



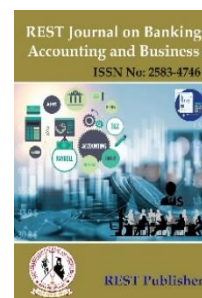
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## A Study on Investment Pattern of Women Investors with Reference to Investleaf Management Solutions

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**Abstract:** Women are great administrators in maintaining their personal goals to satisfy family needs. The main aim of the study is to determine the student's level of preference towards investment avenues. Diindium District is the study area selected for the study based on questionnaire method and analysed using simple percentage analysis, chi-square and scaling technique. The study concludes that investment became more convenient because it is very useful investment tool and it could help to improve the status of the women investors.

**Keywords:** investment, women, preference, knowledge, future, decisions, finance etc

### 1. INTRODUCTION

Investment Pattern of Women Investors Monetary arranging is the way toward meeting one's life objectives through the legitimate administration of his/her accounts. Life objectives can incorporate purchasing a home, putting something aside for your kid's schooling or getting ready for retirement. The monetary arranging measure comprises of six stages that assist individuals with taking a "higher perspective" take a gander at where they are monetarily utilizing these six stages, ladies can work out where they are presently, what they may require later on and how they should deal with arrive at their objectives. The interaction includes gathering important monetary data, defining life objectives, inspecting current monetary status of ladies and concocting a procedure or plan for how they can meet their objectives given their present circumstance and likely arrangements. Monetary and individual fulfillment is the consequence of a coordinated interaction that is normally alluded to as close to home cash the executives or individual monetary arranging.

### 2. REVIEW OF LITERATURE

Returns to investment in education: a decennial review of the global literature George Psacharopoulos & Aysit Tansel Returns to investment in education based on human capital theory have been estimated since the late 1950s. In the 40-plus year history of estimates of returns to investment in education, there have been several reviews of the empirical results in attempts to establish patterns. Many more estimates from a wide variety of countries, including over-time evidence, and estimates based on new econometric techniques, reaffirm the importance of human capital theory. This paper reviews and presents the latest estimates and patterns as found in the literature at the turn of the century. However, because the availability of rate of return estimates has grown exponentially, we include a new section on the need for selectivity in comparing returns to investment in education and establishing related patterns.

### 3. SCOPE OF THE STUDY

This examination is completed principally to discover the different alternatives accessible to the ladies financial backers while doing their monetary arranging and to discover their demeanor towards danger and return. To

discover the sort of speculation choice which are alluring to various types of ladies financial backers. The extent of the investigation is limited to the market review led on ladies financial backers as for the inclination of different venture choices while doing their monetary arranging.

#### 4. OBJECTIVES OF THE STUDY

- To discover hazard craving of ladies financial backers.
- To see if the ladies' financial backers are searching for long haul development or danger or return or liquidity.
- To know their drawn-out monetary objectives.
- To comprehend the necessities and needs of the respondents as for their monetary prerequisites in their day-to-day existence.

#### 5. LIMITATIONS OF THE STUDY

Each examination has its own constraints regarding approach and accessible assets for its direct. This investigation was not an exemption and was done under the accompanying impediments:

- This is a scholarly exertion and it is restricted to cost, time and topographical zone.
- As the information is gathered from 50 respondents just, speculation to different ladies financial backers is unavoidable.
- The study is restricted to interests in monetary business sectors as it were. Different ventures are not taken into the domain of the examination.
- The data identified with interest in monetary business sectors is secret, so the respondents are not intrigued to uncover all the data.
- The time was additionally one of the obstructions in the exploration.

#### 6. DATA ANALYSIS & INTERPRETATION

Age of the Respondent

Table1: Respondent's Age			
S.No.	Age	No. of Respondents	Percentage (%)
1	20 – 30 Years	10	20%
2	30 – 40 Years	22	44%
3	40 – 50 Years	13	26%
4	>50 Years	5	10%
<b>Total</b>		<b>50</b>	<b>100%</b>
Source: Primary Data			

Interpretation: Most of the women are in the age group which is between 30 years and 40 years. And the next highest percentage of women aged between 40 years and 50 years. This is closely followed by women in the age group of 20 to 30 years. Least percentage of the respondents is above 50 years. Most of the women are in the middle age and above.

