PREFACE

Finance plays an important role in every individual’s life. The financial decisions have a major impact on an individual’s future life. The financial decisions helps us to create a balanced planning to meet our future goals and therefore every individual is required to adopt the practice of saving instead of just making expenses. Simply saving money does not provide high return as under this our savings are just put into the safest places or products that allow us to access our money easily whereas under investment we have a greater chance of having high return.

Various literature hold clue to the fact that in India, Women constitute a little less than the half of the total population. If a society has to progress then half of its part cannot be ignored. Women development is an integral part of socio-economic development of the nation and women’s employment is considered as integration in the mainstream of development.

Traditionally Indian women were confined to the family upbringing. But in today’s social settings of the nation, women have proved that they can match with abilities of the males in undertaking all kinds of jobs. It is seen in the recent years that the proportion of women in the organisational workforce has increased manifold. Due to family
pressures, traditional bonds and beliefs, working women are not fully empowered to take certain decisions on their own in general and some area like investment decision, in particular. It is the persistent feeling in the society that investment related decisions of working women are greatly influenced and under the domain of male members. It was also found through earlier research that women are risk averse and makes portfolio selection of investment alternatives having low risk with lower return.

Therefore a study is undertaken to see whether women are still under male domination or takes their independent investment decision in investment and also to identify whether women really prefers low risk investment avenues.

The study therefore includes the various investment avenues in which the working women are interested to invest their saved money and also the factors which influences their investment behaviour. The study undertaken also makes a comparative study on women working in three selected public sector organisations so as to identify if their lies any differences in their investment pattern.

Place : (Indira Kumari)

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