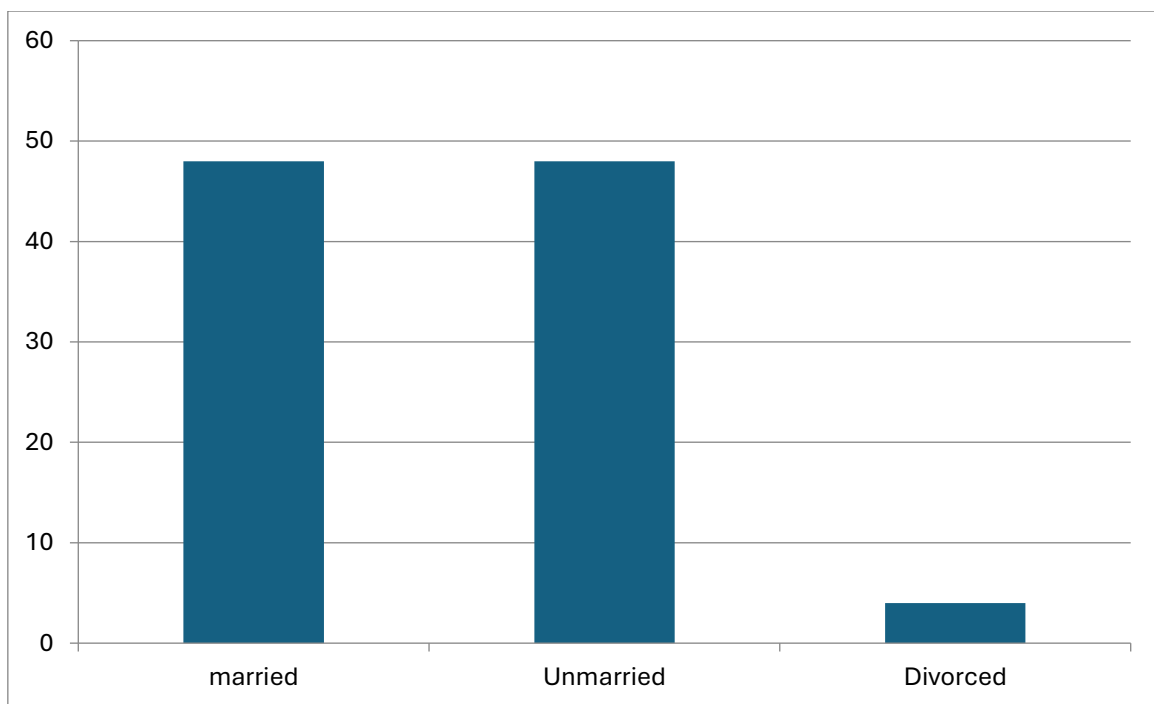
From the figure and table 4.4 most of the respondents have a qualification of Bachelor degree. Which comprises of 70 percentage of total respondents. Lowest number of respondents from the group of Below SSLC and technical education, which comprises only 4 percentage.

TABLE 4.5 MARITAL STATUS

MARITAL STATUS	FREQUENCY	PERCENTAGE
Married	24	48
Unmarried	24	48
Divorced	2	4
Total	50	100

Source: primary data

FIGURE 4.5



Interpretation

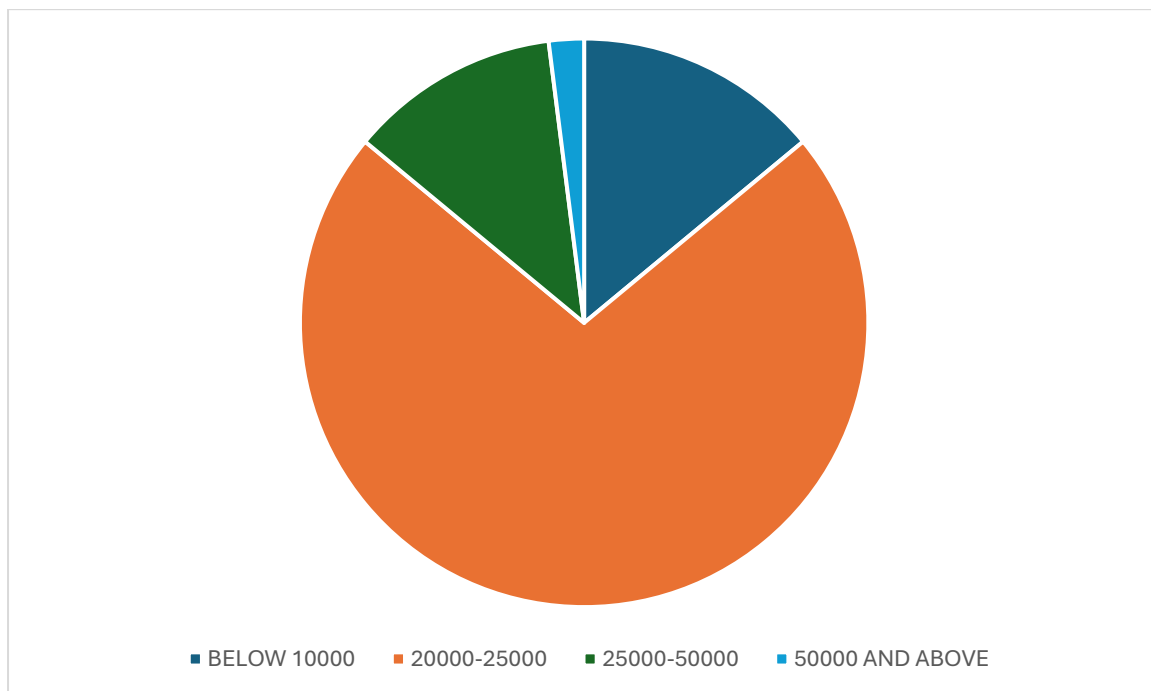
The above table and figure 4.5 indicate that a total of 50 investors 24 were married and also 24 were Unmarried. They constitute equal percentage which is 48%. And total of 2 were Divorced.

TABLE 4.6 MONTHLY INCOME

INCOME	FREQUENCY	PERCENTAGE
Below 10000	7	14
10000 – 25000	36	72
25000 – 50000	6	12
50000 and above	1	2
Total	50	100

Source: primary data

FIGURE 4.6



Interpretation

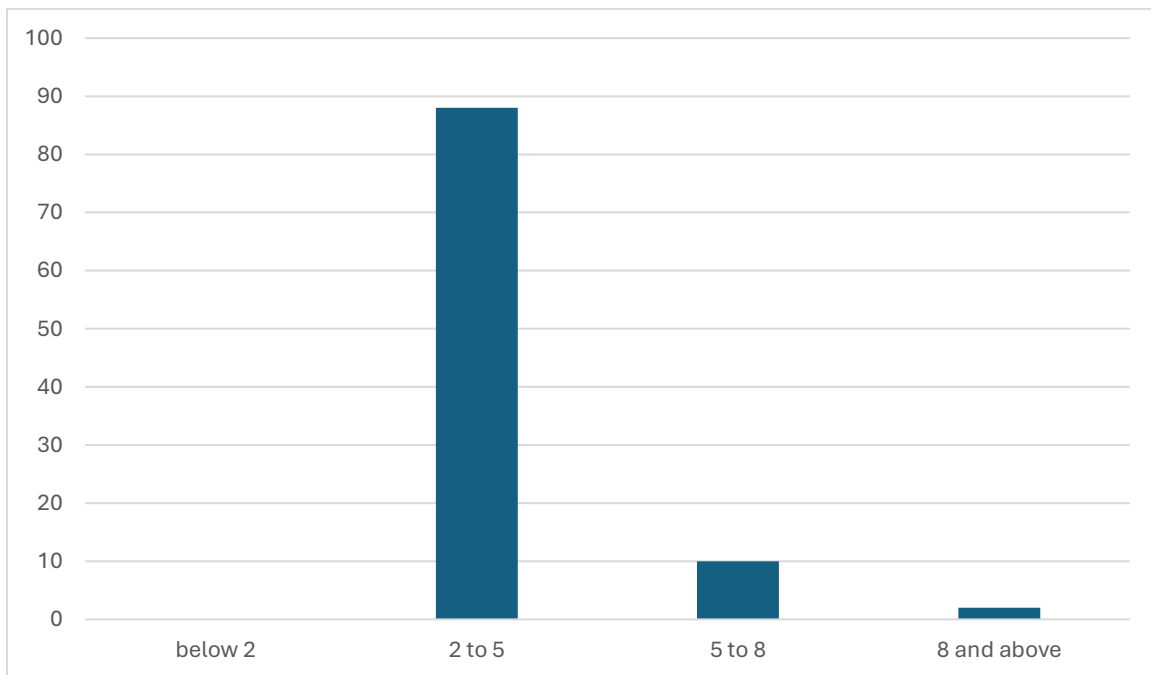
From the above result it is evidence that majority of the women, 72% have an monthly income between 20000-25000. 7% of respondents had a monthly income Below 10000 and 6% respondents had a monthly income between 25000 to 50000. only 1% respondents have a monthly income of above 50000.

TABLE 4.7 FAMILY SIZE

FAMILY SIZE	FREQUENCY	PERCENTAGE
Below 2	0	0
2 to 5	44	88
5 to 8	5	10
8 and above	1	2
Total	50	100

Source: primary data

FIGURE 4.7



Interpretation

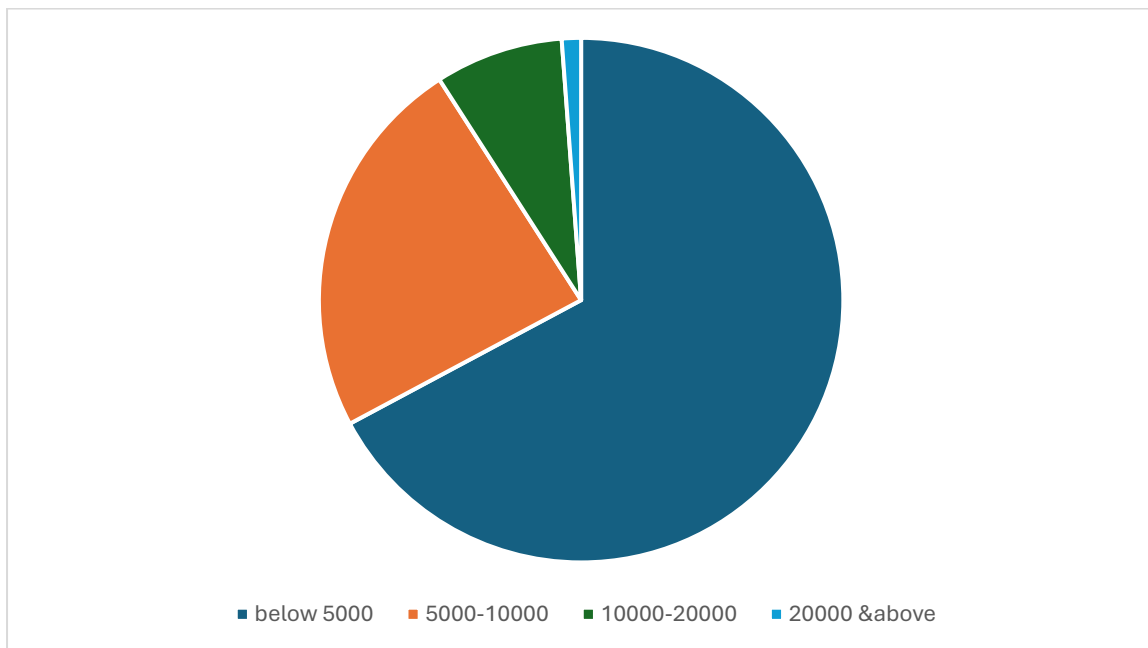
In the above table and figure 4.7 shows that highest concentration of the respondents from a family size between 2-5. The lowest number of respondents belongs to the category of 8 and above.

