

# A Research on Finance and Investment Pattern of Individualistic Women's in Delhi City

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*Abstract---* The position of women in Our Nation has been concern to various great changes over the past few eras both the frame strategies and cultural modification gained equal opportunities to women in education, social, political and workplace involvement with the support of such modifications exploitation of women to a great extent was decreased. Currently Indian women are quite sufficient and encourage investing their savings in an appropriate way for the family security. This research is concerned on the research of investment actions and designs followed by individualistic women in various area of Delhi city.

*Keywords---* Income, Investment Design, Individual Women, Savings.

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## I. INTRODUCTION

India has been traditionally a nation of savers. Individual of India have learned to spend less than their income and save the majority amount of the daily income future security. This also means postponement of recent consumption for the better future. The financial level of the nation is the tenth largest in the world by the sequenced GDP and third largest by purchasing power parity (PPP). The Indian Financial system has been in the midst of slowdown in equal the investment and the savings charges. But moving back the investment drop, which is still in slow process, is more important at these connections due to the effect it has on the wider growth outlook. A Saver is the spinal cord of the finance market of any economy as is the one upcoming additional necessity things for funding the setting up of or expansion of companies of companies, in return for economical profit.

In India, household domestic persons can generate almost 90% of country's savings and the corporate areas as well as government shares from the domestic home production and take up investment. Even the savings are done in the economical as well as physical parts. The unproductive part assets savings are more in compare to the productive assets. Even such thinking is changing in the current era.

Even the maximum of the growth the India have gained, women even now achieve an inferior treatment. Hence, Economical Designer Pankaaj Maalde presents that, "Instead of savings 10 % to 20 % for their old age life. The thinking is true due to various reasons such as women earn less than an average male person in India. Another actual reason is that women work for lesser years, because as they commonly take time off for child care. On an average, they spend about seven years away from work, which means that they are not saving or their or their savings is very less during this period. Add to this is the reality that women love more easily and long life expectancy of 69.9 yrs at birth as compared to an average male.

This research displays Indian women's savings and investment trends. Researcher will follow up to some of the terms for the paper understanding, Income is money that a specific or business receives in exchange for producing a

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good or service or though researching capital. By the explanation of the dictionary “cash flow or the cash achieved from the work by regular basis or monthly in form of salary, and even made up the profit or land given on rent. An independent woman, a woman who pays her own bills, buys her own things does not permit a man to affect her concerns of self confidence. She helps herself completely on her own and is proud to be able to do so. Investment in the simple terms means modification of cash or money into a monetary asset, a claim on future money for a return. Investment avenues, at current situation a wide different of investment features are clear to the savers to adjust their requirements and nature. Information about various features allows the investors to select investment intelligently. The needed phase of return and the risk tolerance phase manage the selection of investor. The investment optional rates from negotiable economical equipment to non negotiable economic equipments, among this transferable are only the negotiable economical instrument. This is a kind of financial securities, and its yield variable or fixed income. On the other side the non negotiable economic investment are considered to be not transferable. Such are non securitized economical equipments.

## II. RESEARCH METHODOLOGY

Aim: The current research study aims on the following objective

To know the resolution making capabilities of women. To find out the alertness of investment avenues. To find out their rationale of investment.

Method: The study is concerned on the independent variables such as- age, income, qualification and dependent variables such as investment alertness.

Scope of the study: The research is confined to phase of alertness about the features while creating their investments decisions and the main aims besides their investment thinking.

Hypothesis:  $H_0$  = There is no significance relationship among education and alertness of the investors.

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Data Collection: The data was been collected as Primary data as well as Secondary data.

Statistical tool: The various tools in the form of the Data presentation in table and percentage format. And also the Chi- square test was also performed.

## III. DATA ANALYSIS AND INTERPRETATION

The data analysis presented are as follows, very first the demographic factors of the investors were analysed and tabulated as follows:

Table 1: Demographic Components of Investors Analysis

Factors Selected	Selected Number of Respondents	
	Number	Percentage
Working Women	40	%
Age		
23 to 30 years old	27	67.5
31 to 45 years old	10	26.5

46 to 60 years old	3	6
Qualification		
Masters'	20	48.5
Bachelors'	6	16.5
School	14	35
Family		
Joint	13	31
Nuclear	27	69
Married status		
Married	31	79
Unmarried	6	12
Divorced	3	09
Profession		
Government work place	10	10
Private work place	30	90
Income level (monthly)		
10,000 – 20,000	22	55
20,000 -30,000	14	35
Above 30,000	4	10

The above table represent that 79% of the selected participant are married and the remaining of them 12% are unmarried and while 9% of the participants are divorced. When we focus on the age factor of the participant number 27 investors 67 % concern to the age group of up to 23-30 years. Therefore it can be predicted that the young age group think of the savings and investments in their early phase of work place. Investors in the age group of the 31-45 years are 10 participants making up 26.5%. Investors in the age group of 46 to 60 years are 3 in numbers constituting 6 %. Even education makes the big difference in the savings and the investments. The maximum of the savings and investment are done by the Masters students as they are more aware of the future. The second aspect can be savings can be fulfilled by the schooling students as we have observed that the students are more curious to save for the upcoming savings up to 14 constituting 35%. And lastly the investment patters is less concerned by the graduate person about 6 participants constituting 16.5%. Even the Profession is of the main concern with the way of work the Private work participant are more planned in the savings and investment pattern then with the compared to the government work participants, its is 30 (90%) in compare to 10 (10%). The income level also plays that important part in the saving part, the more the income the more is the investment patterns options, as per the selected participant here is the opposite result the income level of 10,000- 20,000/- covers 22 participants constituting 55%, and followed by the 20,000 -30,000/- covers 14 participants and the rest 4 participants come s under the above 30,000/- income level. So these were the following factors studied for the investment pattern and the savings aspect variables of the selected participants.

