



# A STUDY OF SAVINGS AND INVESTMENT OF DELHI NCR WOMEN DURING PANDEMIC

UNDER THE GUIDANCE OF  
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## CHAPTER 1

### INTRODUCTION

This paper investigates several aspects of saving and investment behavior of women. From past few years the Indian market has seen several ups and downs. The rapid and systematic change of the Indian stock market has changed the behavior of an investor towards investment decision making. The right investment decision can only be made if the investor is financially literate.

By performing an in-depth analysis of investor beliefs and preferences before pandemic and after pandemic, the goal of this article is to discover individual investors and attitudes about financial investment decision making, with a special focus on investor's biases pre-pandemic and post-pandemic. How a woman used to invest before the pandemic happen and how the pandemic has changed the investment behavior of a woman.

Since pandemic has changed so much all across the globe and women have done incredible progress in terms of personal, financial, and professional success: however, in the field of finance, there is still more work to be done.

As a result, women must learn to grasp and consider the importance of money, savings, and investment perspectives in order to overcome difficult situations at any stage of their lives. As a result, learn more about working women's financial management, savings, investment, and financial well-being (FWB). Women's

financial difficulties are usually associated with poor financial management and practices. Women's and families' financial illiteracy is one. may have a negative impact on an individual. As a result of the increased cost of living, the vast majority of people are now more concerned about their financial well-being and their spending, allowing them to live a more comfortable life and better plan for their financial future.

Saving and investing are mutually beneficial. They are a very valuable instrument that contributes in the development of underdeveloped and developing countries' economies. As we all know, an economy's growth is determined by the amount of capital formation and accumulation, which can only be accomplished through essential investment. As a result, saving is an essential source of investment. Savings must be generated, mobilized, and then channeled into productive investment in order to achieve economic development. As the economy's savings rate has risen, more cash will be available for investment, resulting in a nation's overall economic progress.

### **WOMEN INVOLVEMENT IN INVESTMENTS:**

Women, on the other hand, are less involved in investment activities than men. They avoid making any investing decisions, whether at home or elsewhere. They are well-known for wasting money or overspending it rather than investing it to gain more. Even in today's world, working women with a good income are highly dependent on their partners to cover their daily expenses. With the changing landscape and competitive environment, it is more important than ever for women to consider their future and reduce their dependency on their partners for financial decisions.

To minimize unsupportive environments at any stage of their lives, women must begin to appreciate the relevance of their earnings, savings, and investment. Women must have a decent skill that will help them improve their socio-economic situation in order to meet their financial needs. Women in India, for the most part, have the practice of storing cash rather than investing it. They believe that this "idle cash" might be utilized to cover expenses such as jewelry, various forms of entertainment, and so on. Few women, on the other hand, invest in lower risk options such as bank deposits and post office plans. Because it is difficult to grasp equity market movements, they often avoid risky actions involving shares and derivatives.

## **FINANCIAL INVESTMENT AVENUES:**

In a financial context, investment refers to money spent now in the hopes of gaining financial rewards in the future. It is necessary to invest money in something that will provide greatest profits while carrying the minimum risks in the future. Money saved today will help you in the best possible way in overcoming challenges. The majority of us have little experience with investments. As a result, we all invest exclusively in traditional investments with fixed returns while ignoring with high yields. Those poor returns are really not going to be enough to keep up with the economy's rising inflation. Only 18 million people out of a population of over a billion are invested in stocks. This is an unfavorable number for a developing economy. There are many different types of investments, and most of us are unaware of some of them. Even if we are aware of them, we are either unable to understand them or believe they are too risky to participate in. **SOURCES OF INVESTMENT:** There are a variety of investment options, which can be classified into two categories: financial assets and physical assets.

**Financial Asset:** Financial assets are assets in the form of documents that specify the ownership of the holder of such document. They are not tangible because they cannot be seen or touched, but they are in the form of documents that specify the ownership of the holder of such document. The risk and return on each of a different financial asset can be further classified into the following: -

### **1) Risk-return-**

Classification of financial assets on the basis of risk-return means classifying the financial assets on the ground of their: -

#### **EQUITY:**

Equities are a type of securities that represent a company's ownership. Stock markets are where through an Initial Public Offering (IPO). Even in the short term, equities can produce good profits, but one must be well during the stock markets. However, with the promise of higher returns comes the possibility of higher risk.

### **2) Professional knowledge**

Think about a scenario where you buy a new vehicle. The problem is that you aren't a good driver. You now have two choices:

1. You can pick up driving.
2. You can employ a chauffeur full-time.

Financial market investing needs a certain level of expertise. You must conduct market study and evaluate

your best options. Is accessible. You must be knowledgeable about things like the macroeconomic environment, specific industries, corporate finances, and asset classes. You'll need to put a lot of effort and work into this.

But investing in mutual funds can be a great alternative if you lack the knowledge or the opportunity to research the market extensively. Here, a qualified fund manager looks after your assets and works hard to deliver fair returns. The professional management of your

mutual fund investments requires you to pay specified fees, just as you would if you hired a driver for a ride.

Returns one of the greatest advantages of mutual funds is the potential for higher returns than those offered by conventional investment options with guaranteed returns. This is so because mutual fund returns are correlated with stock market success. Therefore, the worth of your fund would be affected if the market is experiencing a bull run and performs exceptionally well. However, a weak market performance could have a bad effect on your assets. Mutual funds do not guarantee capital protection, in contrast to conventional investments. Do your study and invest in funds that can assist you in achieving your financial objectives at the appropriate stage of your life.

### 3) Diversification

This is a well-known maxim to keep in mind when making financial decisions. When you only invest in one asset, you run the chance of suffering a loss if the industry collapses by diversifying your portfolio and investing in a variety of asset classes, you can, however, escape this issue. You would need to meticulously choose at least ten stocks from various sectors if you were investing in stocks and required diversification. It may take a lot of time and effort to complete this. But you immediately accomplish diversification when you invest in mutual funds. You could gain access to up to 30 stocks from various sectors in a single fund, for example, if you invest in a mutual fund that follows the BSE Sensex. Your danger could be greatly diminished as a result.

