

# A Conceptual Study on Investment Pattern Followed by Salaried Women

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## ABSTRACT

To avoid potentially dangerous circumstances at any stage of their lives, women should begin to consider and comprehend the value of income, savings, and investment. They must develop skills in order to prepare for their financial needs. The respondents' responses to salaried women's savings and investment instruments were the focus of the study. Banks, gold, real estate, postal deposits, life insurance, mutual funds, and a number of other investment options are available. The research was conducted on various government and private women working sectors. Women invest their money for a variety of reasons and goals, including benefit, security, recognition, and income stability. The various types and avenues of investments, as well as the factors that must be considered when choosing an investment, were examined with a sample size of 110 salaried women employees using a questionnaire survey. The study discovered that salaried women workers prioritize both protection and a good return on investment while spending on a regular basis. This current study deals with the Investment Pattern of Salaried women employees.

**KEYWORDS:** Investment

## INTRODUCTION

Savings entails foregoing current consumption in order to raise living standards and meet future needs. Since blood circulation is essential for a person's survival, investment is also required in the face of an uncertain future. In order to improve potential income or output efficiency, investment necessitates the use of resources. A amount deposited in a bank or equipment purchased with the expectation of earning income in the future are examples of investments. Salaried women workers must select appropriate investment options based on their specific needs, returns, and risk. It is important to have an investment plan because it will assist in achieving financial goals such as a stable future, children's education, and meeting the needs of the family. Investment, in the context of personal finance, refers to the accumulation of funds for potential use.

### Investment option available:

Today, there are number of investment options available. People must choose the best path among the options available, based on their particular needs, risk expectations, and expected returns. The following can be used to categories different investment options.

1. Real estate
2. Mutual fund
3. Jewellery
4. Bank
5. Stock
6. Insurance
7. Post office
8. Provident fund

**How to cite this paper:** Saravanan. S | Arunkumar. N "A Conceptual Study on Investment Pattern Followed by Salaried Women" Published in International Journal of Trend in Scientific Research and Development (ijtsrd), ISSN: 2456-6470, Volume-5 | Issue-3, April 2021, pp.675-678,

URL: [www.ijtsrd.com/papers/ijtsrd39936.pdf](http://www.ijtsrd.com/papers/ijtsrd39936.pdf)



IJTSRD39936

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## REVIEW OF LITERATURE

**Dr. S. Saravanan, Arunkumar N (2021)**, had made a review around twenty five papers regarding investment patterns of salaried women. From the literature review it is very clear that it is inferred that money plays a critical role in one's life in today's world and that the working women's community has begun to understand the value of money. They know the value of money, so they are inspired to plan the budget themselves and reduce their expenditures to meet the potential consequences. Working women's are able to earn cash from several forms of investments, and they are very straightforward about making the right choices investing in various instruments.

**Maheswari (2016)** reveals in her research that most of the respondents are less likely to benefit, and even if they did, they only saved a small portion of their earnings. The number of people who have invested in financial assets is huge, but the amount of money they have invested is tiny. Respondents are solely from rural areas, with low-income individuals who are less educated, unemployed, and have committed to bank deposits, post office, and life insurance rather than mutual funds, shares, debentures, or bonds, as well as a lack of awareness of new schemes and financial asset prospects, resulting in lower investment in higher-risk financial assets.

**Deepak Sood and Dr. Navdeep Kaur (2015)**, Relationships between annual savings and age, salaries, wise employment in the industry, and people's education are revealed in their report. The most common investment choices were LIC and

bank deposits, with high returns, tax benefits, and security being the most important factors influencing investment decisions. According to the findings, most people save their money for their children's education, marriage, and other life goals. Employees in the salaried class are likely to improve their saving and spending habits.

**B. Thulasipriya (2015)** had studied the investment priorities of government employees in different investment avenues. Employees also prefer to invest in risk-free financial items.

