RESEARCH ARTICLE

A Study on Investment Behaviour of Working Woman in Coimbatore

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Abstract

Savings and investment play a vital role in ensuring financial security and long-term economic stability, especially for working women who balance professional responsibilities with personal and family obligations. The present study aims to analyse the investment behaviour of working women with special reference to Coimbatore City. The study focuses on understanding their saving habits, preferred investment avenues, risk perception, sources of financial information, and the factors influencing their investment decisions. With increasing participation of women in the workforce and improved access to financial markets through digital platforms, it becomes essential to examine how working women manage their financial resources. The study is based on both primary and secondary data. Primary data were collected from 100 working women using a Google Form, while secondary data were sourced from journals, books, reports, and relevant websites. The collected data were analysed using statistical tools, including simple percentage analysis and the chi-square test. The findings reveal that most respondents prefer low-risk and secure investment options such as gold, government-backed schemes, and fixed deposits. A majority of the respondents allocate a small portion of their income for investment and prioritise safety, security, and moderate returns over high-risk opportunities. The study also highlights that financial literacy, income level, and economic conditions significantly influence investment decisions. The study concludes that while working women show awareness and interest in investment activities, there is a strong need for enhanced financial education and personalised investment guidance. Promoting financial literacy and diversified investment options can help working women achieve long-term wealth accumulation and financial independence.

Keywords: *Savings, Investment Behaviour, Working Women, Financial Literacy, Risk Preference, Digital Investment, Coimbatore City.*

INTRODUCTION

Savings and investment are essential for economic growth and financial stability. In post-pandemic India, technological advancements, changing consumer behaviour, and government initiatives on digitalisation and financial inclusion have transformed investment practices. Digital platforms and fintech services have increased access to investment options such as mutual funds, equities, and other financial instruments, leading to higher retail investor participation. Investment involves allocating financial resources with the expectation of future returns while balancing risk and reward. Low-risk options like fixed deposits provide security, whereas higher-risk investments offer greater returns. Understanding investment behaviour helps identify preferences and risk tolerance, supporting effective financial planning and

STATEMENT OF THE PROBLEM

The study on Investment behaviour of Working Women in Coimbatore City explores how female professionals manage their finances, considering factors like income, financial literacy, and investment preferences. Despite growing workforce participation, little is known about how working women invest, influenced by economic, cultural, and personal goals. The research aims to reveal these patterns to support better financial education and investment strategies for women.

RESEARCH METHODOLOGY

A research methodology describes the techniques and procedures used to identify and analyse information regarding a specific research topic. It is a process by which researchers design their study so that they can

achieve their objectives using the selected research instruments. It includes all the important aspects of research, including research design, data collection methods, data analysis methods, and the overall framework within which the research is conducted. While these points can help you understand what is research methodology, you also need to know why it is important to pick the right methodology.

i) SOURCE OF DATA

A questionnaire is a research instrument that consists of Google Form (or other types of prompts) for the purpose of gathering information from respondents through survey or statistical study.

ii) DATA COLLECTION METHOD

- Primary data
- Secondary data

PRIMARY DATA

Data which are collected for the first time and it happen to be original in character. In this research the primary data has been collected by means of Google Form.

SECONDARY DATA

Data which have already gone through the process of analysis earlier is referred to as secondary data. The secondary data was collected from the Books, Journals, published, unpublished reports and websites.

iii) AREA OF THE STUDY

The Area of the study is Coimbatore City.

IV) SAMPLING TECHNIQUE AND SAMPLE SIZE

The study was conducted from working women. The size of the sample is 100 and the survey was conducted in Coimbatore City.

V) PERIOD OF THE STUDY

The study in confirmed to the period from November 2025 to January 2026

VI) STATISTICAL TOOLS OF THE STUDY

Statistical methods involved in carrying out a study include planning, designing, collecting data, analysing, drawing meaningful interpretation and reporting of the research findings. There are various statistical tools which are used in analysing data. The following tools are used for analysing data. The data analysed by using mentioned techniques

- Simple percentage analysis
- Chi square

REVIEW OF LITERATURE

Dr. P. Mahiba and Dr. P. Jesintha (2023)[1] In their study titled "Investment Behaviour of Working women in Nagercoil," the authors focused on understanding the key factors influencing the investment patterns of working women. The study revealed that a majority of women preferred government-backed schemes and fixed deposits due to their low-risk nature. The authors concluded that education and financial literacy significantly impact women's willingness to invest in higher-risk assets such as mutual funds**.**

Mrs. S. Chandini and Dr. V. Rekha (2023)[2] Their research, "A Study on Investment Behaviour among Working Women in Coimbatore," highlighted that over 50% of the respondents preferred investing in gold and real estate, considering them as the safest options. This study further noted that working women in urban areas, particularly in Coimbatore, were more open to exploring mutual funds and stock markets due to rising financial literacy levels and exposure to digital financial tools.