### 4) Fund types according to asset class:

#### Loan money

Debt funds, also referred to as These funds are regarded as being relatively less risky and seek to provide investors with reasonable returns. If you want a reliable salary and are risk-averse, these funds are perfect for you.

**Investment money**

Equity funds, as opposed to debt funds, put your money into equities. An essential goal of these funds is capital growth. However, because the profits on equity funds are based on stock market fluctuations, these funds are more risky

**Hedge funds**

What if you want to engage in equity as well as debt? Hybrid funds are the solution, then. Investments made by hybrid funds include both fixed income and equity assets. Hybrid funds are further divided into numerous sub-categories based on the allocation between stock and debt (asset allocation).

**Bonds**

Bonds are fixed-income securities issued for the purpose of raising funds. This tool is used to raise funds by private entities such as enterprises and financial institutions, as well as the federal or state government and other government institutions. Bonds issued by the government are the safest option, but they may not provide

**Debentures**

Debentures are financial instruments issued by a firm that give the bearer the right to a fixed monthly or quarterly interest payment as well as principle repayment at maturity.

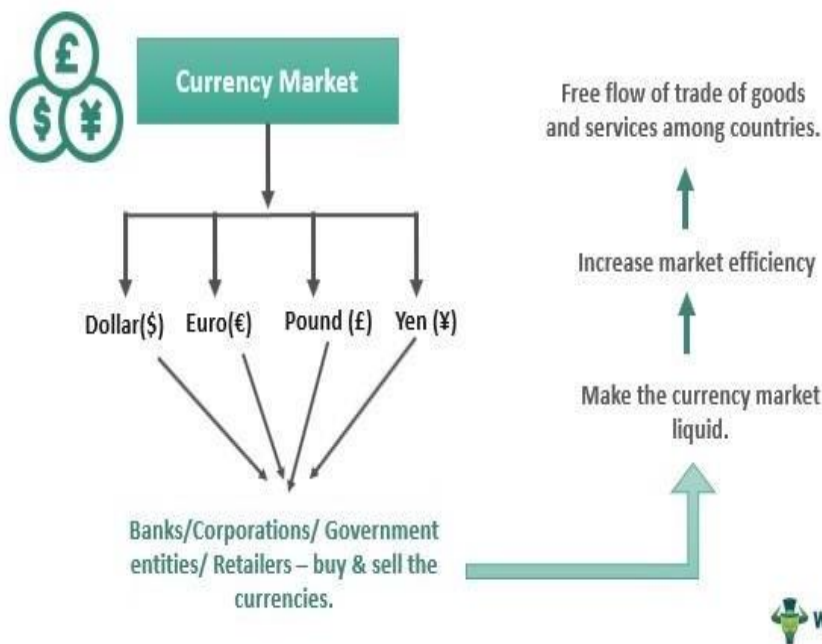
**5) Commodities**

A financial instrument is considered a financial derivative if its worth is derived from an underlying commodity. Either exchange-traded or over-the-counter derivatives are available (OTC). Derivatives are traded more frequently through A financial instrument is considered a financial derivative if its worth is derived from an underlying commodity. Either exchange-traded or over-the-counter derivatives are available (OTC). Derivatives are traded more frequently through Clearing houses, some of which have central counterparty clearance and offer clearing and settlement services.

**6) CURRENCY:**

Investing in the currency market implies purchasing and selling of the foreign currencies from the currency market. The currency market is characterized by a high-risk, high-reward ratio. Risk: High. The currency market, also referred to as the foreign exchange market.

## Currency Market



### INITIAL PUBLIC OFFER.

Because each company only has one IPO, it is a once-in-a-lifetime chance. It is incredibly appealing if it is released by a trustworthy and well-known brand. They come with some unique risks, such as lack of appropriate and accurate information on the company. But, thanks to a substantial number of people reviewing IPOs and publicizing their results on websites, this problem has been solved to a large part. It's a low-risk long-term investment alternative. Investments.

### UNIT-LINKED INSURANCE PLANS (ULIPS)

The most popular insurance products on the market are unit-linked insurance plans, which are life insurance products that provide risk coverage as well as investment options in a variety of qualified investments such as stocks, bonds, and mutual funds. Customers can take advantage of the benefits of both insurance and long-term wealth growth with this plan.



Unit Linked Insurance Plans, also known as Ulips, enable you to combine insurance and investment into one package. It gives you a life insurance policy and also enables you to profit from the stock market, loan investments, or both, as the situation demands. Since their founding in 1971, Ulips have advanced significantly. The Unit Trust of India (UTI) launched the first Ulip in 1971, followed by the Life Insurance Corporation (LIC) in 1989.

### **How do Ulips function?**

Ulips are products that give you access to both a life insurance policy and a mutual fund investment chance in one package. Life insurers provide ULIPS, so your contributions to these businesses when you purchase. Since life insurers are the ones who provide Ulips, the payments you make to them when you purchase a Ulip plan are referred to as "premiums," as Ulips are mainly more akin to insurance plans. Your premium is divided into an investment component and a mutual fund component, depending on whether you need stock, debt, hybrid, or another type of fund. Your investments are looked after by fund administrators. Additionally, you are permitted to switch between various fund types to create the ideal Ulip strategy for you.

### **Deposits**

Deposits in a bank or a post office are the most secure financial instrument currently accessible. However, because of the low risk, the return is likewise low. Fixed deposits, term deposits, savings bank accounts, and other types of deposits are available from banks. Deposit and Account Options at the Bank:

### **Bank Savings Account:**

This deposit is appropriate for those who have a reliable source of income and want to save some money, as its name implies. Let's use an example to better grasp this: Regular wage earners prefer savings accounts because they are best suited for them. Deposit, which varies from bank to bank, is typically required to establish a savings bank account.

Money can be deposited into your savings account at any moment. The interest is paid on the remaining amount in your account and is earned in accordance with the interest rate that the bank offers. Money can be deposited at any moment into this account. For money withdrawal.

## Recurring deposits

A predetermined amount is deposited at regular intervals for a predetermined duration, with the principle and accrued interest repaid at the end of the term. These deposits are typically made by those who are salaried or have a regular source of income. A recurring deposit can normally be set up for any length of time between 6 and 120 months.

## Savings banks accounts

Banks and financial organizations may impose restrictions on the number of withdrawals you can make from your savings account each month a specific average monthly amount.

