



## “An Imperical Study on Women’s Approach Towards Equity Market”

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### Introduction

A stock market or equity market is a private or public market for the trading of company stock and derivatives at an agreed price these are securities listed on a stock exchange as well as those only traded privately. A stock represents partial ownership of a company- the smallest share possible. Company's issues stocks to raise capital and investors who buy stock are actually buying a portion of the company. Ownership even a small share, gives investors rights to a say in how the company is run and a share in the profits. While stocks give owners certain rights, they do not carry obligation in case the company defaults of faces a lawsuit. In a worst-case scenario the stock will become worthless but that is the limit to the investor's liability.

Companies issue stocks to raise capital. They may need a cash injection to expand or to acquire new properties. Each stock issue is limited to a certain number of shares, and even when they are issued they are given a par value The market quickly adjust that par value according the perceived health of the company and its potential for growth. Investors usually buy stocks because they believe the company will continue to grow and the value of there shares will rise than buying shares of well established companies but the potential gain is much greater. Those who bought Microsoft shares early in the games saw and exponential rise in their value.

Stock trading in India is done on stock exchange markets like the Bombay stock exchange (BSE) or National stock exchange (NSE). This means that only companies listed on a public exchange have shares that can be bought and sold on the open market. Of course a person could also buy partial ownership in a smaller company that is not listed on a stock market but that is very different type of investment than buying stocks. Because stock must be bought and sold on a stock market individual investors need a broker to make transactions for him. Brokers take orders to buy or sell a certain stock. The order may include instructions to trade at a certain price or simply what the market will bear. Once there broker receives the order he attempts to execute it by finding a buyer or seller as the case may be. The buyer or seller is also represented by a broker and each broker receives a commission on the sale.

### OBJECTIVE OF STUDY:

The objective of the research should be stated. There refers to the question to which the researcher proposes to seek answers/ solutions through the research. The objective stated should be very clear. The objectives for instances may be stated as

- √ To know how many women's percentage are interested in stock market.
- √ To know about which type of perception womens have towards share market.

- √ To know factors that influences women's towards investment.
- √ To know about risk taking ability of women in share market.
- √ To know about the awareness among women about various different investment instruments
- √ To know about how much returns the women would expect from the share market.
- √ To know about the potentiality of women in investing in stock market.
- √ To identify the causes.

### UNIVERSE OF RESEARCH:

All the items in any field of inquiry constitute a universe or population. A complete enumeration of all items in the population is known as census inquiry. But many a times it is not possible to examine every item in the population, and sometimes it is possible to obtain sufficiently accurate results by studying only a part of total population. When field studies are undertaken in practical life, consideration of time and cost almost invariably lead to a selection of respondents i.e. selection of only a few items. The respondents selected should be as a representative of the total population as possible in order to produce a miniature cross section.

This research study contains the awareness of the women in the stock market. There are many investors in the stock market but out of whole universe of the investors I have selected a small population from the limited city area. There are mainly two types of universe such as infinite and finite universe. Finite study can be calculated and infinite study cannot be calculated.

In my research I have selected finite study to know about the awareness in the minds of womens in the stock market. I have done the survey on about 75 people before preparing this report.

### SAMPLING DESIGN:

A sample design is a definite plan for obtaining a sample from a given population. It refers to the technique or the researcher would expect in selecting items for the sample. Sample design may as well lay down the number of items to be included in the sample. Sample design is determine before data's are collected. While developing a sampling design, the researcher must pay attention to the following steps:-

#### ► Type of universe:

The first step in developing any sample design is to clarify defines the set of objects, technically called the universe to be studied. The universe can be finite or infinite.

**Sample Unit:**

The decision has to be taken concerning a sampling limit before selecting sample. Sampling unit may be geographical one such as state, district, village etc. or a construction must such as etc, or it may be social unit such as family, club etc or may be individual.

**source list:**

It is also known as sampling frame from which sample has to be drawn. It contains the names of all items of a universe. Its source list is not available. Researcher has to prepare it. Such a list should be comprehensive correct and reliable and appropriate..

**size of sample:**

This references to number of items to be selected from the universe to constitute a sample. This is a major problem before research. The size of sample should be neither be excessively large or nor too small. It should be optimum. While deciding the size of sample researcher must determine the desired precision as also an acceptable confidence level for the estimate.

**budgetary constraints:-**

Cost consideration from practical point of view have a major impact upon decisions relating to not only the size of sample but also to the type of sample. This fact can even lead to the use of non probability sample. We have taken 2 months for whole research..

