

A study on the investment behavior of working women with reference to Chennai city

¹R.Harini, ²Dr.R.Savithri

¹Part-Time Ph.D. Research Scholar, Research Department of Commerce,
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai 600 044.

¹harinir.krishnan@gmail.com

²Associate Professor & Head, Research Department of Commerce,
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai 600 044.

²savithri11563@gmail.com

ABSTRACT

Savings lead to investment and investment leads to capital formation of the country's economy. In India, household sector occupies the prime place as far as savings is concerned. In olden days, women's income was just an additional income. But nowadays, women's income plays an important role in the family. Women's investment is necessary to meet the uncertain future emergencies in the family. A number of studies have revealed that women and men have different investment behavior. Women hold low risk tolerance and also earn less return from their investments. This research paper was conducted to study the investment behavior of working women. The study examines the awareness level and current investment pattern towards various investment avenues like bank deposit, insurance, postal savings, bonds, debentures, shares, chit fund, real estate, mutual funds and gold. In addition, the study has also made efforts to find out the most influencing factor for making investment decision. Efforts have also been made to study the most preferred investment portfolios by the working women.

KEY WORDS: *savings, investors, working women, investment behavior, influencing factors*