## Flexi fixed deposits

Fixed deposits and recurring/savings accounts are combined in flexi fixed deposits. Customers benefit from the high-interest rates offered by Fixed Deposits as well as the liquidity provided by savings accounts. Risk:

Low

## **PHYSICAL ASSETS:**

### **1. Real estate:**

Real estate is one of India's fastest-growing industries, with tremendous opportunities in areas such as housing, commercial, hotel, manufacturing, retail, and more. Among the investing choices, purchasing a flat or plot is the greatest choice. In accordance with the laws of each U.S. state, business corporations, individuals, non-profit corporations, fiduciaries, and other legal entities may all trade, own, or acquire real estate in the United States.

### **2. Gold:**

Gold is one of the most traditional kinds of investing with which the majority of Indians are familiar. It is the most secure type of investing. Gold is a long-term investment option. India is the world's largest gold market.

### **3. Precious metals:**

Although gold is a popular investment commodity, it does not rule out the possibility of investing in other metals. Platinum, palladium, and silver are examples of other valuable metals. All of them have increased in price in recent years as global demand has increased. Many investors are looking for an inflation-resistant haven for their assets as inflation devalues currencies All over the globe. Historically, this referred to gold,



which has long been used as a store of worth. Gold is still regarded as an investment that will hold value despite price fluctuations, stock market meltdowns, corporate and government asset defaults, and currencies losing the majority of their value. Even though gold is a valuable commodity, it is not the only one in the precious metal asset class. Other assets can protect you from financial ruin and act as a hedge against inflation. The Big Four valuable metals are palladium, platinum, silver, and gold. While some metals are rarer than others (rhodium, you're in our sights),

#### **4. Arts, paintings, and sculpture:**

Paintings and sculpture are popular among many individuals, especially collectors. Some do it for the love of it, while others do it for the money. Art has typically performed well at times of high and growing inflation across all market sectors. When the market is uncertain, people usually opt to buy art as an investment rather than merely a beautiful piece.



## **CHAPTER-2**

### **LITRATURE REVIEW**

In order to better economic conditions, **Wardahet et al. (2020)** found that policymakers should concentrate on the financial behavior of employed people, both men and women, at different stages of their lifetimes (Dew, 2007). A negative relationship between age group and ORTOFON was also discovered in this research, indicating that they do not take into account financial rewards based on age. In this research, there was a negative correlation between people's employment status and experience. Technology innovation and quick-paced lives have led to a faster rate at which people are able to process information. Large-scale questionnaires are a method used in **Bertrand's (2020)** study to examine gender disparities in investment choices. It is believed that the qualitative survey question accurately assesses the danger of an investment. It predicts real risk-taking behaviors in the trial even after evaluating precise, quantifiable qualities. It is important to note that, despite the fact that current research on gender differences in financial risk behavior employs a variety of methodologies and strategies, it almost always comes to the same conclusion: Female members of society are significantly more cautious investors than male counterparts. There aren't many studies that specifically discuss women's investing habits. None, on the other hand, concentrates on the key obstacles to investing that women face as well as the key drivers that encourage them to invest more. Contrarily, the majority of research on women's financial decisions concentrates on developed markets, especially the United States. However, there haven't been many studies done in developing countries, and even fewer in the Arab world (**Kanzi et al., 2020**). A recent survey found that women favors lower-risk investments and outperform men in terms of returns on their financial holdings (**Dohmen et al., 2017**). Many of these evaluations do not center investment choices on gender when addressing potential gender disparities in knowledge. **Fund (2017)** found that women tend to be more cautious when making choices about long-term investments, such as retirement funds. However, given that they were paid less than their male peers, this was partially due to lower wealth accumulation. However, the findings were not significantly different after accounting for demographic and economic factors (Charness Gneezy, 2007). Personal financial planning requires critical knowledge, particularly when researching it. In order to fully understand the idea and Terminology, it also involves compiling guidelines in the form of a specification and other pertinent instructions. The specifications of the claim should be defined

using this phrase. Unless the key facts of the case clearly indicate otherwise, a representative "should" take action if the rule specifies that they "should." When searching for detailed personal financial planning, customers are more likely to consult a financial adviser than 14 other qualified players in financial stability, such as the banking industry, according to **Doda and Fortuzi (2015)**. Doda and Fortuzi (2015) found that women's views have changed, and they now value thorough long-term financial planning for effective money management. A focused strategy can more easily take into account all of their financial requirements with just one advisor.

Over 50% of the female respondents said. **According to Clarke and Strauss**, women were at a higher risk than males (2008). Based on their age, young people are more willing to take chances than older people. When compared to the poor, who tended to favor riskier investments, wealthy people were more likely to engage in the stock market. **Al-Tami (2009)**, on the other hand, found no correlation between educational background and interest in his research. Ages 31 to 40 are the preferred age range for investing in long-term investment goods. Families with four or more individuals favor making short-term investments. Self-evaluation and investment guidance from peers and family were significant information sources. The bulk of survey participants preferred monthly investment. Additionally, the majority of respondents admitted to being swayed by news stories and technical analysis when making investment choices. The most common assets were gold and silver post life insurance, provident funds, and real estate. According to the study, the main factors that affected investment choices were risk management, investment.

**Bajtelmitand Gianakopulos (2001)** carried out research. He made use of information made public in 1998 by the Federal Finance of the Union of Consumer Finance. The survey included 4305 households in total. They limited their study to household financial asset allocation. Families with defined contribution plans have invested 38 in the bulk of their equity holdings. People who own stocks are more apt to be older, better educated, and wealthy. **Announcement. William (1990)** divided individual investors into groups based on their demographics and living traits. In order to gather information, questionnaires were mailed to homes in the southern metropolitan region of the United States. Additionally, they found a connection between interviewees' lifestyle traits and their investment behavior. Small savings were preferred by investors, according to **Tamil Kodi's study (1983)**, because they enabled both adults and children to accumulate money. During the time of the study, there was restricted geographic access to other savings products. Small cost savings

from current patterns might not be as appealing as they once were. To comprehend the investment strategy and behavior of American investors, **Lewellen et al. (1972)** conducted study. A representative sample for the research was chosen from the clientele of well-known retail brokerage firms. Key variables in the research included age, income level, gender, marital status, family size, and educational background. Age has been found to have an effect on financial behavior. In comparison to older respondents, younger respondents relied less on guidance. Females relied on agents more often.