**sampling procedure:**

Finally the researcher must decide the type of sample he will use i.e. he must decide about the technique to be used in selecting the items for the sample. In fact this technique or procedure stands for sample design itself. There are several designs out of which the researcher must choose one for his study.

So far as my research is concerned, I have undertaken sample size of 75 respondents. I have selected some of the women in junagadh and jetpur city itself. All the respondents are satisfied on the basis of their profession and savings. I have selected the samples randomly.

**TABLE**

1.LITERATURE SURVEY	www.moneylife.com <a href="http://www.bizcovering.com">www.bizcovering.com</a> THE FINANCIAL EXPRESS THE ECONOMICS TIME
2.SAMPLE SIZE	75 Respondents
3.SAMPLE UNIVERSE	Jetpur and junagadh city(GUJARAT)
4.TIME BUDGET	2 months for whole research.
5.SAMPLING TECHNIQUE	Stratified and random
6.SAMPLING UNIT	Professional=Random Business women= Random

**DATA COLLECTION METHOD**

The reliability of managerial decisions depends on the quality of the data. The quality of data can be expressed in terms of its representative feature of reality which can be ensured by a usage of a fitting data collection method. The data's can be classified into primary data and secondary data.

**Primary data:**

The data's that are collected from the field under the control and supervision of an investigator is known as primary data. These types of data are generally a fresh and collected for the first time. Primary data is useful for current as well as future studies.

1. We have prepared structure undisguised questionnaire for collecting primary data.
2. copy of questionnaire is in the annexure.

**secondary data:**

Internet & other online sources were used to collect data related to equity market.

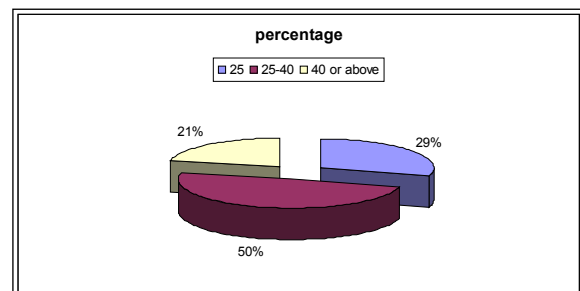
**LIMITATION OF THE STUDY:**

- ↔ There is no positive response from women.
- ↔ Women's are not aware about the service provided by broker.
- ↔ Sample size which I have taken is limited or not sufficient for me.
- ↔ The time duration of the project is limited.
- ↔ Despite random selection of representatives the selection may not be the best.
- ↔ Fundamental analysis is mainly based on historical data.
- ↔ Women are not ready to give proper answer to our question
- ↔ Since there are too many questions so women are hesitate to give answer.

# ANALYSIS AND FINDINGS

**1. AGE:**

option	frequency	percentage
25	22	29.33%
25-40	37	49.33%
40 or above	16	21.33%

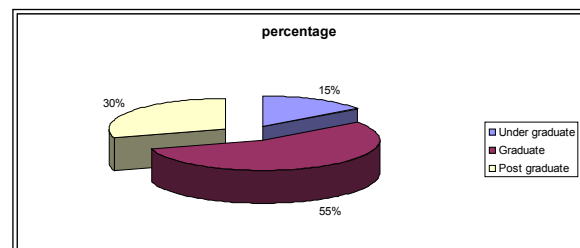


**INTERPRETAION:**

From the above survey conducted it was found out that 50% of the respondents are in the age of 25-40 years and 29 respondents are from the age group of 25 years. And around 21%are from the age group above 40 years.

**2.EDUCATIONAL QUALIFICATION:**

OPTION	FREQUENCY	PERCENTAGE
Under graduate	12	14.67%
Graduate	41	54.67%
Post graduate	22	29.33%

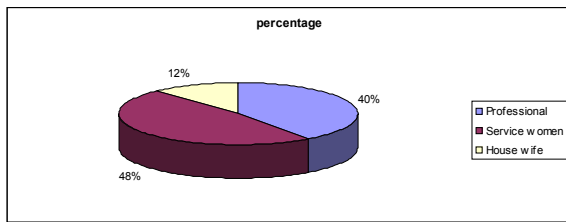


**INTERPRETATION:**

From the above survey conducted it was found out that 55% of the respondents are graduate and 30% respondents are post graduate. And around 30%are having educational qualification is undergraduate.