Table 2: Alertness about the Investment Variable

Sr No	Alertness	Size of respondents	Percentage
1	Yes	30	30%
2	No	10	10%
	Total	40	100

From the above table, it is been observed that out of selected participant 305 had the awareness of the different investment features and the remaining 10% of them had no awareness about the different investment options. Above

table presents that most of the participants know about the different investment features of the investments.

Testing Hypothesis:

$H_0$ = There is no significance relationship among education and the alertness of the investors

Table 3: Calculated Frequency

Education	Alertness	Not Awareness	Total
Masters'	17	3	20
Bachelors'	5	1	6
School'	4	10	14
Total	26	14	40

Chi Square Test

O	E	(O-E)	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
17	13	4	16	1.230
3	7	-4	16	2.285
5	3.9	1.1	1.21	0.310
1	2.1	-1.1	1.21	0.576
4	9.1	-4.9	24.01	2.638
10	4.9	5.1	26.01	5.308
		Total		33.163

Degree of freedom

$$V=(r-1) (c-1) V= (3-1) (2-1) V=2$$

2 degrees of freedom 5% level of significance is 5.991. The calculated value (33.163) is more than the table value. So hypothesis is rejected.

Hence it is predicted that, "There is a significant relationship among education and awareness of the investors.

Testing Hypothesis:

$H_0$ = There is a significant relationship among income level and alertness of the investors.

Table 4: Calculated Frequency

Sr. No	Income level	Alertness	No alertness	Total
1	10,000- 20,000	14	08	22
2	20,000 – 30,000	12	02	14
3	Above 30,000	04	0	04
	Total	30	10	40

Chi Square Test

O	E	(O-E)	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
14	16.5	-2.5	6.25	0.378
08	5.5	2.5	6.25	1.136
12	10.5	1.5	2.25	0.124
02	3.5	-1.5	2.25	0.642
04	3	1	1	0.333
00	1	-1	1	1
		Total		3.613

Degree of freedom

$$V=(r-1) (c-1) V= (3-1) (2-1) V=2$$

2 degree of freedom 5% level of significance is 5.991. The observed value (3.613) is less than the table value. So hypothesis is accepted.

Hence it is concluded that “There is no significant relationship among income level and alertness of the investors”

Table 5: Aims of the Investments

Sr. No	Aims	No. of Participants	Percentage
1	Child Education	16	40
2	Security for future	11	27.5
3	Tax concerns	5	12.5
4	Profit	1	2.5
5	Child marriage	7	17.5
	Total	60	100

The aim of the investment varies from one to another. Most of the investors keep their savings for the aim of gaining profit and tax saving purpose, step by 16 participant’s reference future security and 5 participants preferred children’s marriage as their investment aims. Tax savings has less demand between the investment aims. Therefore education of child as well the security for the future is the prime role of the investment.

Table 6: Selection of optional Investment pattern

Sr. No	Investment Features	Participant size	Percentage (%)
1	Steady deposit (FD)	2	5
2	Common Funding	4	10
3	Share Bazar	4	10
4	Jewels	11	27.5
5	Land	19	47.5
	Total	40	100

In the above Table there are 40 participants out of which, the participants are more investing their money in the real estate around 47.5%, second stage 27.5% are interested in the investment pattern of the Gold, silver and other jewels. Followed by the share bazar and the common mutual fund the selection of the investment pattern are same ratio i.e. 4%. Lastly the very less utilized investment pattern followed pattern is the fixed deposit i.e. 2%.

#### IV. FINDINGS

In the research the author has studied 40 respondents out of which 30% of the participants are alert and aware about the upcoming and existing investments features whereas 10 % are not alert as well as not aware about any investments patterns. Most of the samples selected are in the age phase between 23 to 30 years 67.5%, between 31-45 years are 26.5 and 46- 60 years 6% only. Looking at their education and the investment pattern, majority 48.5% of the participant are masters, 16.5% bachelors, 35% below the bachelors means yet they belong to schooling. Focusing the monthly income of the investors have monthly income phase as follows Rs 10,000- 20,000 with 55% and less income phase is above 30,000 with 10%. Lastly the investors have chosen to invest more in Land and gold rather than deposits and mutual funds.

## V. CONCLUSION

There different actions by the woman investors and this research represent such actions of the woman investment interest. It is very difficult for any investor to select the investment pattern when they have very less features of the selection. Among the large population much work was taken place to select the sample and per the preferred variables. The author successfully selected the investment pattern which is very positive for the respondents and it was very difficult to select by the author. The research focus on the requirement for the current and future investors, investor's selection for the different investment features in concern to the investor's income, age, education and interest. The study finally confirms that findings with concern to the connection among age and difficulty level of specific investors. All the way woman are not ready to take up the investment risk at any cost in comparison to the men to take investment risk. The current research has crucial aspect for investment clients as it has come out with specific interesting facets of a specific investor. Still women investors like to invest in the financial products which provide the risk free outputs. Finally it concludes that Women investors although they are of more income, well qualified, handsome salary, not dependent on anybody are traditional investors select to invest safe.

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