## CHAPTER 3

### RESEARCH METHADLOGY

#### Research Design:

The data relating to the level of awareness of various investments, motivating factors and attitude towards investments, factors considered while selecting a particular investment has been attempted with the help of questionnaire.

#### SCOPE:

The study's focus is on socioeconomic and demographic factors, as well as the investing possibilities that women have chosen. Women across the country suffer comparable genderdiscrimination issues, although their demographics, culture, and cultural factors differ.

When it comes to saving and investing, a person's gender has a significant impact on his other behavior. Earnings and investing have always been male domains in India. The function of the female in financial decision-making has been reduced to that of maintaininghousehold finances.

However, in recent years, there has been a significant change from this traditional norm, particularly in metro areas where an increasing number of women have left their homes toenter the job. As a result, they've become more concerned about OBJECTIVE:

- 3.1.1. To study the saving and investment behavior of women pre-pandemic and post-pandemic.
- 3.1.2. To identify the current awareness level of women towards financial avenues of investment.
- 3.1.3. To study the investment pattern of working women in the study area.
- 3.1.4. To analyses the preference of women towards various financial avenues.
- 3.1.5. To understand the factors influencing investment decision of investors.

**LIMITATIONS:**

While conducting the study, the research is aimed for optimum accuracy and reliability in data collection. However, there were certain limitations to the study.

Additionally, even while they were working, women were denied the right to spend their hard-earned money according to their own unique choices, because in Indian culture, basic leadership is solely in the hands of the family's male members. As a result of all of these social and cultural barriers, even if the women had the knowledge and ability to substantiate themselves, they were unable to do so, which hampered their social and financial development.

Females with dominant portions do not earn a living in a family. Whether or not they work, they are unable to make financial decisions independently in their household. They can't spend their own money on themselves because the money they made was treated as extra money that was supposed to be used for family leisure. Country's whole geographical boundary was not covered by the sample selection constraint. The accuracy of the data used to estimate saving and investing patterns is critical. Some of the respondents may be uneducated and hence fail to provide accurate information on their income-expenditure pattern and consumption category. Because of the respondents' lack of cooperation, and because of their conservative mentality, some respondents are hesitant to offer detailed details about their funds. Information distortion, overstatement, and understatement may have also contributed.

**Research Methodology:**

The study is primarily concerned with gathering primary data from the field. In cross-state setting, secondary data is employed to create a general background and overall scenario. Due to time constraints and accessibility, it may not be possible to see each and every woman. A proportionate sample will be generated using the stratification principle on a random basis, with physical, social, demographic, and income-related criteria given equal weight.

In addition, significant desk research is required to meet the objectives. Three to four questions, usually of the multiple-choice variety, will be asked for each of the aspects under investigation. The respondent will be assessed based on their answers to these questions, and will then be classed as financially literate or otherwise based on the scores established boundaries.

Several aspects of investment behavior will be investigated, including form of investment, justification for investment, frequency of investment, channel of investment, risk aversion, and so on. The questions about investment behavior will be primarily closed ended, and the Likert scaling technique may be used. The criteria for drawing the samples

A Linear Regression analysis will be used to examine the women's saving and investment behavior in combination with the other independent variables.

### **HYPOTHESIS:**

**Hypothesis 1:** The pandemic's seriousness has a significant positive impact on women's saving (vs. spending) behavior.

**Hypothesis 2:** A pandemic's intensity has a significant favorable effect on a woman's risk analysis Survey, opinion, behavior, or knowledge data collected from a specific group of people. Pie chart: it is a circular mathematical graph divided into pieces to show numerical proportions.

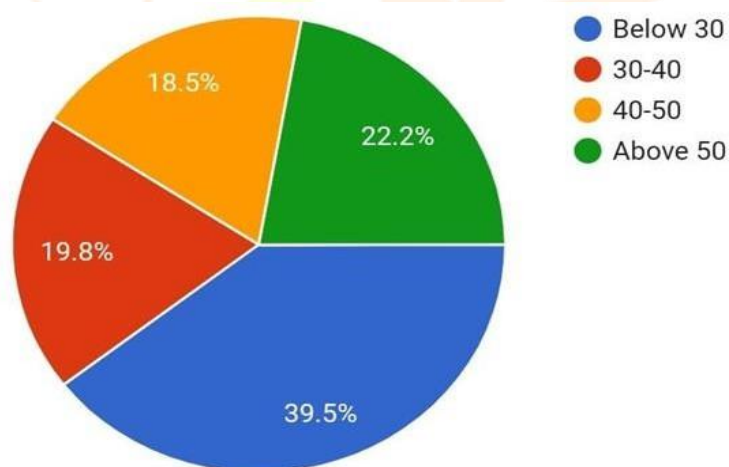


## CHAPTER -4

### DATA ANALYSIS & INTERPRETATION

Table 1.1 Age

Age Group	Response
Below 30	32
30-40	16
40-50	15
Above 50	18
<b>Total</b>	<b>81</b>