**3.OCCUPATION:**

OPTION	FREQUENCY	PERCENTAGE
Professional	30	40%
Service women	36	48%
House wife	9	12%

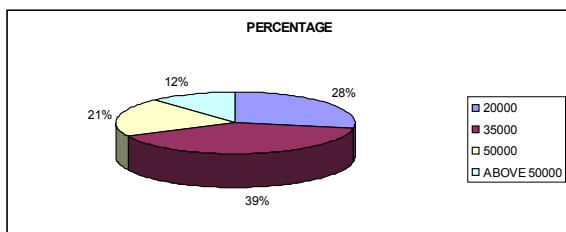


**INTERPRETATION:**

From the above survey conducted, it was found out that we have taken 48%women of service category as a respondents and40% womens are comes under professional category and we have also taken house wife as a respondents is 12%.

**4. LEVEL OF INCOME (PER MONTH):**

OPTION	FREQUENCY	PERCENTAGE
20000	19	25.33
35000	27	36
50000	14	18.67
ABOVE 50000	8	10.66

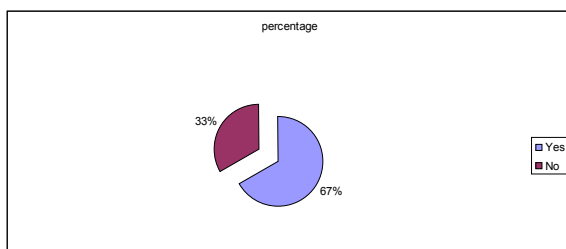


**INTERPRETATION:**

From the survey conducted it was found out that 39% respondents belonged to income group of 35000 Rs. and 28% respondents belonged to the 20000 Rs. and 21% and 12% respondents comes in the income group of 50000 Rs. and above 50000 Rs.

**5. Do you aware about stock market?**

option	Frequency	percentage
Yes	50	67%
No	25	33%



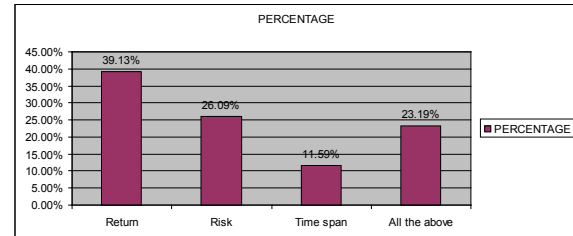
**INTERPRETATION:**

From the survey conducted it was found out that 67% respondents are aware about stock market while 33% respondents are not aware about stock market.

**6. What are the factors to be consider by you while investing your money?**

OPTION	FREQUENCY	PERCENTAGE
Return	27	39.13%

Risk	18	26.09%
Time span	14	11.59%
All the above	16	23.19%

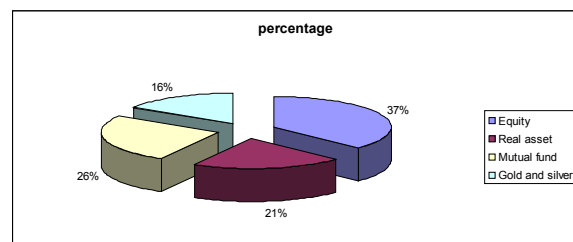


**INTERPRETATION:**

From the survey which we have conducted we have found out that majority of the women prefer the return criteria when they are investing there valuable money that is 39.13%.Then they consider the factor of risk that is 26.09%.and then time span in the stock market.

**7. From the following securities, which securities do you prefer for investment?**

OPTION	FREQUENCY	PERCENTAGE
Equity	23	37.1%
Real asset	13	20.96%
Mutual fund	16	25.81%
Gold and silver	10	16.13%

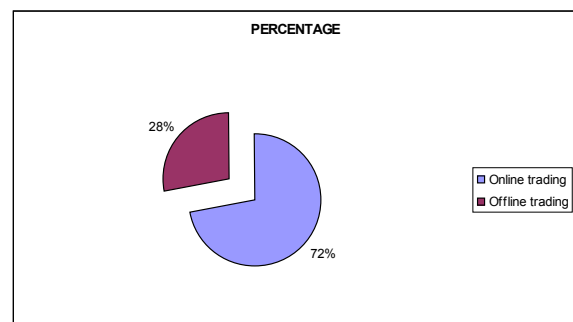


**INTERPRETATION:**

From the above survey conducted which we have found out that majority of women are invested there money in equity market that is 37% then they prefer mutual fund that is 26% then they follow real asset and gold and silver that is 21% and 16%.

