



PERCEPTION OF WOMEN TEACHERS TOWARDS VARIOUS INVESTMENT AVENUES

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ABSTRACT

In India, usually all investment avenues preferred by the investors. The Essential features of investments are safety of principal, capital appreciation, expectation of return, liquidity, purchasing power stability and legality. Investment avenues are such as mutual fund, equity shares, real estate, gold & silver fixed deposit and commodities so on. This research paper is to analyze the perception of women teachers towards various investment avenues. The main objective of this study is to identify the perception of women teachers towards various investment avenues and the factors related to the investment preference towards various investment avenues. For this study is based on primary data and secondary data. The study concludes most of the women teachers prefer the long term benefits and future security towards various investment avenues.

Keywords: Financial system, Investment avenues, Investors perception, Liquidity, Risk and return.

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INTRODUCTION

The financial system has more dynamic than the usual system. In current financial system, there are so many investment avenues to choose, now a days investors decide to depend upon their benefits. Some of these investment schemes offer attractive benefits at the same time with high risks, and also some investment avenues offer lower benefits with very low risks. In this article an overall analysis of investment avenues with risk and return are

there. The investors decide as a perfect investment which means if it satisfies all the needs of him. Therefore, the initial point of searching of any perfect investment must look at through the investor needs. If all those investments meet the requirements, then that investment pattern is known as the perfect investment. The most investors and advisors use a valuable time for thoughtful qualities of the thousands of investments offered in India.

Investment is the main component of



economic growth and increase in national income. With the purpose of production as per target, investment has been considered the determinant and capital formation had to be supported by suitable volume of saving. A proper understanding of money, its value, the available patterns for investment, various financial institutions, the rate of return and risk are the essential to successfully manage one's finance for attaining life's goal.

STATEMENT OF THE PROBLEM

In today's competitive world a lot of investment avenues are being provided by various public and private financial system, people are totally confused to choose where to make an investment. Investors cannot avoid risk but they can reduce the risk by investing their money in various types of investments so that they can get a reasonable profit. The study basically focuses on the perception of women teachers towards various investment avenues. This study mainly provides awareness among people about various investment avenues.

REVIEW OF LITERATURE

Vanitha, Preethi and Ramesh (2021) the researcher had made a study on "An analysis of investors perception towards various investment avenues after covid-19 crisis". This study is made to know how the investor perceives the current pandemic situation. The main objectives of the study are to find out whether the factors influence the investment decisions across gender,

to find out the satisfaction level of investors across gender and preference of investment avenues

after covid-19 crisis. To study the perception of investors, the descriptive research design has been used. This study concludes that majority of the respondents prefer gold & silver and stock market but they have not preferred

mutual fund, which are the largest investment scheme. Hence the government has to take necessary steps to encourage the investors to invest in mutual funds.

OBJECTIVES OF THE STUDY

1. To identify the perception of women teachers towards various investment avenues.
2. To analyze the investment preference of women teachers in various investment avenues.

RESEARCH METHODOLOGY

SOURCE OF DATA COLLECTION:

This study is based on primary data and secondary data. primary data have been collected by means of systematically prepared questionnaire from women teachers and the secondary data has been collected from various reports, journals, books, and websites.

SAMPLE TECHNIQUE:

For the present study, the researcher has decided to 120 women teachers working in arts and science colleges in kanyakumari district selected to based on convenient sampling method.

TOOLS FOR ANALYSIS:

The statistical tools applied for the analysis of data with the help of SPSS.

- Percentage Analysis.
- F- Test
- Garrett's Ranking method

DEMOGRAPHIC PROFILE OF THE WOMEN TEACHERS

Demographic factors are personal characteristics that are used to evaluate the data on people in a given population. In this study, a set of personal characteristics namely age, marital status, qualification and income of the 120 women teachers have been presented in this table.

TABLE-1
DEMOGRAPHIC PROFILE OF THE WOMEN TEACHERS



Demographic Variable	Particulars	Noof Respondents	Percentage
Age	25-30 Years	22	18
	31-40 Years	36	30
	41-50 Years	30	25
	Above 50Years	32	27
	TOTAL	120	100.0
Marital Status	Married	104	87
	Unmarried	16	13
	TOTAL	120	100.0
Education	PG with NET/SLET	11	9
	Ph.D	74	62
	Ph.D with NET/SLET	21	17
	M.phil	14	12
	TOTAL	120	100.0
Monthly Income	Below 30000	31	26
	30001-60000	27	22
	60001-90000	20	17
	Above 90000	42	35
	TOTAL	120	100.0

2326

Source: Primary Data

Table 1 reveals that out of 120 women teachers, majority of 36 (30 per cent) of the respondents are between the age group of 31-40 years , 104 (87 per cent) respondents are married, 74 (62 per cent) respondents are qualified in Ph.D, and 42 (35 per cent) respondents earn above Rs.90000.