## Profession

Table2: Profession Of The Respondents			
S. No.	Option	No. of Respondents	Percentage (%)
1	Business	5	10
2	Private Employed	25	50
3	Government Employed	10	20
4	Others	10	20
<b>Total</b>		<b>50</b>	<b>100%</b>
Source: Primary Data			

Interpretation: Most of the women respondents who were interviewed were working in private sector and had the majority. Next equal percentage of respondents was government employees and house wives. The least number of women are self employed. There is a trend of the women becoming independent financially which can be highlighted.

## Marital Status

Table 3:Marital Status			
S. No.	Option	No. of Respondents	Percentage (%)
1	Married	30	60
2	Single	20	40
<b>Total</b>		<b>50</b>	<b>100%</b>
Source: Primary Data			

Interpretation: Most of the women respondents who were surveyed were married to understand the relation between marital statuses and investing habits this consideration is taken. Most of the women who are married have a tendency to invest in much secure investments and assets which give benefit in the long term. The rest of the respondents who are single have mainly invested in the avenues irrespective of their long term growth.

## Income Level of the Respondents (Annual Income)

Table2: Respondents Income Levels			
S.No.	Reasons	No. of Respondents	Percentage (%)
1	<1,00,000	11	22
2	1,00,000 – 2,50,000	20	40
3	2,50,000 – 5,00,000	18	36
4	Above 5,00,000	1	2
<b>Total</b>		<b>50</b>	<b>100%</b>
Source: Primary Data			

Interpretation: Majority of the women are earning an income which lies between Rs 1 lakh and Rs2.5 lakh and accordingly plan their investment. Very closely it is followed by women earning between Rs2.5 lakh and Rs5 lakh and the least number by women who earn less than Rs1 lakh and above Rs5lakhs.

What percentage of your income is invested?

<b>Table5: PERCENTAGE OF INCOME INVESTED BYWOMEN</b>			
<b>S.No.</b>	<b>Option</b>	<b>No. of Respondents</b>	<b>Percentage</b>
1	Less than 10%	4	8
2	10% to 20%	35	70
3	20% to 30%	10	20
4	More than 30%	1	2
<b>Total</b>		<b>50</b>	<b>100%</b>
Source: Primary Data			

Interpretation: Most of the women have invested 10% to 20% of their income making them conservative investors. Then few of them have invested 20% to 30% of their income which is not a big percentage and few of them have invested less than 10% of their income as many women don't have a thorough knowledge of all the investment avenues and the least percentage of women have invested more than 30% as they don't want to take risks.

Do you take your own investment decisions?

<b>Table6: INVESTMENT DECISION TAKEN BY WOMENTHEMSELVES</b>			
<b>S.No.</b>	<b>Type of Investment</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
1	Yes	30	60%
2	No	20	40%
<b>Total</b>		<b>50</b>	<b>100%</b>
Source: Primary Data			

Interpretation: With financial independence most of the women have increased their knowledge and increased their awareness levels about various investment avenues and have taken their own investment decision. But still there are a big percentage of women who have not been able to take independent decisions and rely on others for their own investment decisions.

Do you have a formal financial plan?

<b>Table7: FORMULATION OF A FINANCIAL PLAN</b>			
<b>S.No.</b>	<b>Option</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
1	Yes	15	30%
2	No	35	70%
<b>Total</b>		<b>50</b>	<b>100%</b>
Source: Primary Data			

Interpretation: Most of the women have not made any formal plans regarding various financial requirements and goals. So a majority of women have not planned for their finances and other investment avenues and have invested as opportunities have come. With an absence of financial plan they may lack focus on financial goals.

Do you and your spouse generally agree on your financial goals?