**8. Which type of trading do you prefer?**

OPTION	FREQUENCY	PERCENTAGE
Online trading	36	72%
Offline trading	14	28%

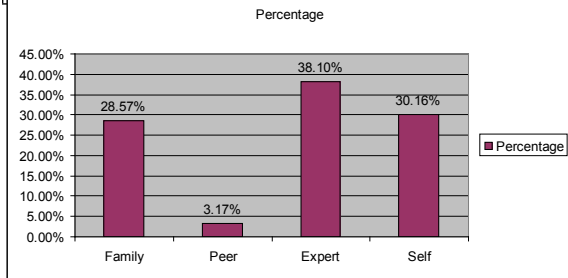


**INTERPRETATION:**

From the above analysis we have found out that majority of women likes to play in online trading that is 72% because of technology up gradation and internet facility available at home.

**9. Which of the following is the best for taking advice for investment in security?**

Option	Frequency	Percentage
Family	18	28.57%
Peer	2	3.17%
Expert	24	38.1%
Self	19	30.16%

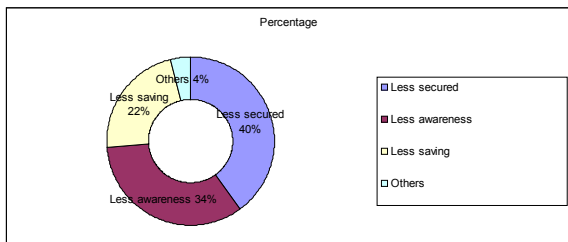


**INTERPRETATION:**

From the above survey which we have conducted, we have found out that expert is the best source for taking an advice for investment in which security when, how, how much? then comes self decision and finally family and peer.

**10. Reason for not investing in stock market?**

Option	Frequency	Percentage
Less secured	20	40%
Less awareness	17	34%
Less saving	11	22%
Others	2	4%

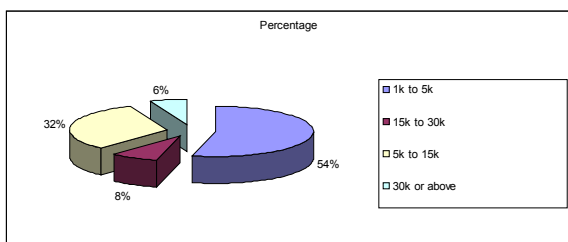


**Interpretation:**

From the above analysis we have found out that most of the womens wants a security on their investment. So according to them share market is less secured. Some of them are not aware about all the products of share market and some service womens have less saving in their income.

**11. How much amount do you invest in share market?**

Option	Frequency	Percentage
1k to 5k	27	54%
15k to 30k	4	8%
5k to 15k	16	32%
30k or above	3	6%



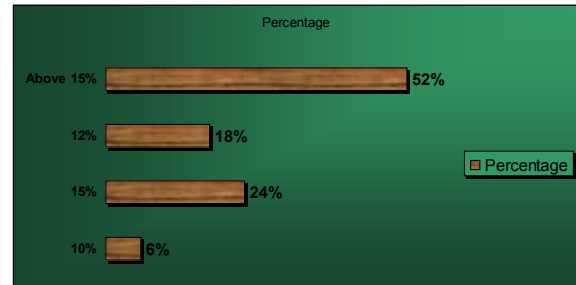
**Interpretation:**

From the above survey we have found out that most of the women investing their valuable money around 1k to 5k that is

54% because of their fewer saving from their income.

**12. How much percentage of return do you expect from the investment?**

Option (In return Value)	Frequency	Percentage
10%	03	6%
15%	12	24%
12%	09	18%
Above 15%	26	52%

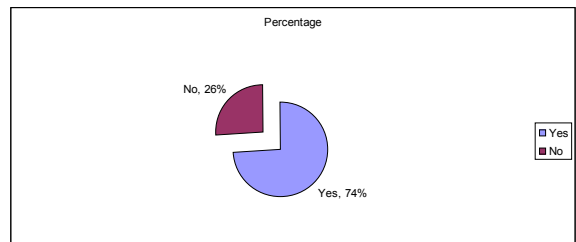


**Interpretation:**

As we can see from the above chart, majority of the womens expected 15% return from their investment. because they are ready to take higher risk while taking decision about investment.

**13. Do you maintain any portfolio for investment?**

Option	Frequency	Percentage
Yes	37	74%
No	13	26%

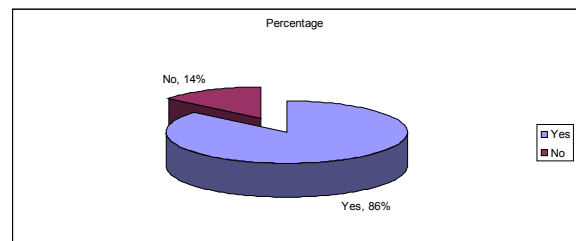


**INTERPRETATION:**

As we can see from the above chart womens are ready to build a portfolio and manage it wisely. So it is very helpful for them to reduce the risk factors in the investment.