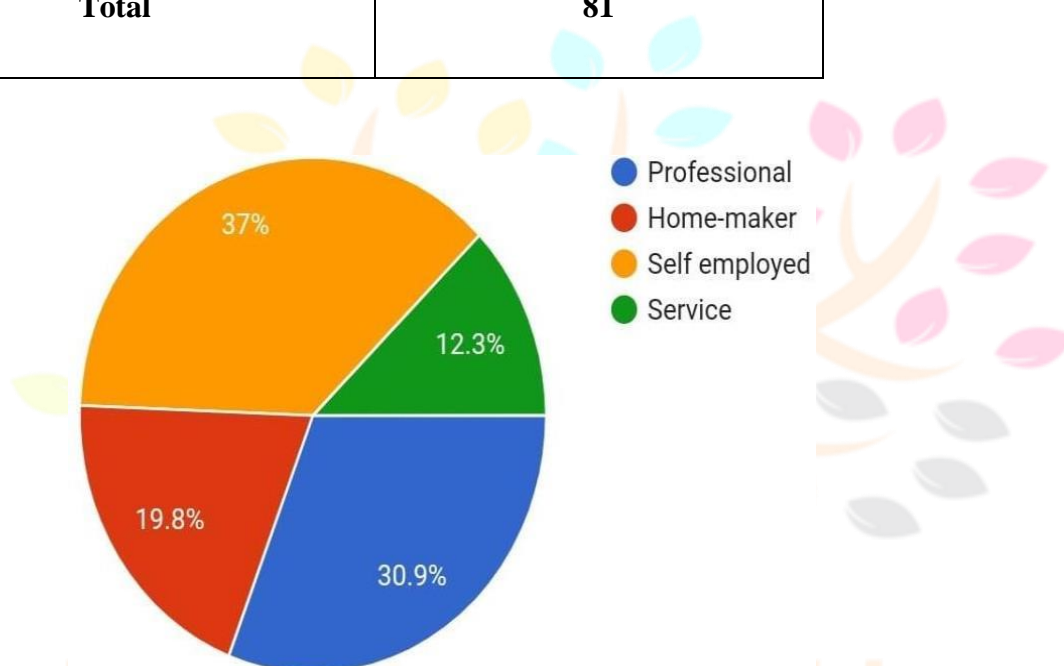
#### INTERPRETATION:

Out of 81 responses 39.5% belonged to the age group of below 30 which is highest number and it shows that this age group are more active on investment and saving, 19.8% are belonged to 30-40, out of the Survey, 22.2% women belong to above 50 and 18.5% women are belonged to 40-50.



**Table 1.2 Occupation**

Occupation	Response
Professional	25
Home-maker	16
Self-employed	30
Service	10
<b>Total</b>	<b>81</b>



**INTERPRETATION** –Out of the sample survey of 81, 37% are self-employed, 30% are professional, 19% are home maker and 12.3% is service who invest or save money and know about financial planning. This show that women who are home maker are not more not look into the investing. According to the survey ,mostly the self-employed actively investing and saving .

**Table 1.3 - Level of Income**

Income	Responses
Below 2 lakh	31
5 lakh	17
5-10 lakh	29
Above 10lakh	4
<b>Total</b>	<b>81</b>

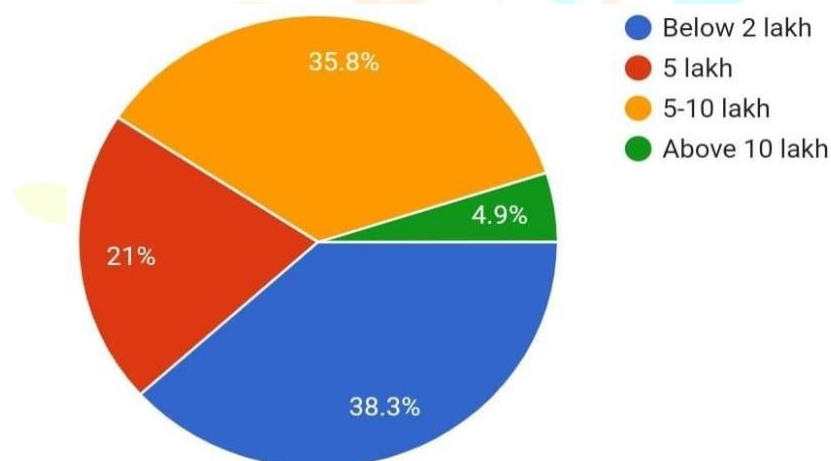
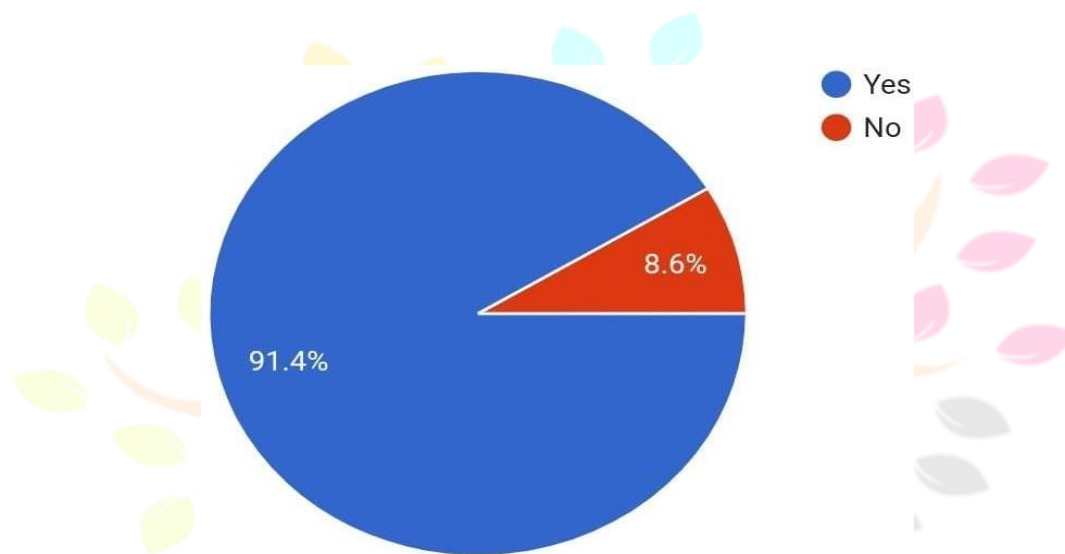


Figure 1.3

**Interpretation** –Out of sample survey 81 respondent 38.3% are below 2 lakh annual income,35.8% are in slab of 5-10 lakh, 21% are in the 5 lakh and 4.9% are in the slab of 10 lakh .This show that people are investing and doing their financial planning at earlier age to earn more return and save for their future expense.