TABLE 4.8 MONTHLY INVESTMENT

MONTHLY INVESTMENT	FREQUENCY	PERCENTAGE
Below 5000	34	68
5000 -10000	12	24
10000 – 20000	4	8
20000 and above	0	0
Total	50	100

Source: primary data

FIGURE 4.8



Interpretation

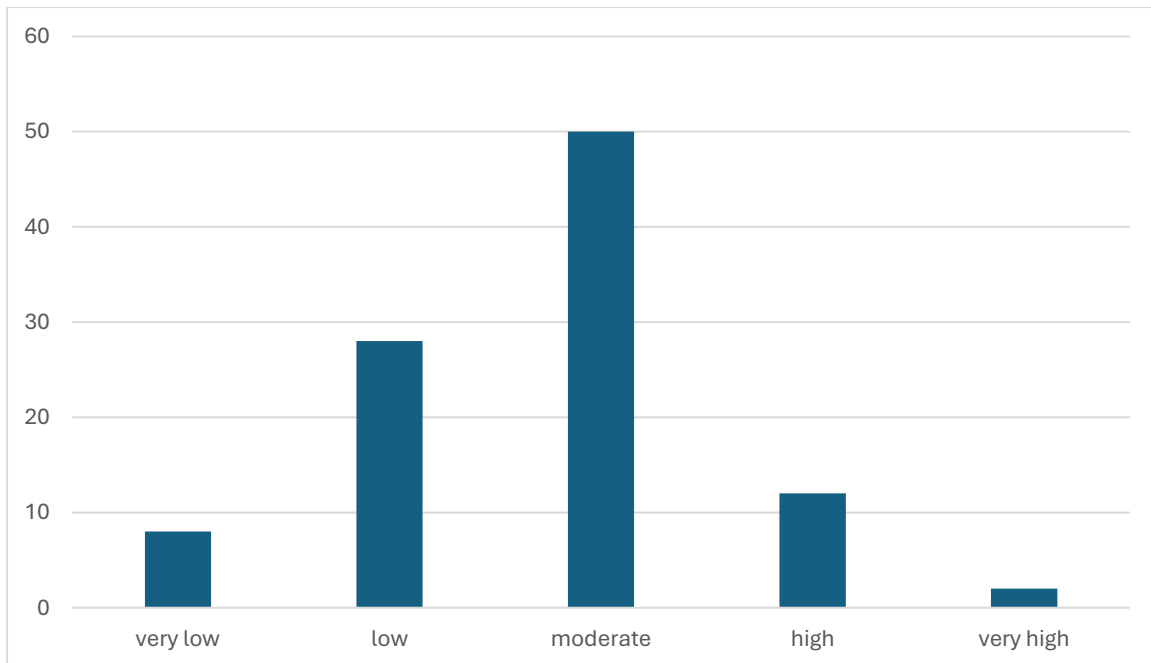
From the above table and figure 4.8 evident that 34 respondents prefer Below 5000 out of their income as investment. The study shows that most of the people spending their money to meet general expenses. The study found that investment differ with their income and expenditure.

TABLE 4.9 RISK TOLERANCE LEVEL

RISK TOLERANCE LEVEL	FREQUENCY	PERCENTAGE
Very low	4	8
Low	14	28
Moderate	25	50
High	6	12
Very high	1	2
Total	50	100

Source: primary data

FIGURE 4.9



Interpretation

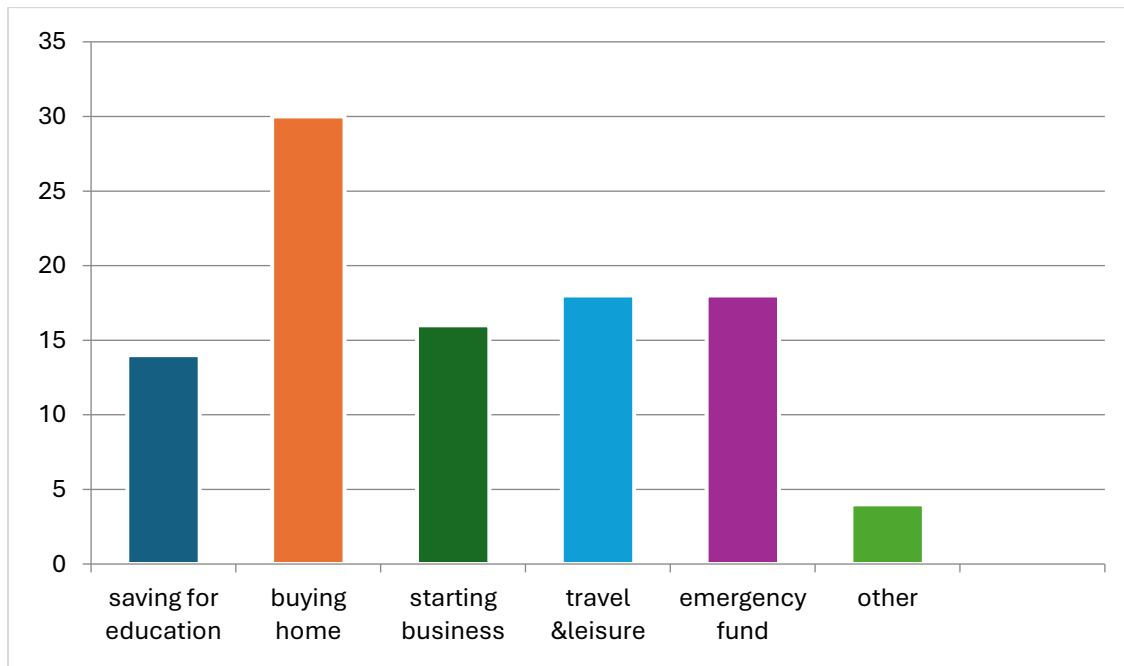
most of the respondents prefer a moderate risk tolerance, which consist of 50% of the total respondents. Only 2% of the respondents prefer high risk tolerance level.

TABLE 4.10 INVESTMENT GOALS

INVESTMENT GOALS	FREQUENCY	PERCENTAGE
Saving for education	7	14
Buying a home	15	30
Starting a business	8	16
Travel and leisure	9	18
Emergency fund	9	18
Other	2	4
Total	50	100

Source: primary data

FIGURE 4.10



Interpretation

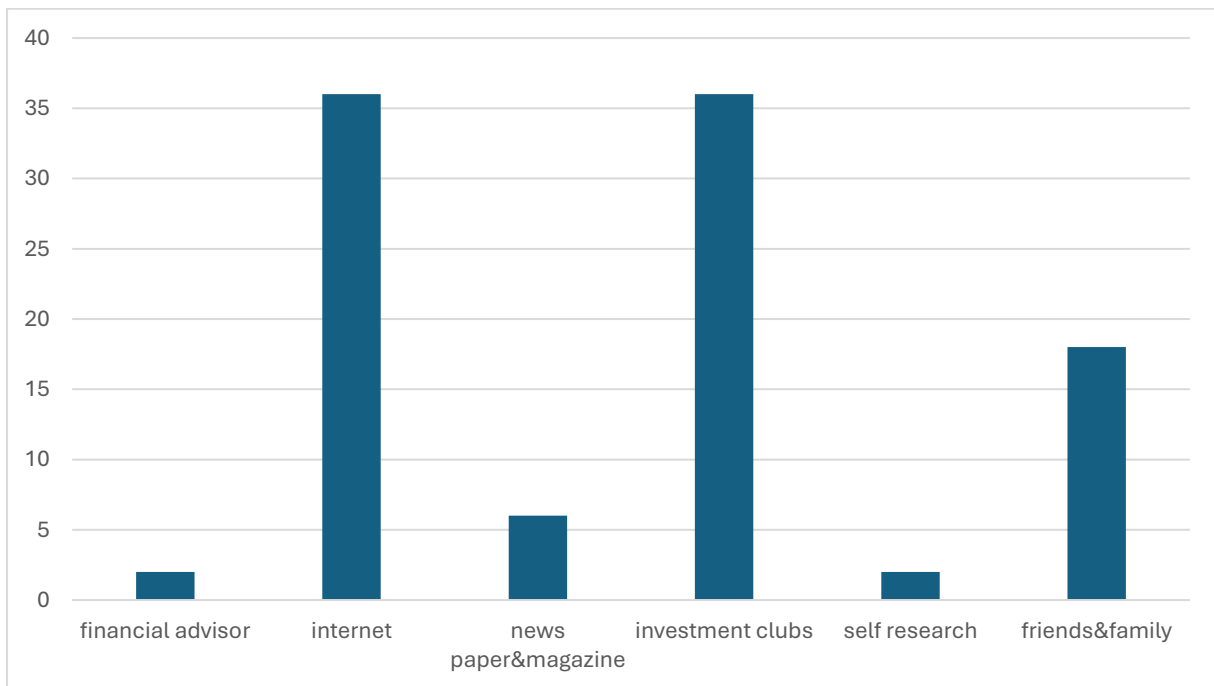
Most of the investors invest for buying a home ,which consist of 30% of total respondents. 18% of the respondents invest for travel and leisure and also 18% people invest for emergency fund. And 8% of the people invest for starting a business.

