

A STUDY ON WORKING WOMEN FUND MANAGEMENT AT MIRA BHAYANDER

Bhargavi Rawal¹ and Dr. Sanjay G. Mishra²
Student¹ and I/C Principal (Guide)², Shree L.R. Tiwari Degree College, Thane, Maharashtra

ABSTRACT

As we all are going from the situation of COVID-19 many womens lost their jobs because of this situation woman faces imbalance in their funding. But in this situation also working woman is trying new ways to manage their funds. For eg. Investment and starting their own business.

Researcher in this paper has collected responses of 27 respondents by circulating google form Also, The researcher has framed three objectives which were measured and achieved by data analysis. The findings of the study stated that working women are always having a different perception related to investment option.

Keywords: - Working women Funds, career improvements, work Life, personal life.

INTRODUCTION

In this todays pandemic situation which the world is facing the life of many people has changed each and every women work and struggle for the life. In the present Scenario both husband and wife has to work together working women will not get financial help and her confidence level every women desire to grow in their career but due to many reason they have to Compromise their carrer Now-a-days the growth of working culture on women employment had many new changes. God has given some extra energy and extra power to the women to utilize it in working. Family, household and career almost all this areas are balanced successfully by many women manier times circumstances might come that a women has to part ways with her spouse and move one in her life some times many working women try to save her husbands income in todays world woman are stepping out to explore the world, moving shoulder to shoulder to man, becoming Financial Independent mostly men and woman have different investment behaviour it has been proved by number of studies. It has also seen that woman earn less return from their investment by holding low risk tolerants.

REVIEW OF LITERATURE

Investment behavior of women in India.

November 2015 “Priya Kansal”:- The standard reason of this research is to gain information about key elements that have an effect on funding conduct and ways these key elements influence funding decision-making techniques amongst women. It similarly explores sorts of educational tactics and materials that can seriously change funding behaviors amongst women. Finding of the study gives an perception about the investing pattern of women. Women are perceived as threat aversers. So, this project goals at grasp the funding conduct of female traders via taking their responses on various elements like risk, return and so on.

A Study on Investment behavior of working women.

February 2020 “Vijayakumar Gajenderan”:- All the savings method is attentively observed by the working women. The conception of working women from both private and public sector are similar regarding to the savings method. Finding of the working women are funding into various expenses such as household expenses, education expenses, equidity shares, etc. Additionally, the research indicates that there is a significant alliance between annual income and investment among the workingwomen.

A Study on Asian Journal of management Research online investment pattern on working women.

January 2015 “Sreelatha Reddy”:- This analyze about examines the funding pattern and attention of the girls merchants about wonderful funding gadgets such as financial institution deposits, small savings, life insurance plan diagram schemes, bullions, corporation security-bonds, mutual funds, and equity and choice shares, pension plan, a home or some different mode of investment like investing in

Real Estate (Property) or in saving schemes of publish offices. Each of these investments has common characteristics such as achievable return and the hazard related with it. Finding of the key to a profitable monetary structure isto keep aside a giant quantity of financial savings and make investments it intelligently for a longer duration of time. Hence keeping this in mind, this paper goals to examine about the awareness and preferences of working ladies as buyers for specific investment selections available to them and to analyze the factors influencing their appreciation and preferences.

RESEARCH METHODOLOGY

Objective of the research Study:-

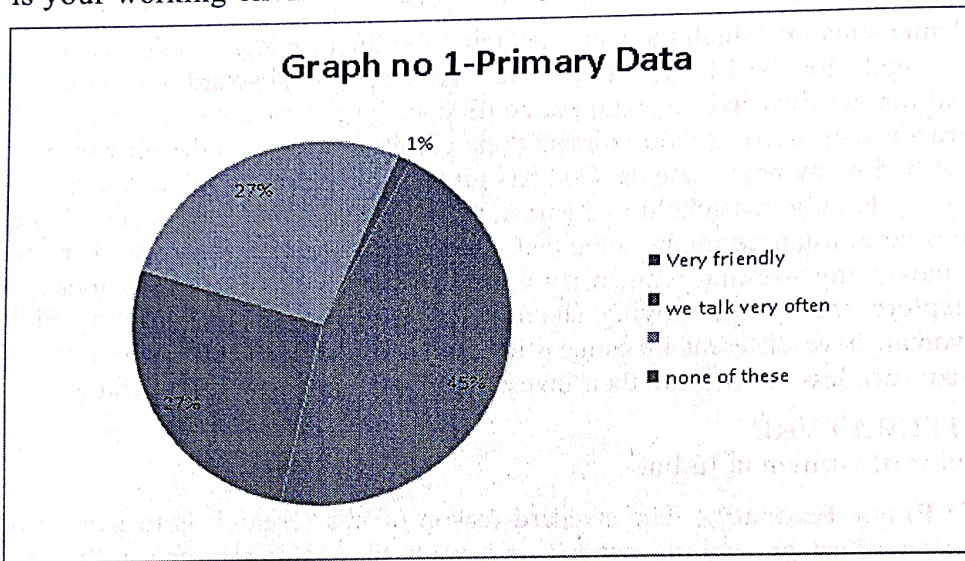
1. To understand current situation of working women in Education.
2. To know the area where women are spending their fund.
3. To find the factors effecting working womens growth in career advancement.