**Prof. PriyaVasagadekar's (2014)** concludes that today's women have the best job opportunities with high take-home pay. In India, the current need for working women to raise their wealth has become more pressing. Since most women have a low level of financial literacy, managing their portfolios on their own is difficult. Women working in India have a small risk-taking ability. This is because of a lack of sound financial understanding.

**SonaliPatil, Dr. KalpanaNandawar (2014)**, with a sample size of 40 salaried workers, a questionnaire survey in Pune, India, investigated the various investment paths as well as the factors to consider when selecting an investment. The study's primary data is gathered through personal interviews and a structured questionnaire. The collected primary data was analyzed using the percentage, chi-square measure, and Individual Correlation Coefficient. According to the findings, salaried staff regularly consider security and a high return on investment.

**Harshavardhan N. Bhavsar (2013)** attempts to determine the relationship between the savings and investment patterns of salaried women workers. It exemplifies the crucial connection between income and savings. The study looked at a variety of salaried women from both the public and private sectors. Working women's society has started to recognize the value of money and money's value. They're set up to prepare a budget for the planned expenditures and compare it to their actual expenses, so they're not influenced by other tempting and trendy expenses. The main avenues of investment in the form of bank deposits are primarily linked, according to this report. According to the study, the majority of salaried women workers save their money for their children's education, marriage, and other welfare costs.

**Varsha Virani (2013)**, revealed that the study indicates the investment pattern. This shows how the amount of wages of salaried women workers has a huge impact on investment. Despite low wages, salaried women workers have been saving for their future needs. It has been gradually growing in order to increase people's living standards. They avoid squandering money on an opulent, luxurious lifestyle and instead settle for a more modest standard of living. The majority of respondents put their money in a bank account to defend against the unforeseeable future. The main assets

are bank deposits. This research concludes that the primary goal of investment is to provide for children's education, marriage, and retirement protection.

**L. Pandiyan and T. Aranganathan (2013)**, Seven underlying facets of investment are investigated in their research. By refusing investments in companies and private interests, one's life is guaranteed. There is a scarcity of investment advice for children. It was a tough job, but one that looked good in the future. Developing an understanding of government investment practices, Investment needs a lot of trial and error, as well as a lot of poor decisions. The findings indicate that, with the exception of Difficult Job, respondents have a positive outlook on all levels and are optimistic about the future. Respondents with a moderate mentality are found when it comes to "Tough work, but promising for the future."

**Dr. R. Sellappan, Ms. S. Jamuna & Ms. Tnr. Kavitha (2013)** Find out that married women are more curious about investments than single women. Investing in mutual funds, insurance, and fixed deposits is primarily similar to investing in younger women. Individuals in their forties and fifties tend to invest in real estate. As a result, the government, bankers, and financial institutions will launch a variety of investment schemes based on age segmentation and marital status variables in order to raise more funds.

**Prakash and Sundar (2013)** According to a report titled 'Female Awareness and Preference Analysis: Investment Routes,' the majority of women discuss gold/silver with their family and friends before making investment decisions, and bank deposits are preferred.