**Table 1.4 Investment Or Saving**

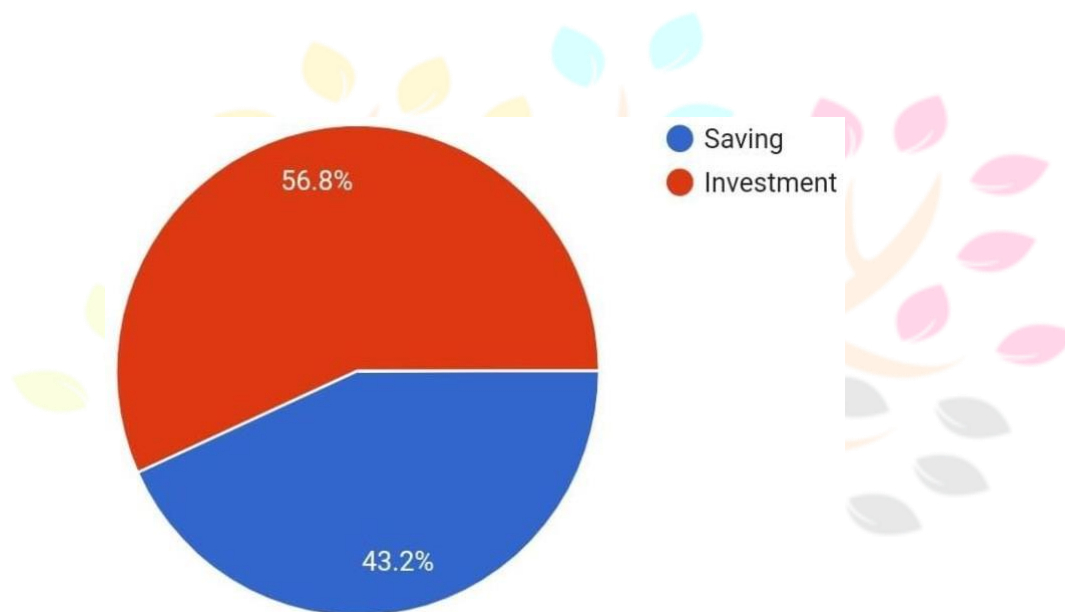
Investment/saving	Response
Yes	74
No	7
<b>Total</b>	<b>81</b>

*Figure 1.4*

**Interpretation** – Out of this sample survey of 81 respondent 91.4% women are investing or saving the money for the future moreover only 8.6% women are not saving or investing the money. This result show that women are more conscious about the future.

**Table 1.5 Percentage of Saving and Investment**

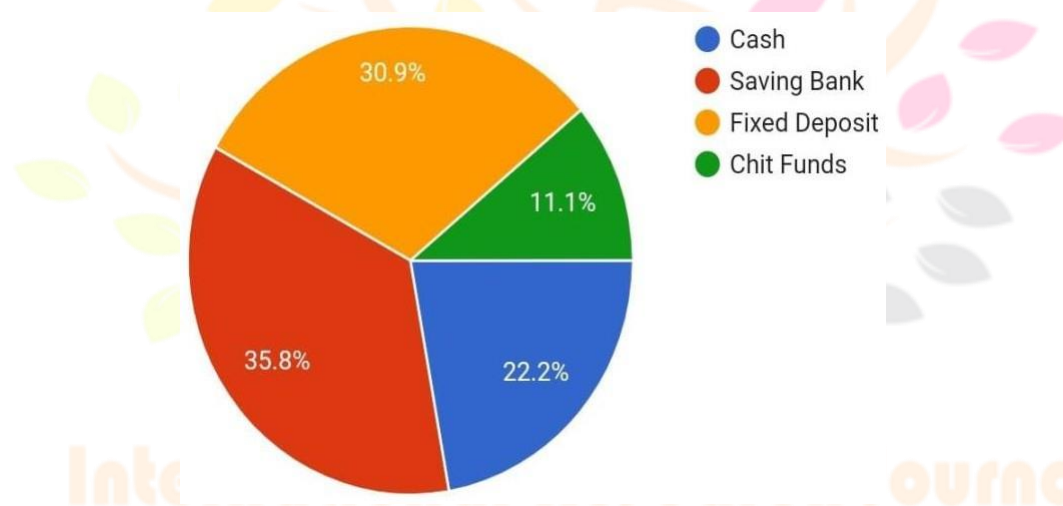
Preference of saving and investment	Response
Saving	35
Investment	46
<b>Total</b>	<b>81</b>

*Figure 1. 5*

**Interpretation** –Out of the sample survey 81 respondent we find that 56.8% women are Save their money and only 43.2% women are investing money .This shows that women areprefer saving than investing .we can say that women are not more aware about investing.

**Table 1.6 Form of Saving**

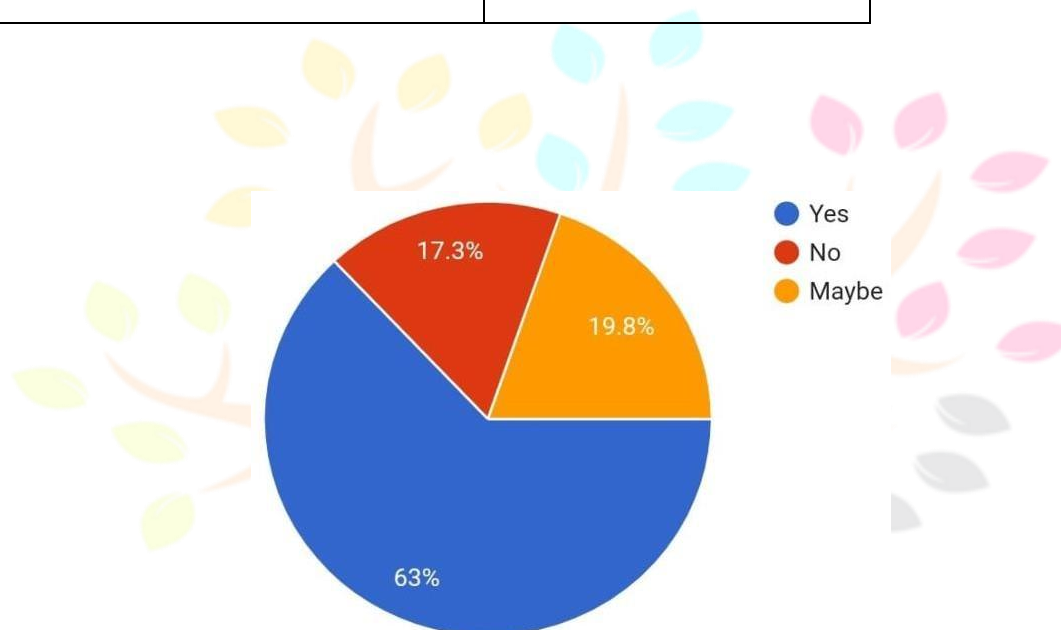
Form of Saving	Responses
Cash	18
Saving Bank	29
Fixed Deposit	25
Chit Funds	9
<b>Total</b>	<b>81</b>

*Figure 1. 6*

**Interpretation**-Out of the sample the survey 81 respondent 35.8% means 29 women are save their money I in saving Bank ,30.9% are fixed deposit , 22.2% women are save in theform of cash and 11.1% are save n chit funds. This shows that women prefer to save moneyin Bank they are not investing in stock market.