Limitation of the study:-

1. The study is based on proception of working women.
2. The study area is Mira Bhayander.
3. The respondents business cannot be Envolved.

Data Analysis and interpretation:-

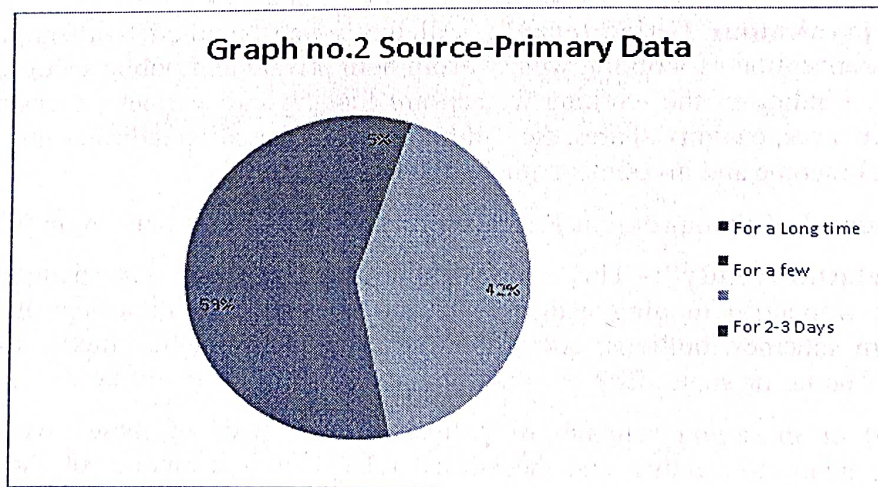
1. How friendly is your working environment towards you. 27 Responses



In the survey there are 27 responses. And form the above pie chart its telling about the working environment is friendly or not. So 45% is very friendly and 55% is very often talking.

2. Is your income enough for household Expenditure.

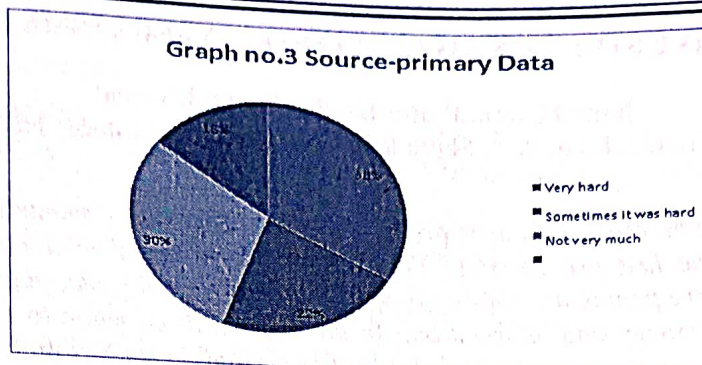
27 Responses



Let's see the womens income enough for household expenditure or not. So from the above Pie diagram 53% are not suffering from less income. And 47% are suffering on Less income.

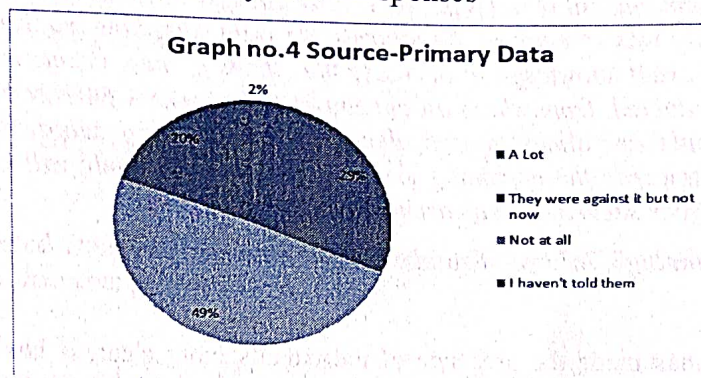
3. Was it hard to manage your fund during Covid-19 pendemic?

27 Responses



In Covid-19 pandemic most of the people are suffering to manage the funds like 55% are suffering from the funds. And 48% are not suffering.

4. How much does your family supports you.27 Responses



Most of the womens family support to him a lot. Like 78% .And 22% are notsupporting.

Scope of the Study:-

The Saving avenues have been well-aware by both the government and privatesector working women. Both the sector working women have same view on awareness highly about the saving avenues. To avail the income tax benefit the working women are investing much more. They are also investing for children education, their marriage expenses, to get fair return, for retirement purpose, holdings, liquidity.

CONCLUSION

1. Working women are always having a different perception related to investment option.
2. Their perception again changes with the changes in the kind of sector they are working.
3. This study has shown the kind of perception women working in the public and private sector are having.
4. Women can be very powerful actor for peace, prosperity and Security.
5. They play an important role in initiating and inspiring progress on human rights, justice, national and economic growth and development when they participate in peace processes.
6. Women are therefore is a smart security as well as smart development in investing.

REFERENCE

1. A study on the investment behavior of working women with reference to Chennai city. R.Harini, Dr.R.Savithri.
2. A STUDY ON INVESTMENT BEHAVIOUR OF WORKING WOMEN IN CHENNAI CITY Mercy Silvester, Vijayakumar Gajenderan
3. The Role of Working Women in Investment Decision Making in the Family In India. Manish Sharma, Hima Bindu Kota
4. https://en.m.wikipedia.org/wiki/Women_in_the_workforce.