TABLE 4.11 SOURCE OF FINANCIAL INFORMATION

SOURCE OF FINANCIAL INFORMATION	FREQUENCY	PERCENTAGE
Financial advisor	1	2
Internet	18	36
News paper& magazine	3	6
Friends, colleagues& family	18	36
Investment clubs or work shops	1	2
Self research	9	18
Total	50	100

Source: primary data

FIGURE 4.11



Interpretation

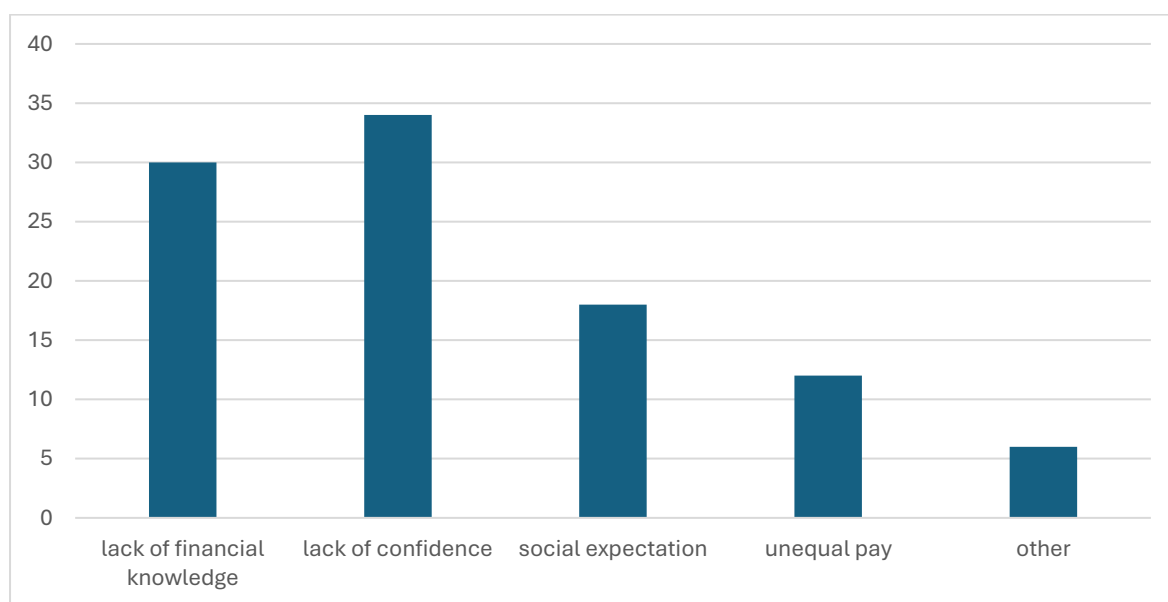
From the above table and figure it clearly shows that respondents strongly agree that Internet and friends, family and colleagues helps to choose their investment decisions. Most of the respondents get information from self research, which consist of 18%.

TABLE 4.12 BARRIERS OF INVESTMENT

BARRIERS OF INVESTMENT	FREQUENCY	PERCENTAGE
Lack of financial knowledge	15	30
Lack of confidence	17	34
Social expectation	9	18
Unequal pay& opportunities	6	12
Other	3	6
Total	50	100

Source: primary data

FIGURE 4.12



Interpretation

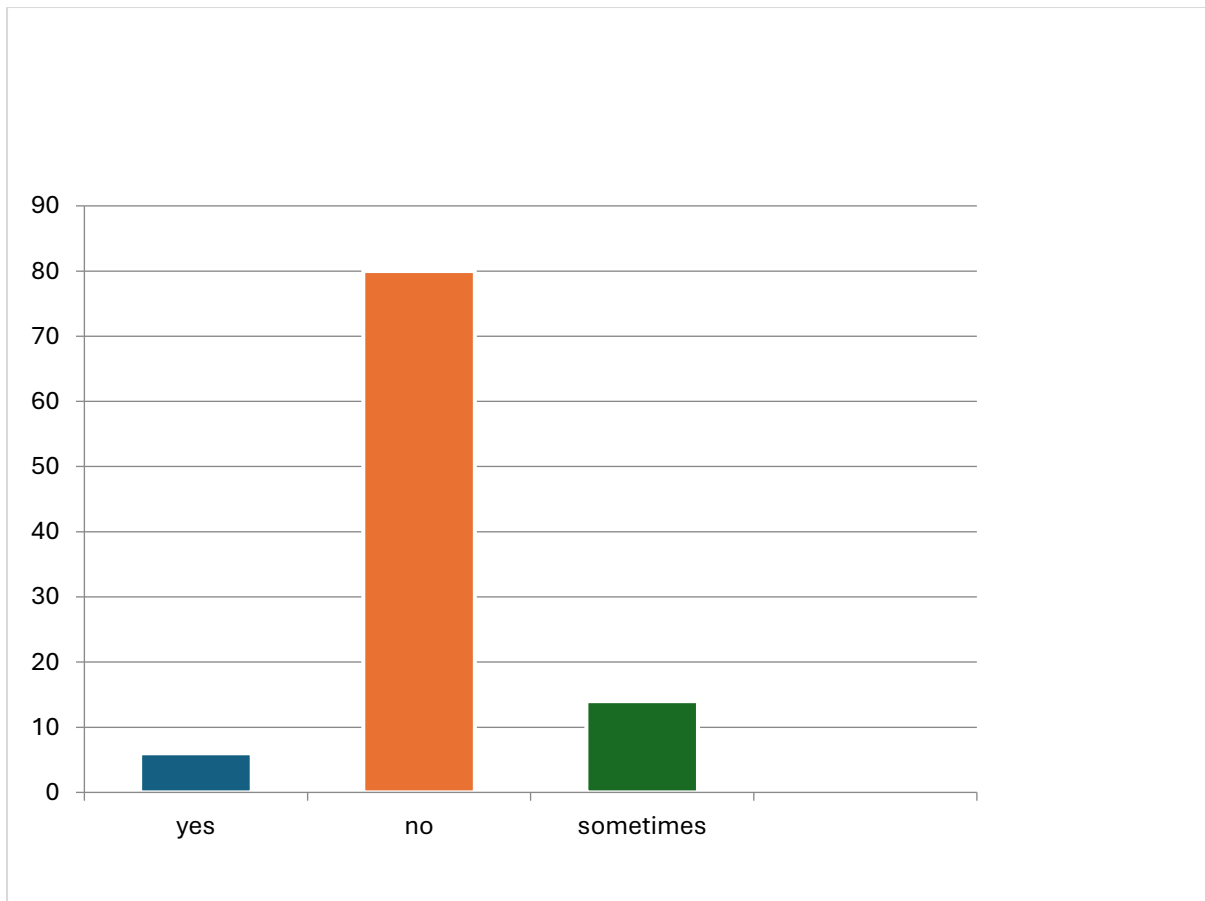
It shows that their biggest barrier for investment is Lack of confidence, which consist of 34% of total respondents. And the respondents choose the Lack of financial knowledge as an another important barrier which constitute 30 % of total.

TABLE 4.13 GENDER BIAS IN INVESTMENT

OPTIONS	FREQUENCY	PERCENTAGE
NO	40	80
YES	3	6
Sometimes	7	14
Total	50	100

Source: primary data

FIGURE 4.13



Interpretation

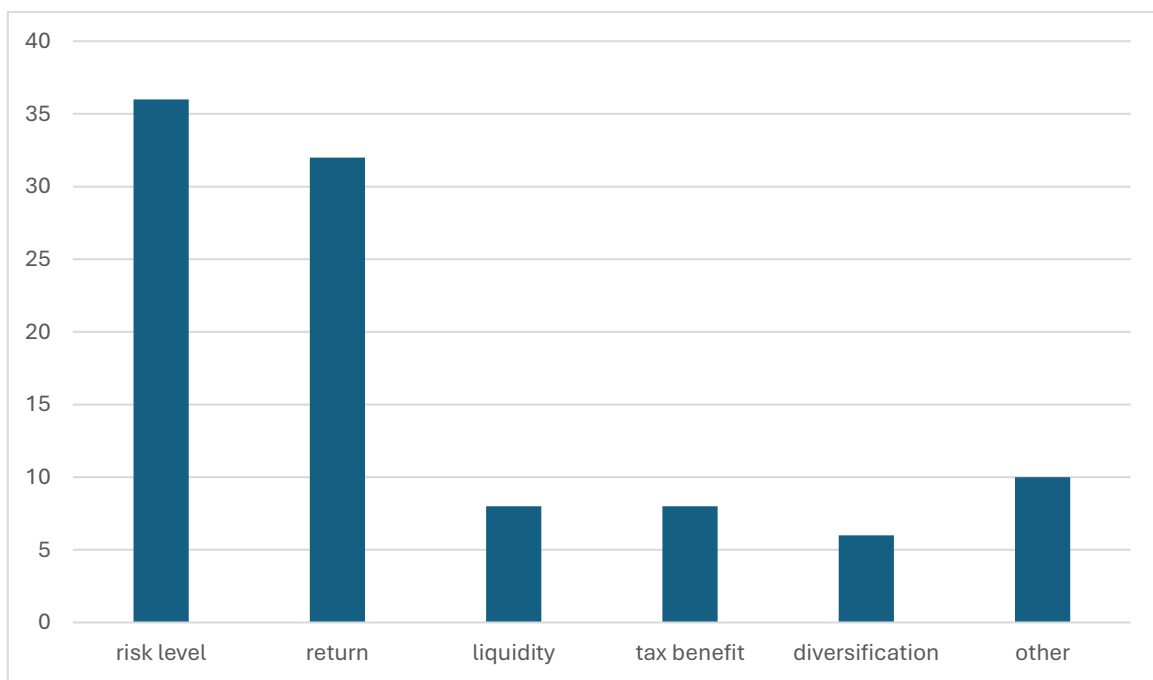
Most of the women did not experience any gender bias in investment opportunities. Which consist of 80% and only 6% experience gender bias in investment.