Ms. R. Priya and Dr. K. Nandhini (2023)[3] In their work titled " A Comparative study on the Investment Patterns of Working Women in Tier-II and Tier-III Cities," the authors examined the difference in investment behaviours between women in Tier-II cities like Salem were more likely to invest in modern financial products like mutual funds, driven by better access to financial education and advisory services, while Tier-III city residents were more conservative, preferring traditional savings options.

Mrs. M. Banurekha and Ms. N. Sowbarnigaa (2022)[4] in their study titled "SAVINGS AND INVESTMENT PATTERN OF WORKING WOMEN IN SINGANALLUR" found that majority of the respondents choose government sector for making their investment. The savings of the women equals 23 percent of India's GDP. The motive of the study is to find out the factors influencing the savings and investment pattern of urban women employees in Salem Town. The study is analytical research based on the survey method. The primary data was collected from140 respondents. Simple percentage analysis and correlation are the tools used. The study concluded that investments with higher returns were being preferred, but, along with it, the risk factor severely affected their decisions.

DATA ANALYSIS AND INTREPRETATION

Data analysis and interpretation is an attempt to organize and summarize in order to increase result usefulness in such a manner that enables the researcher to relate critical points with the study objectives. The organizing and summarizing of data require the usage of statistical measures such as.

- Simple Percentage Analysis
- Chi-square

SIMPLE PERCENTAGE ANALYSIS

Percentage analysis is used to derive the result of the study based on the objectives. It is the simplest way of analysing a group of data and it is used to understand which of the option given is mostly preferred by the sample respondents and which option is least preferred.

$$\text{Percentage Analysis} = \frac{No.\ of\ Respondents}{Total\ No.\ of\ Respondent} \times 100$$

PERCENTAGE ANALYSIS
RESPONDENTS PREVIOUS INVESTMENT BEHAVIOUR STATUS
TABLE NO:01

INVESTMENT STATUS	NO.OF. RESPONDENTS	PERCENTAGE (%)
Yes	87	87
No	13	13
Total	**100**	**100**

Source: Primary data

Have you made any investments in the past year?
100 responses

- Yes
- No

87%
13%
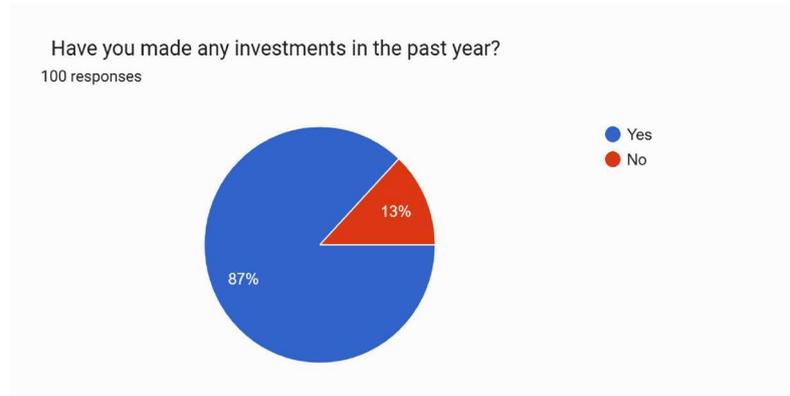
Interpretation:

The above table shows the respondents' previous investment behaviour status. 87% of the respondents are having the experience of investment in the past years, whereas 13% of the respondents are not having investment habit. Thus, the majority 87% of the respondents, are having investment habits in the past years.
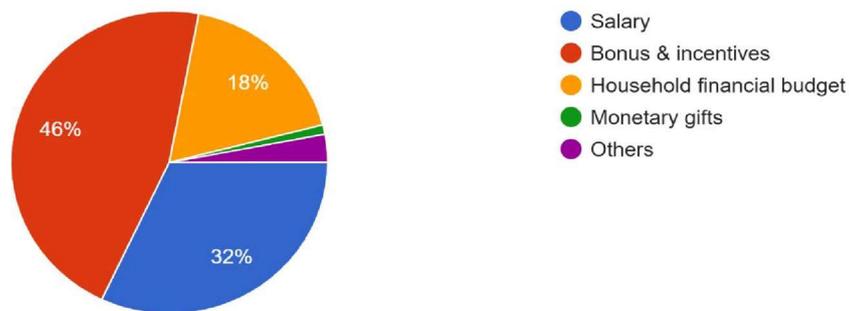
SOURCES OF SAVING IN INVESTMENT
TABLE: 02

SOURCE OF SAVINGS	NO. OF RESPONDENTS	PERCENTAGE (%)
Salary	32	32
Bonus & incentives	46	46
Household financial budget	18	18
Monetary gifts	1	1
Others	3	3
Total	**100**	**100**

Source: Primary data

Would you please mention your source of savings?
100 responses

Interpretation:

This table shows the source of saving. 32% of the respondents made investment from their salary, 46% of respondents made investment from bonus & incentives, 18% of the respondents made investment from household financial budget, 1% of the respondents made investment from monetary gifts, 3% of the respondents Mae investment from others.Thus, the majority 46% of the respondents made investment from Bonus & incentives.

