LEVEL OF AWARENESS IN RURAL INVESTORS TOWARDS INSTITUTIONAL INVESTMENTS - A CASE STUDY OF BIJAPUR DISTRICT

DR. A. S. SHIRALASHETTI*

*P. G. Dept. of Commerce
Karnatak University Dharwad-3

ABSTRACT

The process of economic growth of a country depends on the amount of capital formation in various sectors of economy. The savings and investments are not only essential to meet the present and future expected requirements but also essential to meet the unexpected requirements. The savings, in many times, act as shock absorber in the day-to-day life of investors. The savings and investments pattern by the people vary from person to person and even with same person during two periods of time due to differ in motives. The main motives of savings and investments are to earn present income to meet present requirements and future requirements.

The main objectives of the study are to examine the relation between the level of awareness and demographic factors of respondents and the sources of awareness and reasons for investments. The present study has based on both primary as well as secondary data. The primary data are collected through pre-tested questionnaires from 450 respondents from rural area of Bijapur district. The respondents are selected randomly as sample from villages of different Talukas of Bijapur district. The collected data are analyzed by using statistical tools to draw inferences. The study suggested that the Government and non government agencies should take care in bringing awareness and educating the rural population to save a portion of their earnings and invest judiciously.