1.1 INTRODUCTION

Economy of any country is driven by investments leading to capital formation. Savings lead to investments. In India, the household sector occupies the prime place as far as savings is concerned in comparison to institutional sectors, whether it is private or public. Every government in the world would like households to save, as personal saving constitutes the largest segment of national saving in most of the countries. This is followed by savings of the corporate sector, with government savings being least or negligible in most of the countries.

According to the economists and central bankers, for sustained economic growth of a country, rise in domestic savings is necessary. As per every individual earning money, spends it to meet his or her own personal needs or to fulfill the basic needs of his or her family. Individuals use money for various purposes including funding their daily house hold expenses and expenses incurred for buying luxuries for a better life. Money earned is generally used to funds some immediate expenses or saved to meet some future needs. Those who spend less than what they earn end up with savings. These savings can be accumulated and grown to fund various goals, such as, for education, marriage, vehicle purchase, house purchase or for acquiring any other asset, for medical emergencies and for meeting the post retirement financial needs. In general, the entire amount saved is not held in cash, but is invested in different asset classes or investment avenues in order to get return, which can be in the form of regular income or capital appreciation or sometimes both. Women, in general are savers according to the Association of Bankers 2013 report. Even in India, under the recently launched jan Dhan Scheme, a large number of new bank accounts were opened. In rural areas, major part of the new accounts was opened in the names of women according to the report released in 2014 by Punjab National Bank, resulting in a greater contribution by women. This scheme provided an opportunity for women to open bank accounts thereby increasing the percentage of the population under financial inclusion program of the government.

Successive governments in India have stressed on providing and improving the educational opportunities for children, especially girl children. The efforts of the government have led to an increase in the number of educated women, who are well qualified and have the necessary skills to gain employment. With the opening up of the economy and the progress and investment made in the banking, financial services, insurance, software and educational sector, job opportunities have increased for women in India However, as an exception few women invest in less risk avenues such as bank deposits and post office schemes. They generally avoid risky options such as equities, as they think that it is difficult to understand equity market trends, patterns and as they volatile in nature. The increase in the number of employed women has led to rise in the number of savers as well as the quantum of savings by women. As per Census 2011, the population of India is 1210.19 million comprising 586.47 million (48.5%) females and 623.72 million (51.5%) males. Females have a share of 48.1% in the urban population and of 48.6% in the rural population. Women find more opportunities to work in urban cities.

1.2 SIGNIFICANCE OF THE STUDY

The women's entry into employment as well as in self-employed sector has certainly raised their income and has enabled them to maintain a higher standard of living. For this purpose, they create savings which are, in turn, channelized for investment in productive purposes. Thus, the savings and investments of working women are important from the point of view of economic welfare of their families in particular and capital formation of the economy in general. For the welfare of the family, they try to save some portion of their earnings in various short term and long term investment schemes. The current topic "STUDY ON INVESTMENT PATTERN OF WOMEN INVESTORS" would help to study the investment pattern of women located at "KANNUR CORPORATION".

1.3 STATEMENT OF THE STUDY

Investment is the employment of funds on assets with the aim of earning income or capital appreciation. Investment is the most important things today. People are earning more, but they do not know where, when and how to invest it. Proper understanding of money, its value, the available avenues for investment, various financial institutions, the rate of retum/nsk etc. Are essential to successfully manage 2 one's finance for achieving life's goal. An investment is an asset or item that is purchased with the hope that it will generate income or appreciate in the future. In an economic sense, an investment is the purchase of goods that are not consumed today but are used in the future to create wealth. In finance, an investment is a monetary asset purchased with the idea that the asset will provide income in the future or appreciate and be sold at a higher price. Through this study we analyse investing behavior among women and help to determine the factors influencing investment decision of women's and also examine difference of women's attitude towards different investment avenue Today women have more earning potential and more influence over financial decision that over decision. So this study assists to improve women's performance following era.

1.4 OBJECTIVES OF THE STUDY

This research study tries to cover following objectives:

- To understand the savings pattern of women investors
- To understand the spending pattern of respondents as in the form of investment.
- To find out the respondent’s awareness towards investments.
- To analyse the investment decision of different social class investors.
- To find out whether investors are looking for capital appreciation, liquidity or return of investment.

1.5 LIMITATIONS OF THE STUDY

- The study has been restricted to Kannur Corporation.
- Women's do normally invest in bank account and Post office savings account which make normal return rather than investing at share market and mutual funds.
- Women like to invest in short term investments.

CONTENTS