TABLE 4.14 FACTORS INFLUENCING INVESTMENT

FACTORS	FREQUENCY	PERCENTAGE
Risk level	18	36
Return	16	32
Liquidity	4	8
Tax benefit	4	8
Diversification	3	6
Other	5	10
Total	50	100

Source: primary data

FIGURE 4.14



Interpretation

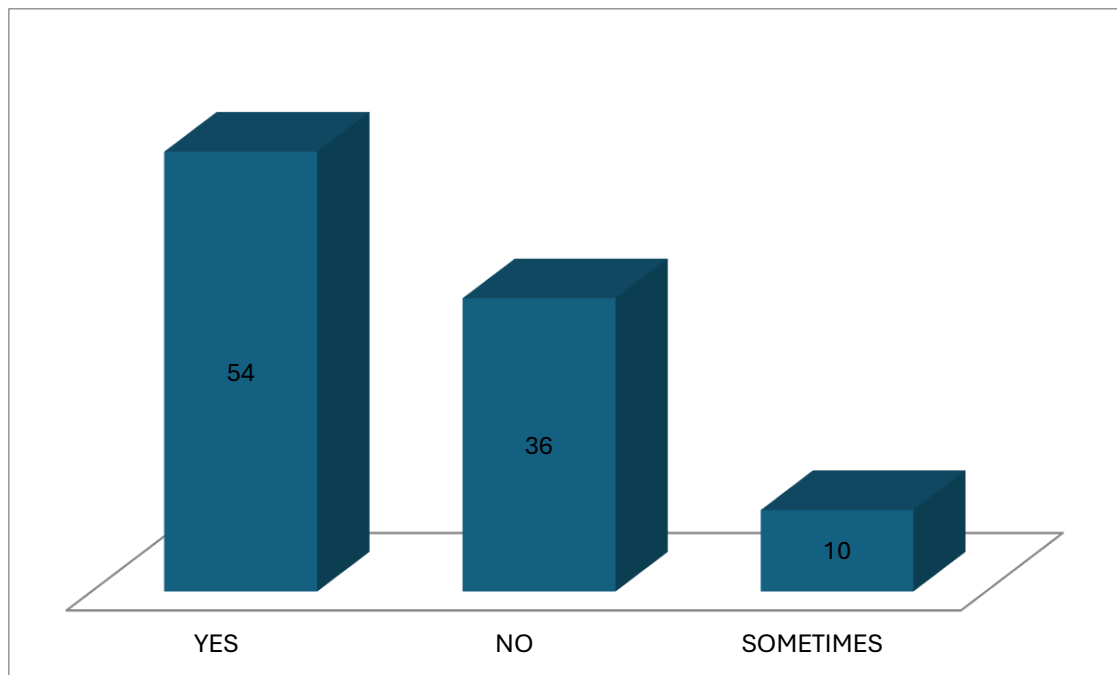
36% of the respondent investment decision making is depending upon risk level. 32% of the respondent investment decision making is depend on return.

TABLE 4.15 CONFIDENCE IN INVESTMENT

ATTRIBUTES	FREQUENCY	PERCENTAGE
Yes	27	54
No	18	36
Sometimes	5	10
Total	50	100

Source: primary data

FIGURE 4.15



Interpretation

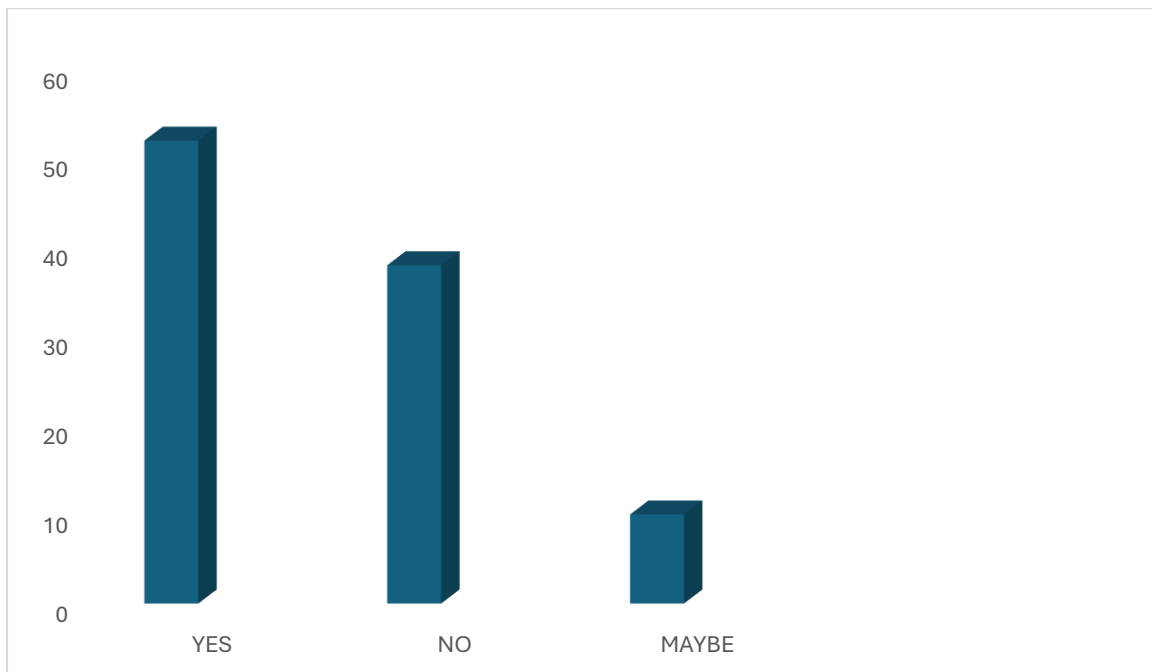
In the above figure and table clearly shows that most of them are confident in making investment decisions. Total of 54% feel confident in making investment decision. And 36% of the respondents are not confident and 10% respondents are rarely feel confident.

TABLE 4.16 AWARENESS ABOUT INVESTMENT AVENUES

ATTRIBUTES	FREQUENCY	PERCENTAGE
Yes	26	52
No	19	38
Maybe	5	10
TOTAL	50	100

Source: primary data

FIGURE 4.16



Interpretation

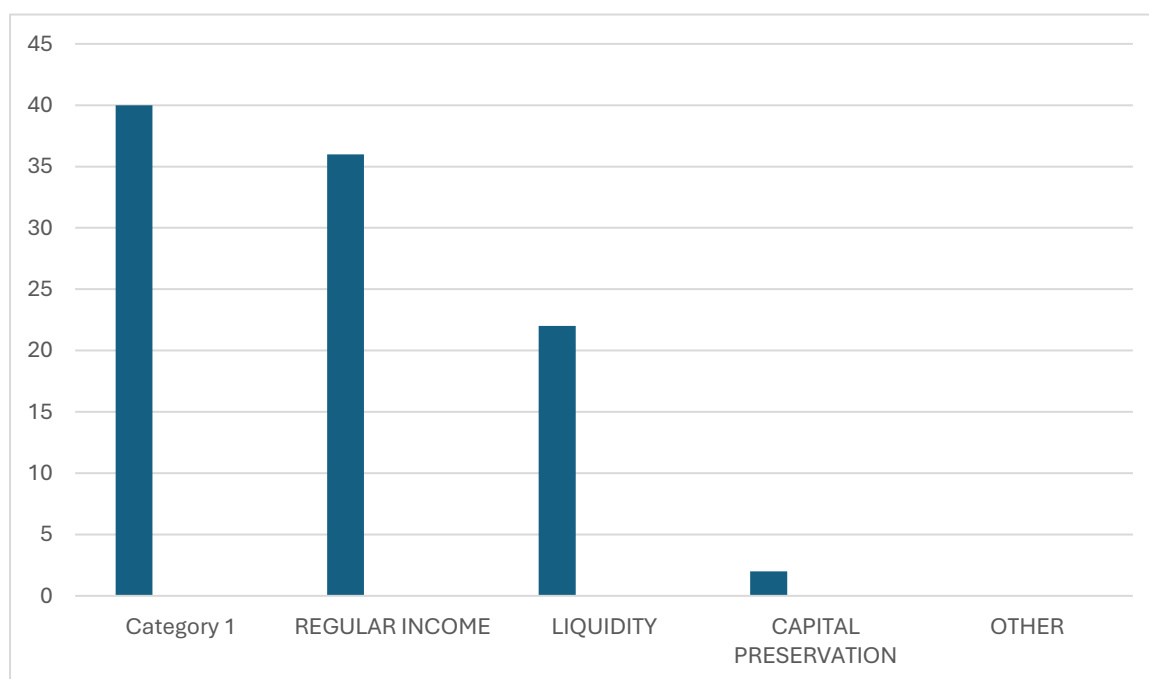
From the above figure and table 4.16 indicates that most of the respondents are aware about the investment avenues they have, which comprises of 52%. Total of 38% respondents are not aware about the different investment avenues.

TABLE 4.17 INVESTMENT CHARACTERISTICS

INVESTMENT CHARACTERISTICS	FREQUENCY	PERCENTAGE
Stable and consistend return	20	40
Regular income	18	36
Liquidity	11	22
Capital preservation	1	2
Other	0	0
Total	50	100

Source: primary data

FIGURE 4.17



Interpretation

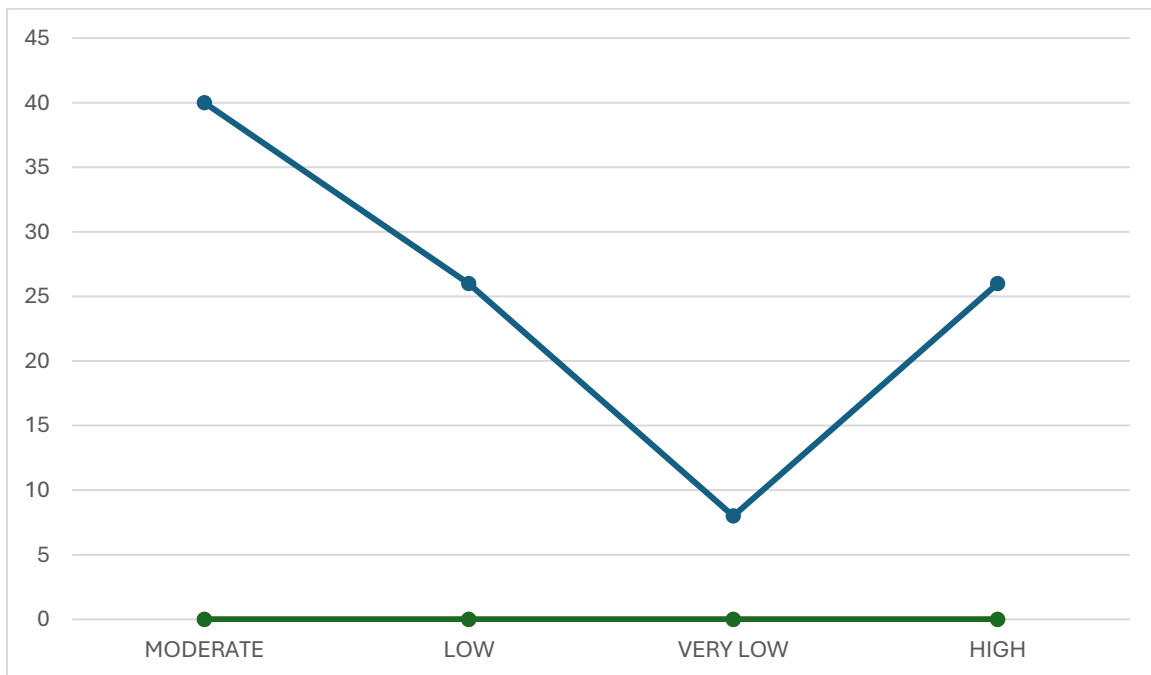
In the above table and figure 40% of the respondents prefer the Stable and consistend return from investment. 36% respondents focus on Regular income and 22% of the people prefer Liquidity.

