Determinants of Investment Decisions -
A Study of Working Women

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ABSTRACT

Women in India now participate in all activities such as education, politics, media, science and technology, etc. With a changing scenario, women has started actively participating in investing their surplus money, though it all depends upon the various parameters such as degree of their risk taking capability, influence of family members and friends and the dare to get exposed to modern and innovative investment avenues. The present research study is focused on the investment pattern of working women and the factors responsible for investment behavior of married and unmarried working women. It is found that working women rank basic savings purpose to be the foremost consideration while investing. While investing, the family related matters such as children education, children marriage, life protection and medical expenses have a much more impact on the minds of married working women than on unmarried ones. The facility to encash the investments whenever required is also an important objective while deciding to invest. The working women are insignificantly influenced by the marketing skills of investment advisors and she decide for investments on her own or on the guidance of her husband or other family members. The empirical findings provide important information input for financial planners as well as individuals in preparing their investment profiles.

KEYWORDS: Investment Avenues, Investment Behaviour, Investment decisions, Working Women.