PERCEPTION OF WOMEN TEACHERS TOWARDS VARIOUS INVESTMENT AVENUES

In this study there was eight statements identified for measuring the perception of women teachers towards various investment avenues. An analysis was made to find out, which is the most preferred investment for the perception of women teachers.

TABLE - 2
PERCEPTION OF WOMEN TEACHERS TOWARDS VARIOUS INVESTMENT AVENUES

Variables		Sum of squares	Df	Mean Square	F	Sig.
Savings in bank account is very safe	Between Groups	58.487	3	19.496	14.225	.000
	Within Groups	158.980	116	1.371		
	Total	217.467	119			
Post-office	Between Groups	15.962	3	5.321	2.707	.049



scheme investment is a riskfree investment	Within Groups	228.005	116	1.966		
	Total	243.967	119			
Gold gives us good return	Between Groups	16.322	3	5.441	2.713	.048
	Within Groups	232.669	116	2.006		
	Total	248.992	119			
Investment in fixed deposits is very safe	Between Groups	20.879	3	6.960	4.558	.005
	Within Groups	177.113	116	1.527		
	Total	197.992	119			
Tax planning could be done through investing in Shares	Between Groups	17.534	3	5.845	2.929	.037
	Within Groups	231.458	116	1.995		
	Total	248.992	119			
Investment in mutual fund is profitable	Between Groups	14.914	3	4.971	3.150	.028
	Within Groups	183.077	116	1.578		
	Total	197.992	119			
Insurance scheme deposits fetched high Returns	Between Groups	15.209	3	5.070	2.571	.058
	Within Groups	228.758	116	1.972		
	Total	243.967	119			
RealEstate investment got high appreciation	Between Groups	5.228	3	1.743	2.408	.071
	Within Groups	83.938	116	.724		
	Total	89.167	119			

2327

Source: Primary Data

Table 2 reveals that association between age and perception of women teachers towards various investment avenues. Since the p value is less than 0.05 per cent for six variables they are “Savings in bank account is very safe” (.000), “Post-office scheme investment is a risk free investment” (.049), “Gold gives us good return” (.048), “Investment in fixed deposits is very safe” (.005), “Tax planning could be done through investing in Shares” (.037), “Investment in mutual fund is profitable” (.028), Hence the null hypothesis is rejected. Hence it is conclude

that there is an association between age of the respondents and perception of women teachers towards various investment avenues.

INVESTMENT PREFERENCE OF WOMEN TEACHERS IN VARIOUS INVESTMENT AVENUES

Hendry’s Garrett Ranking Technique has been used to analyze the investment preference of women teachers in various investment avenues are shown in the table below.

TABLE – 3
INVESTMENT PREFERENCE OF WOMEN TEACHERS IN VARIOUS INVESTMENT AVENUES

Sl. No	FACTORS	SCORE	RANK
1	Tax benefits	52.7	V



2	Future security	58.8	II
3	Low risk	50.1	VII
4	Higher liquidity	49.7	VIII
5	Safety of money	53.8	IV
6	High returns	50.7	VI
7	Long term benefits	61.4	I
8	Capital appreciation	54.3	III

Source : Primary Data

In Garrett's ranking, it shows that majority of the respondents feel that "Long term benefit" in overall investment preference of women investors is taking place first rank. Followed by second rank is for "future security" with a mean score of 58.8 . Third rank is for "capital appreciation" with a mean score of 54.3." safety of money" takes place fourth rank with a mean score of 53.8. Fifth rank is for "Tax benefits" with a mean score of 52.7. Sixth rank is for "High returns" with a mean score of 50.7. Seventh rank is for "Low risk" with a mean score of 50.1 and last rank is for "Higher liquidity" with a mean score of 49.7 respectively.

SUGGESTIONS

- Women teachers did not interest to invest in insurance schemes. So the insurance companies should offer various specific policies for the welfare of women teachers.
- Inflation is to affect the real estate values of the investors. So the financial institution must fix the inflation value periodically.
- Women teachers must interest to invest at low risk. This will fetch good returns and capital appreciation.
- Women investors did not knowledge about higher liquidity. So the women investors must gain knowledge about the higher liquidity before investing.

CONCLUSION

The Research has been done in order to find out the perception of women teachers

towards various investment avenues. The study concluded that demographic factors like age, marital status, income level and education. The similar results were generated by ANOVA test applied for expiring the association of age with perception of women teachers towards various investment avenues. Almost Garret Ranking is used to find out the investment preference of women teachers in various investment avenues. Finally, the study concludes most of the women teachers prefer the long term benefits and future security towards various investment avenues.

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