**Table 1.7- Awareness of Stock market**

Aware of Stock Market	Response
Yes	51
No	14
May be	16
<b>Total</b>	<b>81</b>

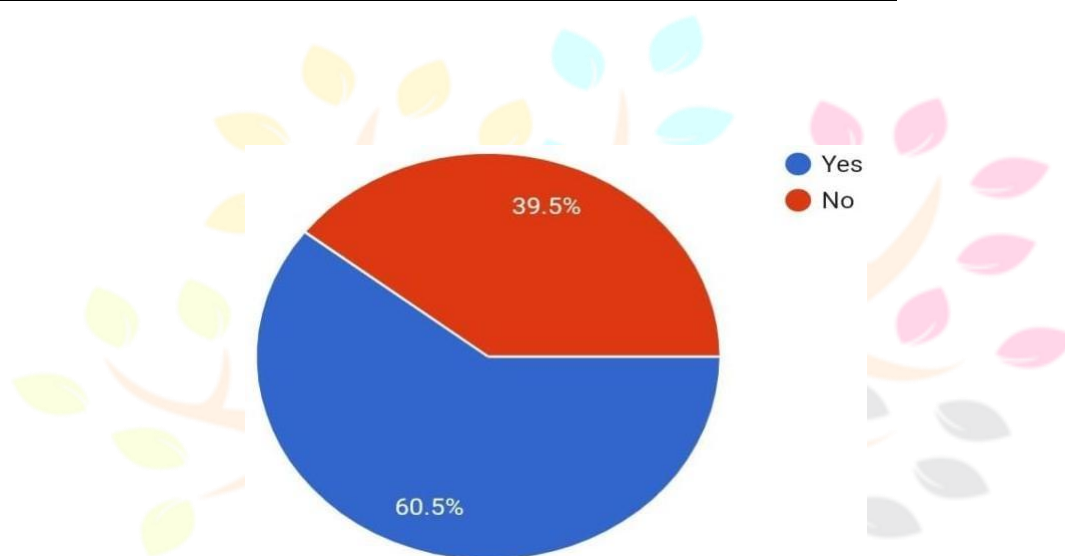
*Figure 1. 7*

**Interpretation-** Out of the sample survey 81 respondent we find that 63% women are known about the stock market ,17.3% are not know about the stock market and 19,8% are women who are on maybe option .This show that Women are aware about the stock marketbut they have not sufficient knowledge to invest in the market so they prefer to save the money .

Research Through Innovation

**Table 1.8 De -mate Account**

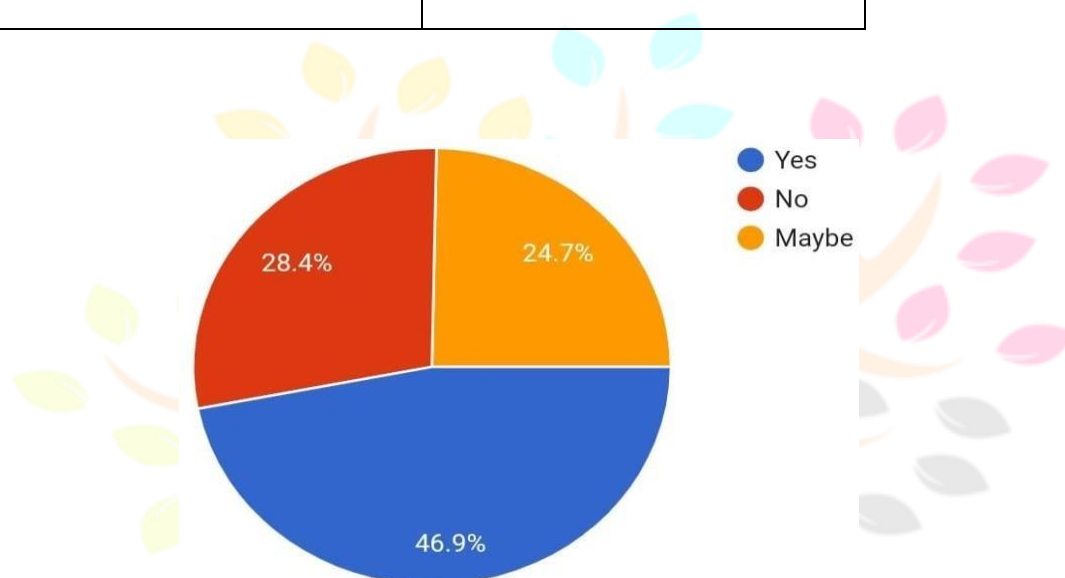
De-mat Account	Response
Yes	49
No	32
<b>Total</b>	<b>81</b>

*Figure 1. 8*

**Interpretation** –Out the sample survey of 81 respondent 60.5% women have De-mate account and 39.5% have not. This shows that women have knowledge about the de-mate account to investing in stock market..

