

# A Study on Investment Pattern Among Employed Women Reference to Coimbatore City

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## Abstract

Women 's role which was confined to domestic areas has now switched over to the other areas Where she is competing with her male counterpart. This is due to the education she is getting ,The women centered policies programmes of the government ,industrialization ,globalization etc.. As the result ,they started to invest in various investment in this article we going to find various Pattern among followed by women investor.

## INTRODUCTION

### Introduction to investment

The employed women have a great opportunity than unemployed because they having independent earning power. They are supposed to be risk adverse ,risk investment. The decision of investment is varying for every investor depending upon their ability to bare risk and the purpose of their investment, The pattern of their investment will revealing they want to allocate their money in various investment. All the investment will not profitable it varies by the decision of the over the period.

## Statement of the Problem

This study aims at understanding the current investment pattern of employed women based on the types of investment products held by them currently. Classification of the investment pattern is based on the portfolio risk associated with the current investments. Further the study will make an attempt to identify the association between demographic attributes and the investment pattern of employed women. Additionally, attempt will be made to understand therisk return perception of different investment products and the financial literacy level of employed women

## Need for the Study

Many research studies have been conducted in the area of investments and savings habits of individuals and their preference for investment products based on the risk, return and demographic attributes. A large body of literature is available on investment pattern of individuals and comparisons have been made between the investment pattern and preferences of men and women.

In most of the studies, the major respondents were male and the participation by women was low. Most of the studies concentrated on men dominated world of investments.

However, there is dearth of research studies on the investment pattern of women especially those who are employed and have their own source of income. An attempt is made to fill this research gap and an attempt is made to fulfil the need for a study on the investment pattern of employed women.

### Objectives of the study

1. To study the investment pattern of employed women.
2. To identify attributes that influence the investment pattern.
3. To study the financial literacy level and risk profiling of financial products.

### Hypothesis

**H<sub>0</sub>**-There is no significant relationship between the respondents and occupation.

**H<sub>0</sub>**-There is no significant relationship between the respondents and purpose of investment.

### Research methodology

The study carried out is a descriptive research study. Descriptive research studies are concerned with describing the characteristics of particular individual or of a group or phenomena. The source of data collected from the respondents using a structured questionnaire.

### Method of data collection

The data was collected for this study is

- **Primary data:** The primary data are those which are collected as fresh for the primary time.
- **Secondary data:** Secondary data is collected from the respondents using a structured questionnaire.

### Research methodology of the study;

- Area of study; Coimbatore city
- Source of data; primary data and secondary data
- Sample size; 120 questionnaires
- Tools used for analysis ;Data analyzing tools are simple percentage and chi- square test.

### Chi – square :

A chi-square statistics which is used to test the measures of expectations compare to actual observes (or) model result.

### Limitation of the Study

- In personal survey, chances of respondent“ basis are there.

Chances of researcher basis might have crept in during collection of data and while handling incomplete questionnaires.

- The study is restricted to only employed women.

Enough care has been taken while processing ,cleaning, editing and analysis the data, to minimize the impact of these limitations on the findings of the study.

## REVIEW OF LITERATURE

### 1. Parimal Kanthi and Ashok

**Kumar (2013)** carried out a study in order to understand the investment holding behaviour of investors from the city of Coimbatore. The sample size for the study was 120, and the sampling plan used was convenience sampling. A structured questionnaire was used to collect the data from the respondents. Cluster analysis, and chi square test was used for classification of the investors and to find the association between the personality type and the investments held. Based on the personality profile of respondents, they were classified as Innovative, moderate and conservative investors.

**Kaur j &Arora N . (2018)**, analyzed 120 responses to identify the investor's perception towards mutual funds as an investment option in Coimbatore it was found that investor preferred investment in mutual fund due higher return in growth fund schemes. It was also found the each investor had his own goal of mutual investment.

**Jisha V G,(2017)**, analysed the perception of investment pattern among employed women in Coimbatore city and found the factor influencing the saving and investment pattern. Result revealed that factors influencing awareness level and factor influencing benefits were related. Safety of funds were given priority by the investors while making investment.

**Demographic profile of the respondents**

S.no	Demographic		No of respondents	Percentage
1	Gender	Male	50	41%
		Female	70	58%
2	Age	25below	52	43%
		26-35	30	25%
		36-46	20	16%
		46above	18	15%
3	Qualification	Graduation	8	6%
		Non graduation	68	56%
		Post graduation	40	33%
		Professional	22	18%
4	Occupation	Salaried(govt)	20	16%
		Salaried(private)	60	50%
		Self employee	15	12%
		Professional	25	20%
5	Annual income	500000below	36	30%
		500000-1000000	48	40%
		1000000-1500000	26	21%
		above 1500000	10	8%

**Interpretation:** Table 1 clearly states the demographic profile of the sample respondents. Majority of the responds fall in the age group of 26-35 and most of them are female. Majority of them under graduate students. Most of the respondents and occupation are purpose of investment .

**Chi- Square Analysis Formula:**

$$\chi^2 = \sum (O_i - E_i)^2 / E_i$$

**Degree of freedom = (r-1) (c-1)**

**Ho-**There is no significant relationship between the respondents and their occupation and purpose of investment

Particular	Chi-square value	Calculated value	Degree of freedom	Result
Occupation and purpose of investment	26.296	70.4	16	Rejected

Source: primary data Significant level = 0.05

graduates.

**Result:** calculate the chi-square value is (26.296) is less than (70.4) table value hence the hypothesis is accepted. Therefore, it is found that there is no significant relationship between respondents' occupation and purpose of investment.

Particular	Chi-square value	Calculated value	Degree	Result
Age investment period	16.919	51.74	16.919	Rejected

Source: primary data Significant level = 0.05

**Result:** The calculate chi-square value is (16,919) is less than (51.74) table value hence the hypothesis is accepted. Therefore, there is no significant relationship between respondents' occupation and purpose of investment.

**Finding and suggestion**

1. Majority 58% of the respondents are female.
2. Majority 25% of the respondents age between 26-35.
3. 56% of the respondents are under non

4. Majority 18% of the respondents are professional.
5. 48% of the respondents monthly income between 50000-10000.
6. 5% of the respondents years of work in professional experience.  
**H<sub>0</sub>:** There is no significant relationship between the respondents Age and year investment period of plan .
7. Majority of respondents are the current place where they live others.
8. 4% of the respondents live in house hold including employed women .
9. Majority 42% of the product which they are aware not necessary that they have invest.
10. Majority 52% of the respondents look in to while taking investment decision in being the least in order importance.
11. Majority 32% respondents are the main purpose of employed women investment.
12. Majority 3% of the respondents are planned investment of period.
13. Majority 42% of the respondents consult for taking investment
14. Majority 32% of respondents are information for investment.

15. Majority 2% of the respondents to review employed women.
16. Majority 54% of the respondents invest in tax saving investment.
17. There is no significant relationship between the respondents and occupation.
18. There is no significant relationship between the respondents and purpose of investment.

## CONCLUSION

A study on investment pattern of women ,is carried out with an aim to find and study the investment pattern of employed women, based on the current investment the by them. The study also makes an attempt to know the financial literacy level of employed women and its influence on their investment pattern.

## Referance

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