TABLE 4.18 KNOWLEDGE LEVEL CLASSIFICATION

KNOWLEDGE	FREQUENCY	PERCENTAGE
Moderate	20	40
Low	13	26
Very low	4	8
High	13	26
Total	50	100

Source: primary data

FIGURE 4.18



Interpretation

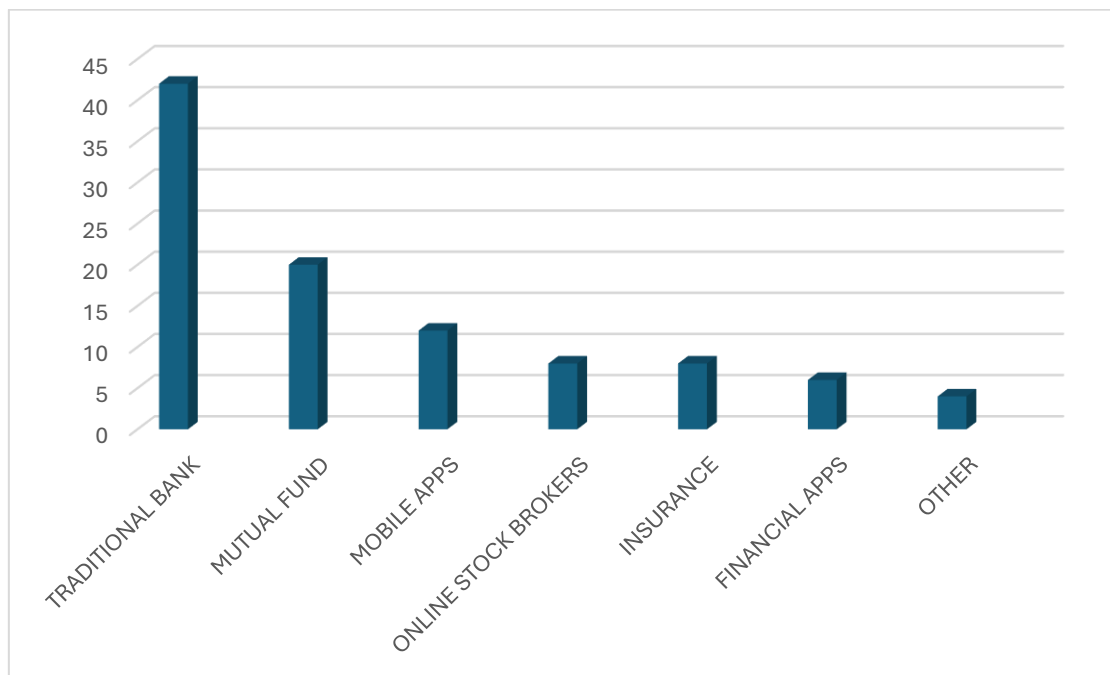
The purpose of the question is to know about the respondents knowledge about different investment options. 40% of the respondents have an moderate knowledge and 26% have low knowledge about different investment avenues. And also 26% people have an high knowledge about different avenues.

TABLE 4.19 PREFERENCE OF INVESTMENT PLATFORM

INVESTMENT PLATFORM	FREQUENCY	PERCENTAGE
Traditional banks	21	42
Mutual fund companies	10	20
Mobile apps	6	12
Online stock brokers	4	8
Insurance companies	4	8
Financial apps	3	6
Other	2	4
Total	50	100

Source: primary data

FIGURE 4.19



Interpretation

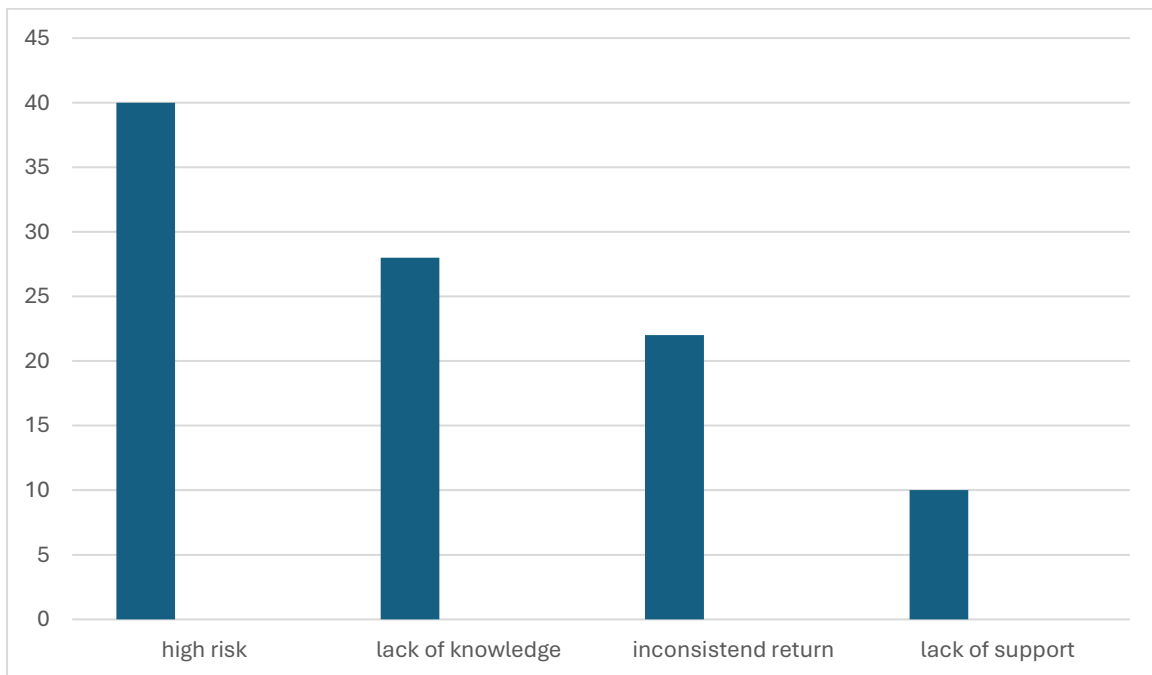
42% of the respondents prefer Traditional banks for their investments and 20% were prefer to invest their money in mutual fund companies.

TABLE 4.20 DEMOTIVATING FACTORS OF INVESTMENT

FACTORS	FREQUENCY	PERCENTAGE
High risk level	20	40
Lack of knowledge	14	28
Inconsistend return	11	22
Lack of support from family	5	10
Total	50	100

Source: primary data

FIGURE 4.20



Interpretation

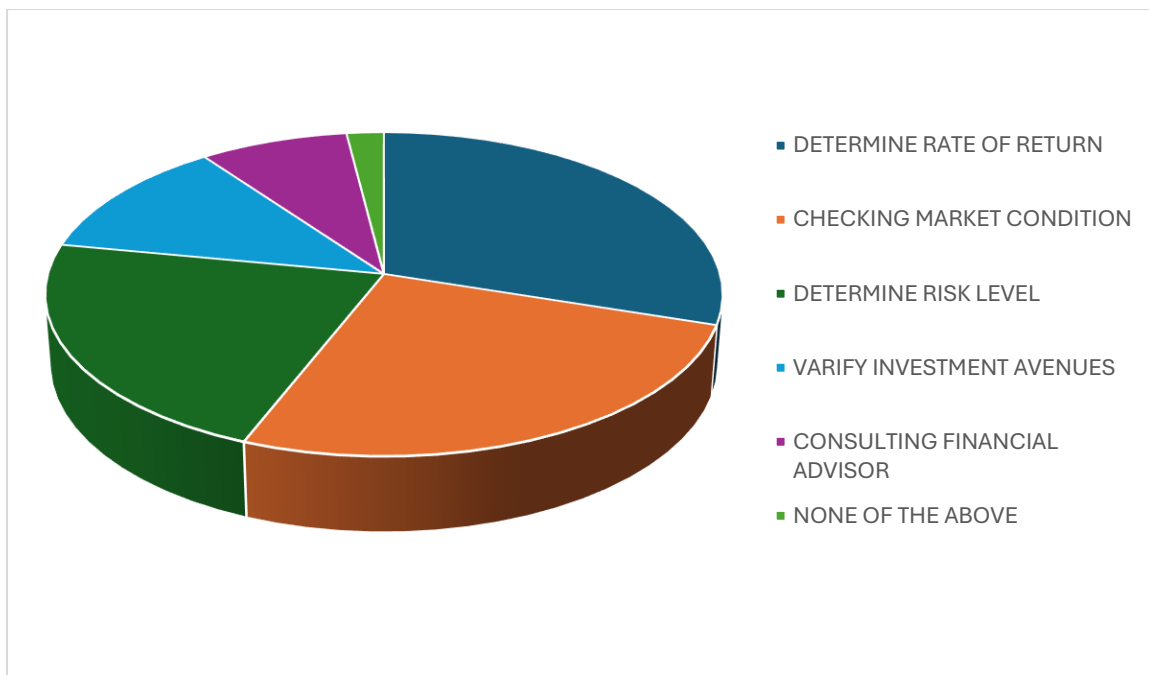
In the above figure indicates that 40% of the respondents are not interested in investment because of the high risk. Lack of knowledge is another demotivating factor which comprises total of 28%. And 22% of respondents not invest because of Inconsistend return.