PRIMARY GOAL FOR INVESTING
TABLE: 03

PRIMARY GOAL FOR INVESTING	NO.OF. RESPONDENTS	PERCENTAGE (%)
Retirement planning	30	30
Wealth accumulation	46	46
Education funding	21	21
Emergency funds	3	3
Total	**100**	**100**

Source: Primary data
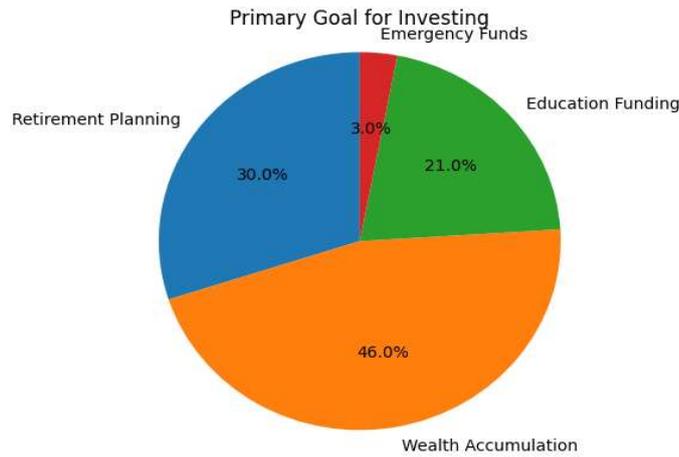
Interpretation

This table shows the respondents' primary goal for investing. 30% of respondents have chosen the investments for their retirement planning, 46% of respondents have chosen for wealth accumulation, 21% of respondents have chosen for education funding, 3% of respondents have chosen for emergency purposes. Thus, the majority (46%) of the respondents have chosen the investment for Wealth accumulation for their future.

Chi-Square analysis

$$X^2 = \sum (O-E)^2/E$$

Primary Goal	O	E
Retirement Planning	30	25
Wealth Accumulation	46	25
Education Funding	21	25
Emergency Funds	3	25

Primary Goal	Observed Frequency (O)
Retirement Planning	30
Wealth Accumulation	46
Education Funding	21
Emergency Funds	3
Total	100

Category	$(O-E)^2/E$
Retirement planning	$(30-25)^2/25 = 1.00$
Wealth accumulation	$(46-25)^2/25 = 17.64$
Education funding	$(21-25)^2/25 = 0.64$
Emergency funds	$(3-25)^2/25 = 19.36$

Interpretation: Wealth accumulation has the highest number of respondents (46%), indicating it as the most preferred investment goal.

Retirement planning (30%) ranks second, showing strong long-term security concerns. Education funding (21%) has moderate importance. Emergency funds (3%) receive minimal preference, reflecting low focus on short-term contingency investing.

FINDINGS
- The majority of the respondents (35%) belong to the age group of 36–45 years, indicating that middle-aged individuals actively participate in savings and investment activities.
- A significant proportion of respondents (33%) fall in the age group of 46–55 years, showing continued investment interest even in the pre-retirement stage.
- Most respondents (87%) have previous investment experience, reflecting a high level of awareness and familiarity with investment practices.
- Only 13% of respondents do not have any prior investment habit, indicating a smaller group with limited exposure to financial investments.
- Bonus and incentives are the major source of savings for investment, as reported by 46% of the respondents.
- Salary is the second most important source of savings, contributing to investments for 32% of the respondents.
- A considerable portion of respondents (18%) rely on household financial budgets for making investments.
- Wealth accumulation is the primary investment objective for most respondents, accounting for 46% of the total sample.
- Retirement planning is an important goal for 30% of respondents, showing concern for post-retirement financial security.
- Education funding is a key investment objective for 21% of respondents, highlighting the importance of future educational needs.

SUGGESTIONS
The pie chart shows that wealth accumulation is the primary goal for investment among most respondents, accounting for 46%, which indicates a strong inclination toward long-term financial growth. This is followed by retirement planning at 30%, reflecting growing awareness about securing financial stability in later years. Education funding constitutes 21%, highlighting the importance placed on investing for educational needs of oneself or dependents. In contrast, only 3% of respondents invest mainly for emergency funds, suggesting that emergency needs may be met through other financial arrangements rather than dedicated investments.

CONCLUSION
This study was conducted in order to understand the savings and investment behaviour of working women, and also how aware they are of the different savings and investment avenues that are available, and also the potential and benefits of each of these avenues. Income, investment and savings are all related and connected terms. Savings are being done for future needs especially for buying / constructing houses and children's education. It was observed that investments with low risk were being preferred, but along with it, the respondents are preferring the security and safety of the funds at the time of investment. Overall, the study highlights the importance of promoting financial literacy and encouraging working women in Salem to explore a balanced investment portfolio that aligns with their risk tolerance and financial goals.

Reference

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