**14. Are you satisfy with your present broker?**

Option	Frequency	Percentage
Yes	43	86%
No	7	14%

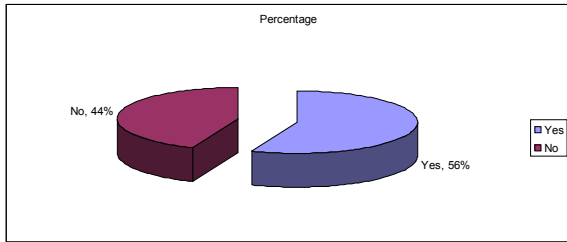


**INTERPRETATION:**

From the above analysis we can see that 86% of womens are satisfied with the service provided by the broker. While only 14% womens are dissatisfied from the services provided by their broker.

**15. Are you regularly watching daily position of index?**

Option	Frequency	Percentage
Yes	28	56%
No	22	44%

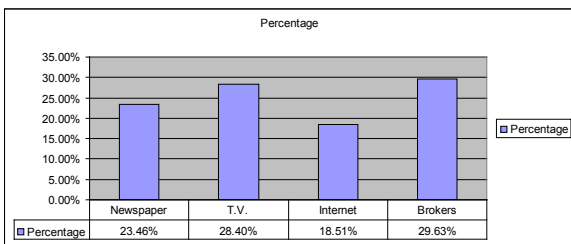


**INTERPRETATION:**

From the above analysis we have found out that most of the women are taking active part in day to day market index position that we can see from the above chart.

**16. How are you collecting information about market position?**

Option	Frequency	Percentage
Newspaper	19	23.46%
T.V.	23	28.40%
Internet	15	18.51%
Brokers	24	29.63%

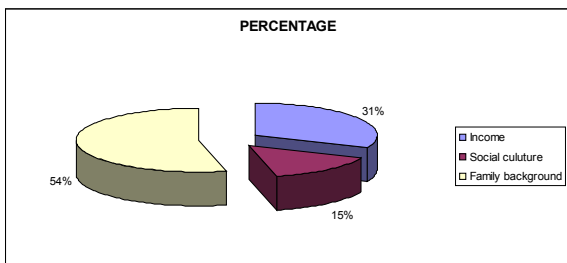


**INTERPRETATION:**

Brokers are the most successful source for getting day to day information about daily market fluctuation. Then comes the source of T.V. as specially CNBC TV18, which they find the best to know the fluctuation going in the market share Price. After all, the newspaper and the Internet is also the better option available with respondents.

**17. Factors that influences you from the investing your valuable money?**

OPTION	FREQUENCY	PERCENTAGE
Income	21	31.34%
Social culture	10	14.93%
Family background	36	53.73%

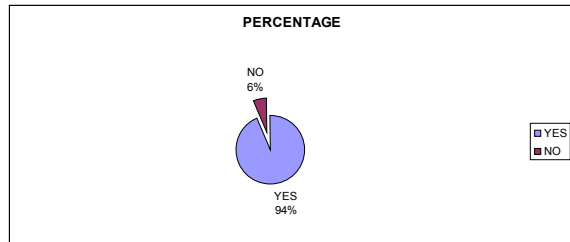


**INTERPRETATION:**

From the analysis, the women find that family background with 54% is the most influencing factor in taking decision about investment. While the income factor also influence the women to invest their money in share market.

**18. According to you share market is beneficiary or not?**

OPTION	FREQUENCY	PERCENTAGE
YES	47	94%
NO	3	6%

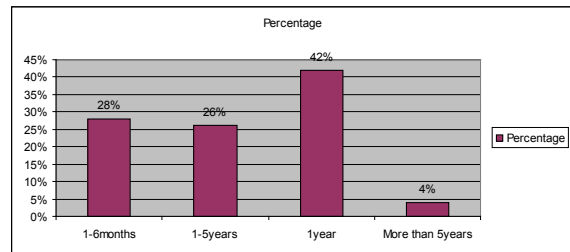


**INTERPRETATION:**

As per survey conducted by us, we have found that around 94% of the women say that share market is the most beneficiary to get higher return from their investment made.

**19. Which type span do you prefer to invest mostly in share market?**

Option	Frequency	Percentage
1-6months	14	28%
1-5years	13	26%
1year	21	42%
More than 5years	2	4%



**INTERPRETATION:**

Out of the total respondents, 42% of the respondents invest their money for around 1 year holding period because they want to get the benefit of Tax advantage, while 28% of the women invest their money for short duration of time around 1-6 months in the share market.

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