TABLE 4.21 ACTIONS MAKE BEFORE INVESTMENT DECISION

ACTIONS	FREQUENCY	PERCENTAGE
Determining rate of return	15	30
Checking market conditions	13	26
Determine level of risk	11	22
Verifying investment avenues	6	12
Consulting financial advisor	4	8
None of the above	1	2
Total	50	100

Source: primary data

FIGURE 4.21



Interpretation

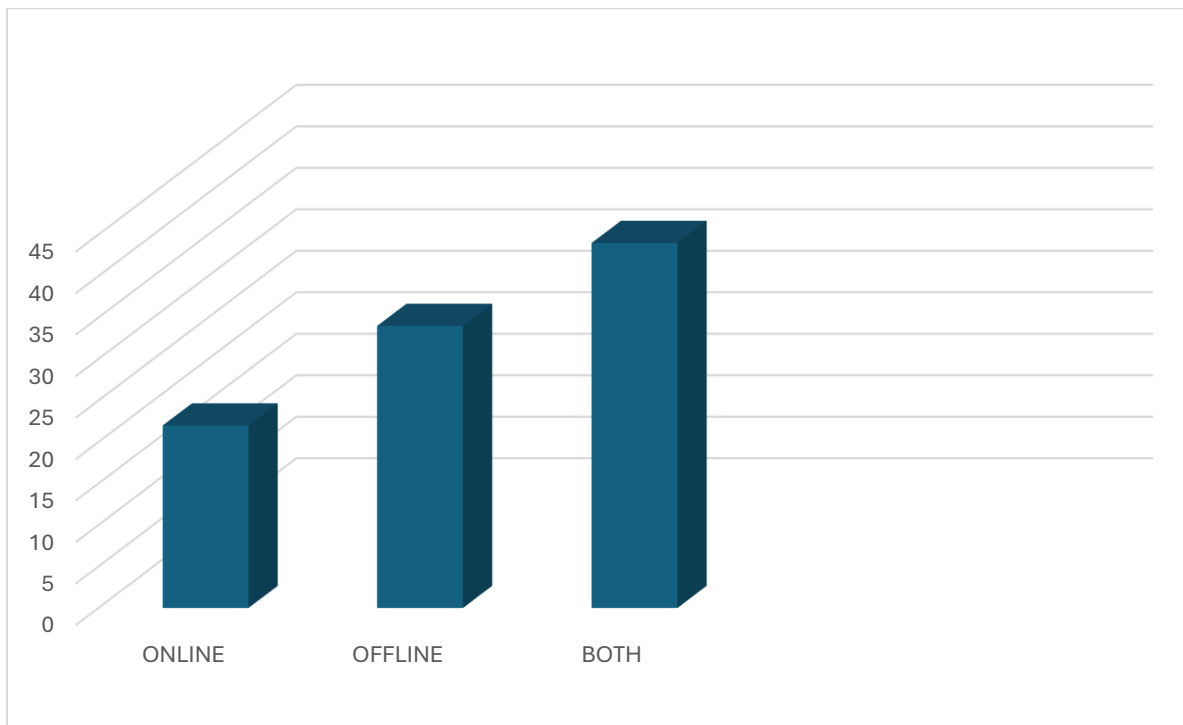
30% of the respondents determine the rate of return before taking an investment decision and 26% of the people check market conditions before investment. Only 8% of the respondents consulting financial advisors for investment.

TABLE 4.22 MODE OF INVESTMENTS

MODE OF INVESTMENT	FREQUENCY	PERCENTAGE
Online	11	22
Offline	17	34
Both	22	44
Total	50	100

Source: primary data

FIGURE 4.22



Interpretation

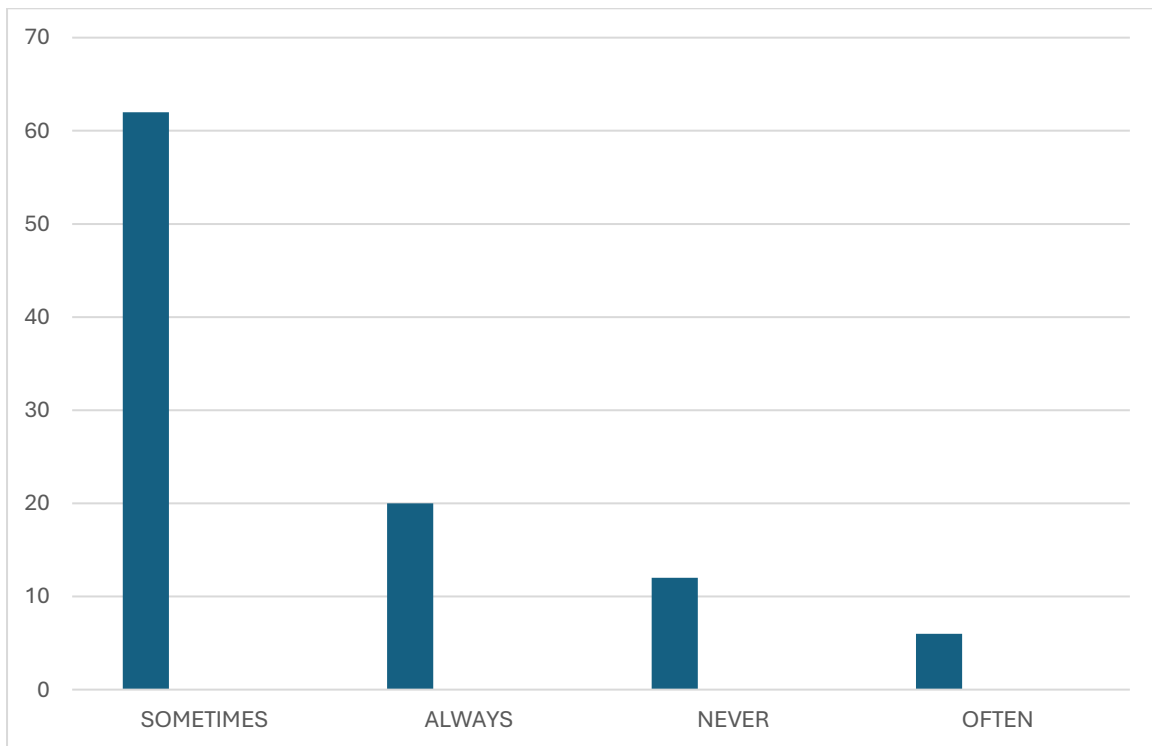
majority of the people choose Both Online and Offline investments. 34% of the respondents prefer only Offline investments and total of 22% choose Online investment.

TABLE 4.23 FAMILY INTERVENTION ON INVESTMENT

OPTION	FREQUENCY	PERCENTAGE
Sometimes	31	62
Always	10	20
Never	6	12
Often	3	6
Total	50	100

Source: primary data

FIGURE 4.23



Interpretation

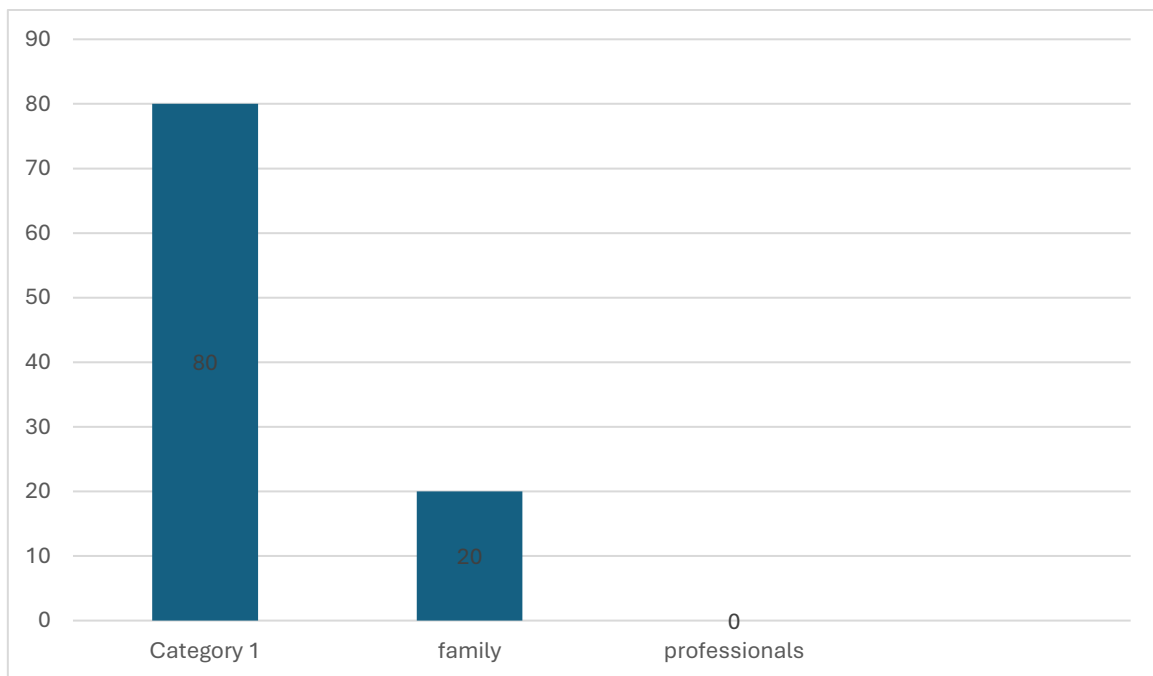
In the above figure and table indicates that 62% of the respondents consider their family members opinion in ‘Sometimes’. 20% of the respondents always consider their family members opinion in investment decisions. 12% never consider the family opinion.

TABLE 4.24 INVESTMENT MANAGEMENT

INVESTMENT MANAGEMENT	FREQUENCY	PERCENTAGE
Self	40	80
Family	10	20
Professionals	0	0
Total	50	100

Source: primary data

FIGURE 4.24



Interpretation

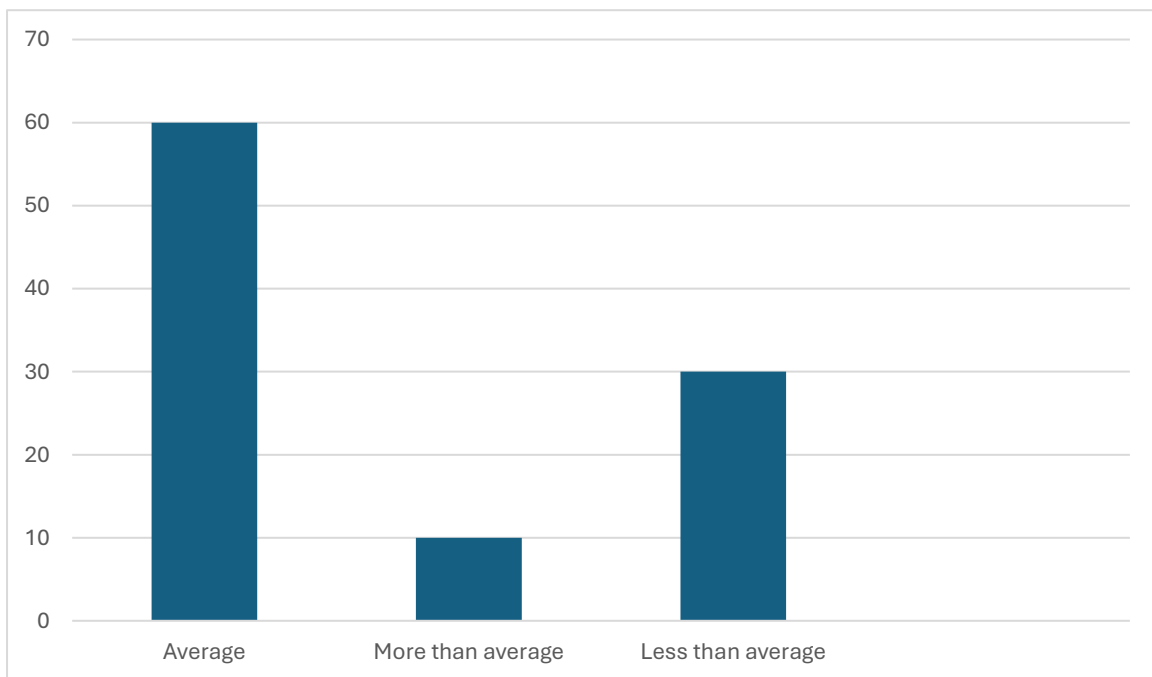
In the above figure its clear that most of the respondents are confident in managing their investment by self, which comprise of 80% and 20% respondents investment is managed by their family.