<b>Table8: AGREEMENT ON FINANCIAL GOALS BY WOMEN AND THEIRSPOUSE</b>			
<b>S.No.</b>	<b>Option</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
1	Yes	30	60%
2	No	20	40%
<b>Total</b>		<b>50</b>	<b>100%</b>
Source: Primary Data			

Interpretation: Most of the women have a tendency to take guidance with their spouse if they are married. So there will be a consensus on the financial goals and the various investment decisions they take. A minority percentage of women don't have an agreement with their spouse over various investment decisions as some of them may not have consensus with their spouse.

Primary objective of investment

<b>Table9: PRIMARY OBJECTIVE OF INVESTMENT</b>			
<b>S.No.</b>	<b>Option</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
1	Long Term Growth	10	20%
2	Risk	8	16%
3	Return	5	10%
4	Retirement Income	8	16%
5	Liquidity	19	38%
<b>Total</b>		<b>50</b>	<b>100</b>
Source: Primary Data			

Interpretation: Majority of the women are of the opinion that liquidity is the most important factor to be considered while taking investment decisions. Long Term Growth and Retirement Income and Return are the other important factors to be considered.

How knowledgeable are you about investing and the various options available?

<b>Table 10: KNOWLEDGE ABOUT INVESTING AND VARIOUS OPTIONS AVAILABLE</b>			
<b>S.No.</b>	<b>Option</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
1	No Investment Experience	-	0
2	Basic Understanding	35	70%
3	Investing for Long Time	10	20%
4	Experienced Investor	5	10%
<b>Total</b>		<b>50</b>	<b>100%</b>
Source: Primary Data			

Interpretation: Most of the women have a basic understanding about investing which is a good trend to encourage more participation in investments. A lesser percentage has been investing in different types of assets for some years so there is a slow increase in participation of women in investment portfolio. But a very low percentage of women who are experienced as many women don't take active participation in investment avenues.

## 7. FINDINGS

- Majority of the women are private sector employees.
- Majority of the women respondents are in the age group which lies between 30 years to 40 years.
- Most of the respondents are married with a percentage of 60%. The rest of the respondents with a percentage of 40% are single.
- 40% of the respondents had an income level which was between Rs 1 lakh and Rs 2.5 lakh. That is half the number of the respondents. 36% of the respondents consisted of women who had a income between Rs 2.5 lakh and Rs 5 lakh and the least of 22% women who earn less than Rs 1 lakh.
- 60% of the women have agreement with their spouse on the financial goals they have in their lives. Rest percentage of 40% of the women has disagreement with their spouse on their financial goals.
- Most of the women consisting of 60% of them take their own investment decision. • 70% of the women don't have a formal financial plan.
- 38% of the women have ranked liquidity as the most important consideration while taking investment decisions.
- 70% of the women had the basic understanding about investing and have made some investments.
- 78% of the women prefer to invest in safer investments.
  
- 30% of the women have invested in govt securities and 70% have not invested. 20% of the women have invested in shares and 80% have not invested in shares. 10% of the women invested in bonds and 90% have not done so.

## SUGGESTIONS

- Women ought to be urged to put resources into more roads and take part in the speculation roads which include high dangers and furthermore significant yields.
- Women should zero in on making a formal monetary arrangement to have an emphasis on the monetary objectives.
- Women should build their mindfulness level of the portfolio broadening to spread their danger.
- Women ought to perceive their monetary autonomy and plan for the future to improve it.

## 8. CONCLUSION

Growing NPAs is one of the biggest problems that the private Indian banks are facing today. If proper management of the NPAs is not undertaken it would hamper the efficiency of the banks. If the concept of NPAs is taken very lightly it would be dangerous for the banking sector. The NPAs destroy the current profit and interest income and affect the smooth functioning of the recycling of the funds. Banks also redistribute losses to other borrowers by charging higher interest rates. Lower deposit rates and higher lending rates repress savings and financial markets, which in turn hampers the economic growth of the country. Thus, it is highly essential for the banks to focus their attention on growth of NPAs and take appropriate measures to regulate their growth.

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