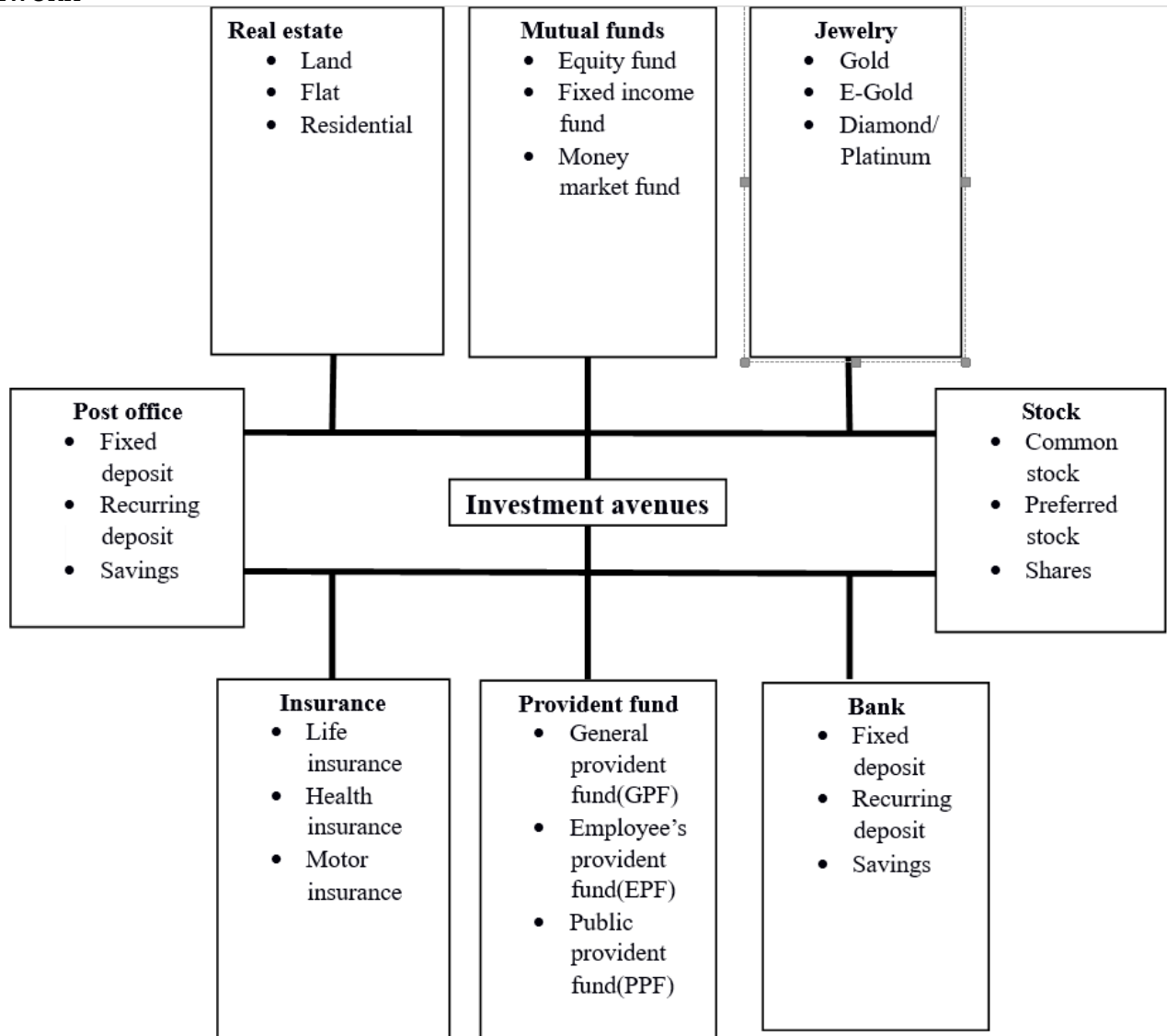
#### OBJECTIVES

1. To study the socio-economic background of salaried women employees.
2. To identify the investment instruments of salaried women employees.
3. To identify the investment avenues of salaried women employees.
4. To analyze the source of information available for them to invest.
5. To study the variables that influence the investment decisions taken by salaried women employees.

#### METHODOLOGY

This research studies about investment instrument used by salaried women employees. This study includes salaried women employees working in both private and government sector. In order to get the conceptual framework on investing methods, this paper considered numerous journal articles. Both primary and secondary methods are used to collect data for the purpose of the analysis. Secondary data consists of study-based information obtained from documents, journals, newspapers and websites related to research.

**FRAMEWORK**



**DISCUSSION AND CONCLUSION**

It was discovered that while women investors are well aware of the investment options available, they still prefer to put their money in bank deposits, real estate, gold, and the post office. According to the research of the report, investors consider protection to be an important consideration when making investments. Saving what you make, having a plan for your future, and resisting the temptation to spend money you don't have is absolutely necessary.

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