TABLE 4.25 INVESTMENT KNOWLEDGE

INVESTMENT KNOWLEDGE	FREQUENCY	PERCENTAGE
Average knowledge	30	60
More than average knowledge	5	10
Less than average knowledge	15	30
Total	50	100

Source: primary data

FIGURE 4.25



Interpretation

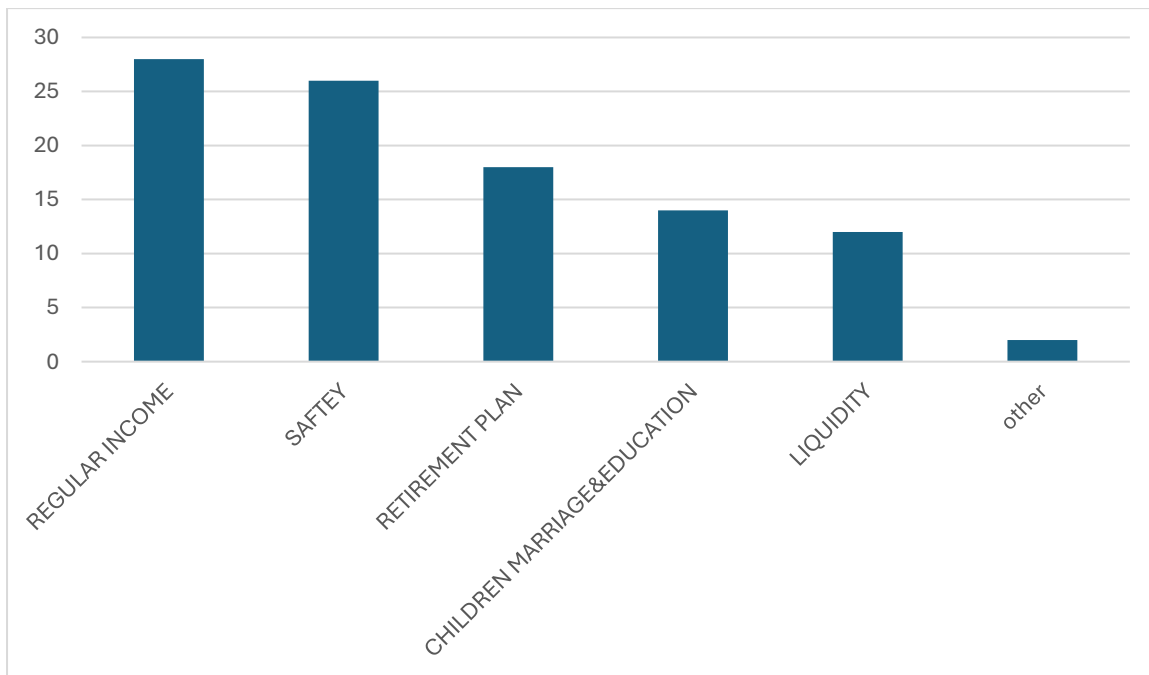
Highest percentage of the respondents have an average knowledge on investment. 30% of the people have less than average knowledge and 10% respondents have high knowledge on investments.

TABLE 4.26 OBJECTIVES OF INVESTMENT

INVESTMENT OBJECTIVES	FREQUENCY	PERCENTAGE
Regular income	14	28
Safety	13	26
Retirement	9	18
Children marriage & education	7	14
Liquidity	6	12
Other	1	2
Total	50	100

Source: primary data

FIGURE 4.26



Interpretation

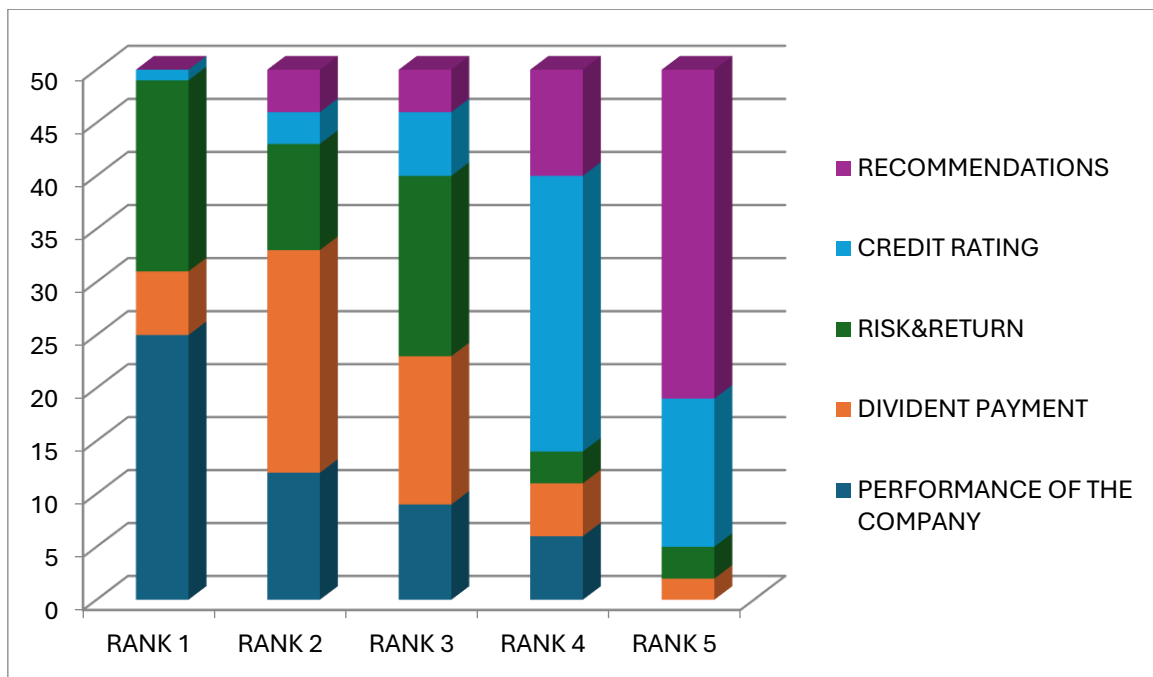
Most of the women's invest for regular income which consist 28% and total of 26% invest for their financial Safety.

TABLE 4.27 RANKING THE FACTORS IN TERMS OF THEIR IMPORTANCE

	RANK 1	RANK 2	RANK 3	RANK 4	RANK 5
Performance of the company	25	6	18	1	0
Dividend payment	12	21	10	3	4
Risk & return	9	14	17	6	4
Credit rating	6	5	3	26	10
Recommendations of family & friends	0	2	3	14	31

Source: primary data

FIGURE 4.27



Interpretation

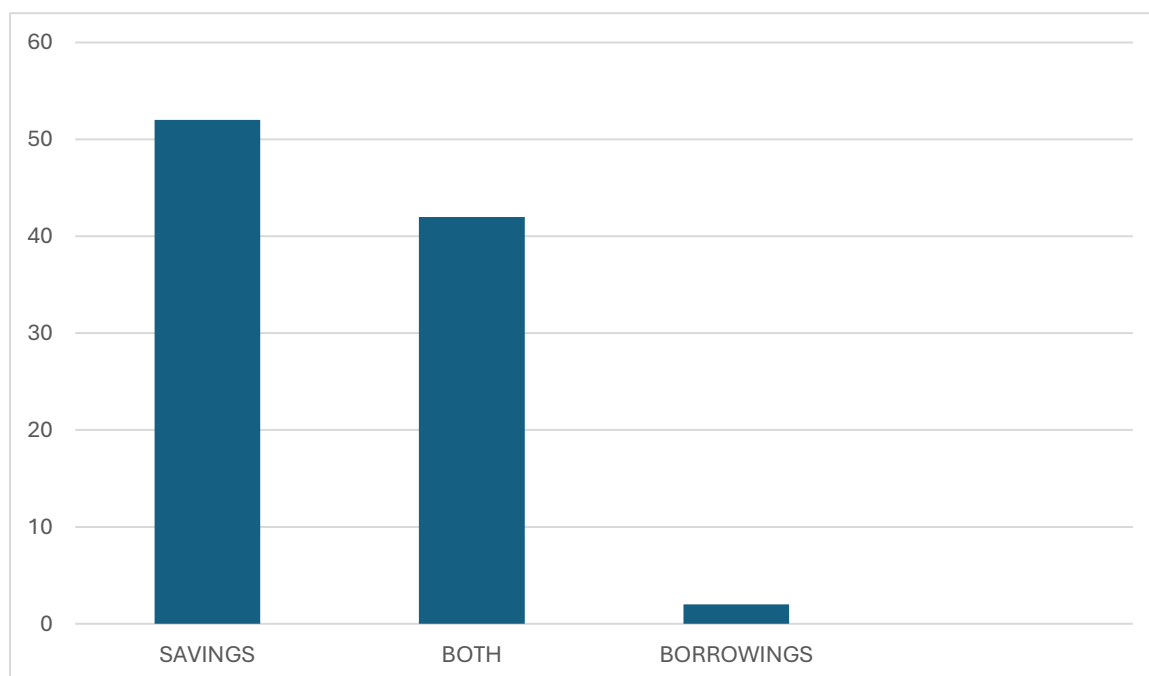
The purpose of the question is that to rank the factors in terms of their importance. Majority of the respondents choose performance of the company as rank 1. Divident payment is choose as rank 2. Risk and return is the other important factor. Credit rating is chosen as rank 4 and respondents consider the recommendations of family and friends as the last rank.

TABLE 4.28 SOURCE OF INVESTMENT

SOURCE	FREQUENCY	PERCENTAGE
Savings	27	54
Borrowings	2	4
Both	21	42
Total	50	100

Source: primary data

FIGURE 4.28



Interpretation

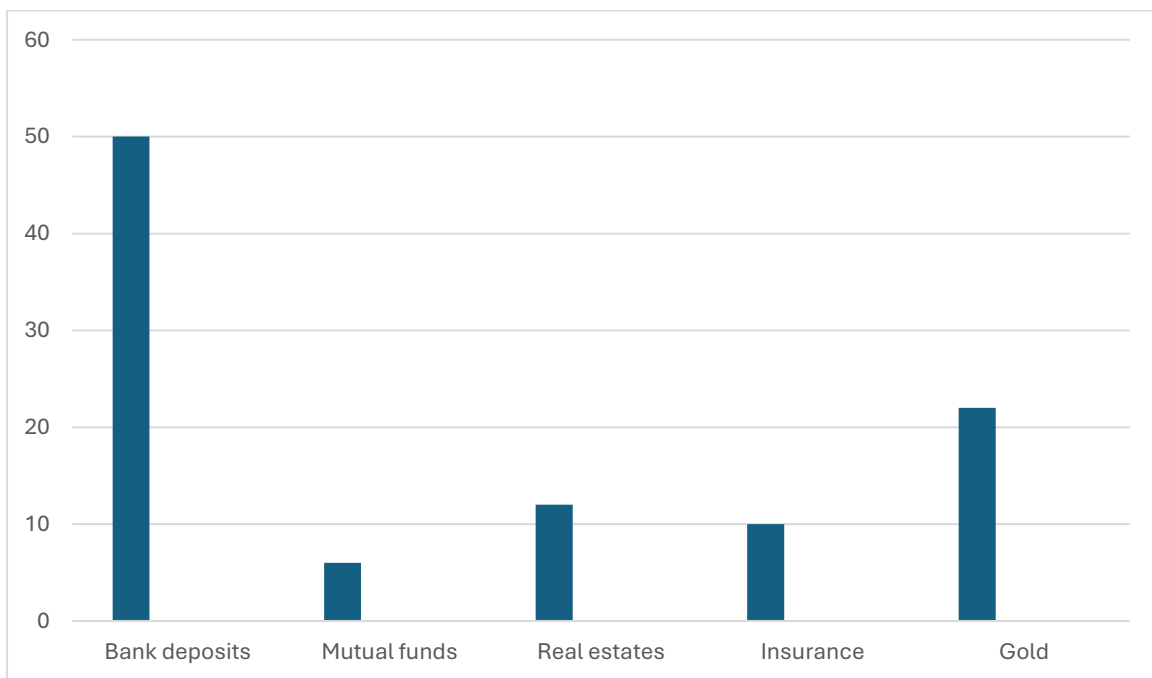
In the above table and figure indicates that most of the respondents are invest from their savings. Which comprise of 54%. Only 4% of people invest by using Borrowings and 42% invest by using both Sources.

TABLE 4.29 INVESTMENT PATTERN

AVENUES	FREQUENCY	PERCENTAGE
Bank deposits	25	50
Mutual funds	3	6
Real estates	6	12
Insurance	5	10
Gold	11	22
Total	50	100

Source: primary data

FIGURE 4.29 INVESTMENT PATTERN



Interpretation

From the above figure and table, it is evidenced that most of the investors choose bank for their investment. Gold is also an important avenue, 22 percentage people invest in gold.

CHAPTER 5
FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

- In this study 100% respondents are females. Study concentrated on women investors.
- Out of 50 respondents 44% belongs to the Age groups of below 25, 34% of them belongs to the Age group of 25 – 34. The observation revealed that majority of the respondents came under the Age group of below 25.
- Majority of the people are employed full time. Total of 18% were employed part time and 14% of them earn money from self employment.
- The analyse found that 70% have educational qualification of Bachelor degree and total of 12 % have Plus two qualifications.
- There is equal concentration on married and unmarried women. Total of 48% were married and also 48% were unmarried.
- Majority of investors have a monthly income between 10000 to 25000 and minority were 50000 and above.
- Majority of the respondents from a family size of 2 to 5, which comprise of 88%.
- It has been evidenced that many people prefer to make below 5000 out of their income as investment.
- The analyse reveals that the investment varies with the respondents income and general expenses.
- It is evidenced that 50% of the respondents take a moderate level risk on investment. 28% of them take only a low risk.
- The analyse shows that most of the respondents have an investment goal of buying home.
- The finding indicated that most of the women depend on Internet and recommendations of friends and family to gathering knowledge or advice for investment.

- investors are not interested in investment because of lack of financial knowledge.
- The study identified that most women investor (80%) did not face any gender bias in investment opportunities.
- The study revealed that risk level is the most influential factor in their investment decisions.
- The majority of the investors confident in making investment decisions. 36% of them not confident in making investment decisions.
- This study found that most of the respondents were aware about the investment avenues they have (52%).
- Most of the investors like to invest in avenues which provide stable and consistend return.
- The analyse found that 40% of the respondents have a moderate knowledge about investment. 26% of them have a low knowledge in investment.
- Most of the investors still prefer Traditional banks for investment. 20% of them prefer mutual funds companies.
- High risk level of investment is found as a major demotivating factor among respondents.
- The study shows that most of the respondents determine the rate of return before taking investment decision.
- Most of the respondents select both online and Offline modes of investment (44%). 34% of them prefer Offline mode of investment.
- Majority of the respondents consider their family members opinion in their investment decisions (62%).
- The study reveals that most of the investors manage their investment by themselves.
- Majority of the respondents invest for an regular income (28%) and 26% of them invest for their safety.

- The study reveals that the investors give more importance to the performance of the company among Divident payment, risk and return, credit rating and recommendations.
- Most of the respondents done their investment through savings and borrowings.

SUGGESTIONS

- ❖ It was recommended that the government should promote financial and investment awareness among working women through some schemes and programmes.
- ❖ Working Women should themselves to become a competent portfolio managers. They might improve their financial understanding by gathering information from various sources. They can consult with financial experts.
- ❖ The savings were to be pooled and directed towards productive investments. There by improving investors return may leads to further investment in company securities.
- ❖ To encourage investors to save, its important to provide several offers and schemes.

CONCLUSION

Many women investors are invested for their future benefits. They allocate their savings in various investment avenues. Most of them will give importance for the return on their investment other than safety. The study reveals that bank deposit still remains the most favourable investment avenue. The study also reveals that factors such as risk, return, safety, income, family, employment are also affecting their investment decision. Most of the women invest only a small percentage of their income because they did not have much financial knowledge and awareness about different investment avenues. It can be concluded that women tend to be Conservative investors who prioritise Safeguarding their investment. These investors seek to minimise their risk. Specially the danger of loosing their primary money.

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APPENDIX

1. Name
2. Gender
 - a. Male
 - b. Female
 - c. Other
3. How old are you?
 - a. Under 25
 - b. 25 to 34
 - c. 35 to 44
 - d. 45 to 54
 - e. 55 and above
4. What is your current employment status?
 - a. Full employed
 - b. Part time
 - c. Self employed
 - d. Student
5. Level of education
 - a. Below SSLC
 - b. SSLC
 - c. Plus two
 - d. Bachelor degree
 - e. Other technical education
6. Monthly income
 - a. Below 10000
 - b. 10000 to 25000
 - c. 25000 to 50000
 - d. 50000 and above
7. Family size
 - a. Below 2
 - b. 2 to 5
 - c. 5 to 8
 - d. 8 and above

8. Monthly investment
 - a. Below 5000
 - b. 5000 to 10000
 - c. 10000 to 20000
 - d. 20000 and above
9. What is your risk tolerance level when it comes to investment?
 - a. Very low
 - b. High
 - c. Moderate
 - d. Low
 - e. Very high
10. What is your primary investment goals?
 - a. Saving for education
 - b. Starting business
 - c. Travel and leisure
 - d. Emergency fund
 - e. Others
11. In your opinion what is the biggest barrier for women when it comes to the investment?
 - a. Lack of financial knowledge
 - b. Lack of confidence
 - c. Social expectation
 - d. Unequal pay and career opportunities
 - e. Other
12. Which is your source of investment information?
 - a. Financial advisor
 - b. Internet
 - c. Newspapers and magazine
 - d. Friends, colleagues and family members
 - e. Investment clubs and work shops
 - f. Self research

13. Have you ever faced gender related bias or discrimination in the investment industry?
- a. Yes
 - b. No
 - c. Sometimes
14. Which factor influence the most when selecting an investment option?
- a. Return
 - b. Risk level
 - c. Liquidity
 - d. Diversification
 - e. Tax benefits
 - f. Others
15. Did you feel confident in making investment decisions?
- a. Yes
 - b. No
 - c. Maybe
16. Are you aware about the investment avenues do you have?
- a. Yes
 - b. No
 - c. Maybe
17. Which investment characteristics are most important to you?
- a. Stable and consistent return
 - b. Regular income generat
 - c. Capital preservation
 - d. Liquidity
 - e. Other
18. How do you rate your knowledge about different investment avenues?
- a. Low
 - b. Very low
 - c. Moderate
 - d. High
 - e. Very high

19. Which investment platform do you use or prefer, n
- a. Traditional banks
 - b. Online stock brokers
 - c. Financial apps
 - d. Mobile apps
 - e. Mutual fund
 - f. Insurance companies
 - g. Other
20. Which of the following factors demotivates your investment?
- a. High risk level
 - b. Inconsistent return
 - c. Lack of knowledge
 - d. Lack of support from family
21. Marital status
- a. Married
 - b. Unmarried
 - c. Divorced
22. Which of the following actions do you make before taking investment decisions?
- a. Checking market conditions
 - b. verifying investment avenues
 - c. determining rate of return
 - d. Determine level of risk
 - e. Consulting financial advisor
 - f. None of the above
23. Mode of investment
- a. Online
 - b. Offline
 - c. Both
24. Do you consider your family members opinion in investment decisions?
- a. Never
 - b. Sometimes
 - c. Always

25. Who manages your investments?

- a. Self
- b. Family
- c. Professionals
- d. Other

26. Please rank the following factors in terms of their importance in your investment decision

No	Factors	1	2	3	4	5
1	Performance of the company					
2	Dividend payment					
3	Risk and return					
4	Credit rating					
5	Recommendations of friends and family					

27. Perceived investment knowledge

- a. I know more than an average investor
- b. I have an average knowledge
- c. I know less than an average investor

28. In the following which is your most important investment objective?

- a. Regular income
- b. Safety
- c. Retirement plan
- d. Liquidity
- e. Children marriage and education
- f. Other

29. Source of investment

- a. Savings
- b. Borrowings
- C. Both

30. In the following in which avenue your investment mostly concentrated?

- a. bank deposits
- b. Mutual funds
- C. Insurance
- d. Gold
- e. Real estate
- f. Bonds
- g. Government securities