**Table 1.9 Financial Literacy**

Financial Literacy	Response
Yes	38
No	23
May be	20
<b>Total</b>	<b>81</b>

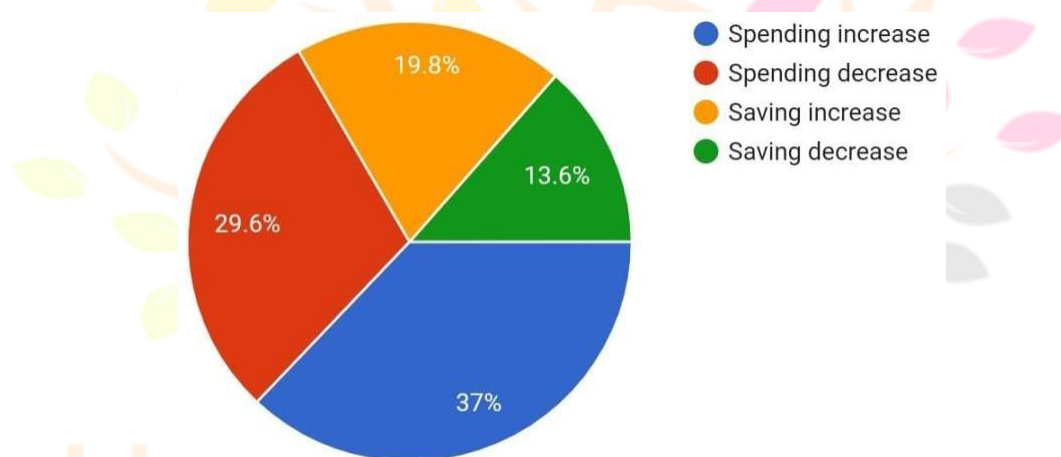
*Figure 1.9*

**Interpretation** – Out of the sample survey of 81 respondent we see that 46.9% women have financial literacy after covid -19 out of this 28.4% have not financial literacy and 24.7% are in maybe. This shows that women are more conscious to save their money aftercovid -19.so they have financial literacy.



**Table 1.10 Covid impacted**

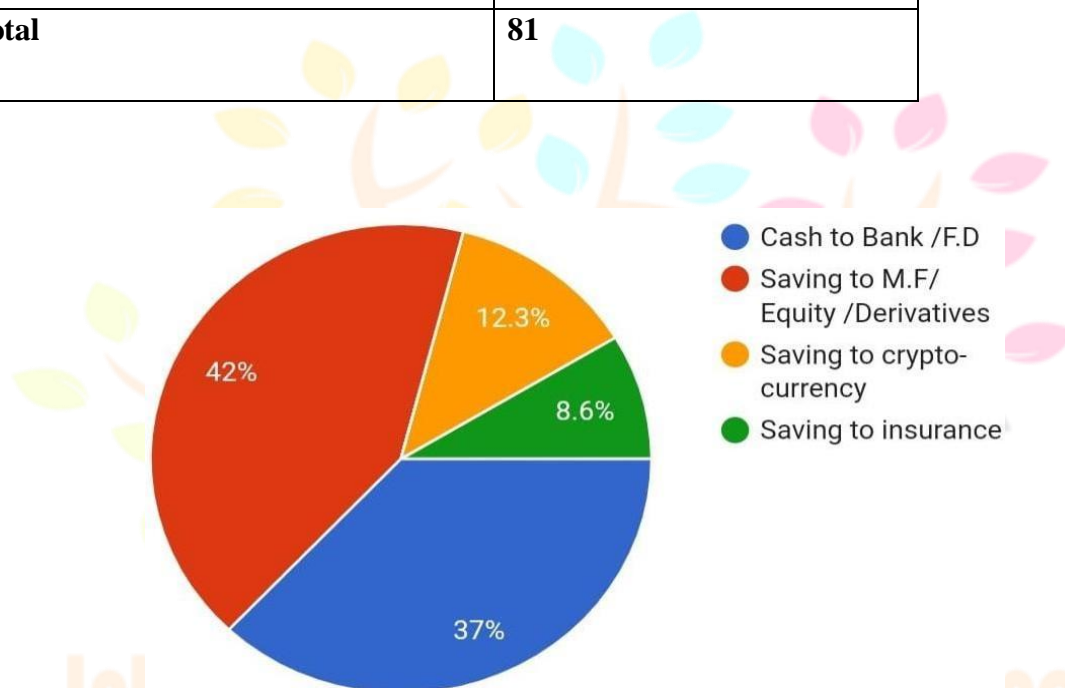
<b>Covid impacted</b>	<b>Response</b>
Spending increase	30
Spending decrease	23
Saving increase	16
Saving decrease	11
<b>Total</b>	<b>81</b>

*Figure 1. 10*

**Interpretation** – Out of the sample survey of 81 respondent we find that 29.6% women spending decreases, 37% women saving spending increase, 19.8% women saving increase and 13.6% women have saving decrease. This shows that spending and saving affect the women in their investing. They have fear to lose money.

**Table 1.11 Effect**

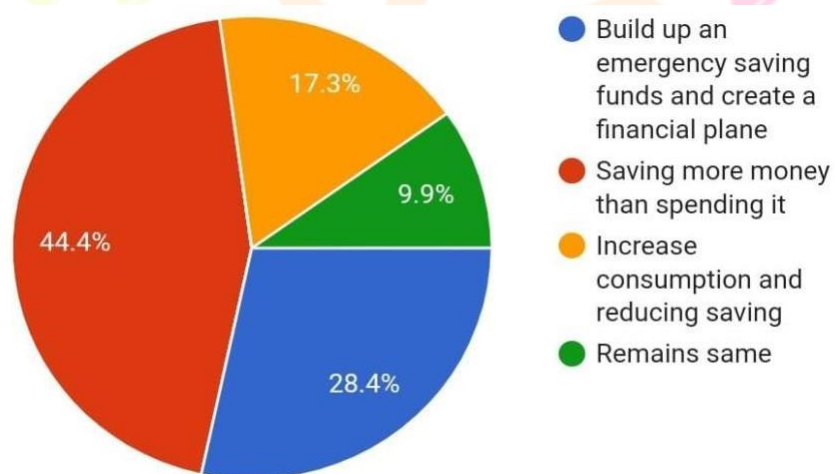
Effect after covid	Response
Cash to Bank /F.D	30
Saving to M.F/Equity /Derivatives	34
Saving to crypto- currency	10
Saving to insurance	7
<b>Total</b>	<b>81</b>

*Figure 1. 11*

**Interpretation-** Out of the sample survey of 81 respondent 42% women are shift to M.F /Equity to saving ,37% women are shifting to cash to bank /F.D ,12.3% women are shifting from saving to crypto currency and 8.6 % women are shifting saving to insurance .This shows that women have fear of loss of money after covid .

**Table 1.12 - Mind of women**

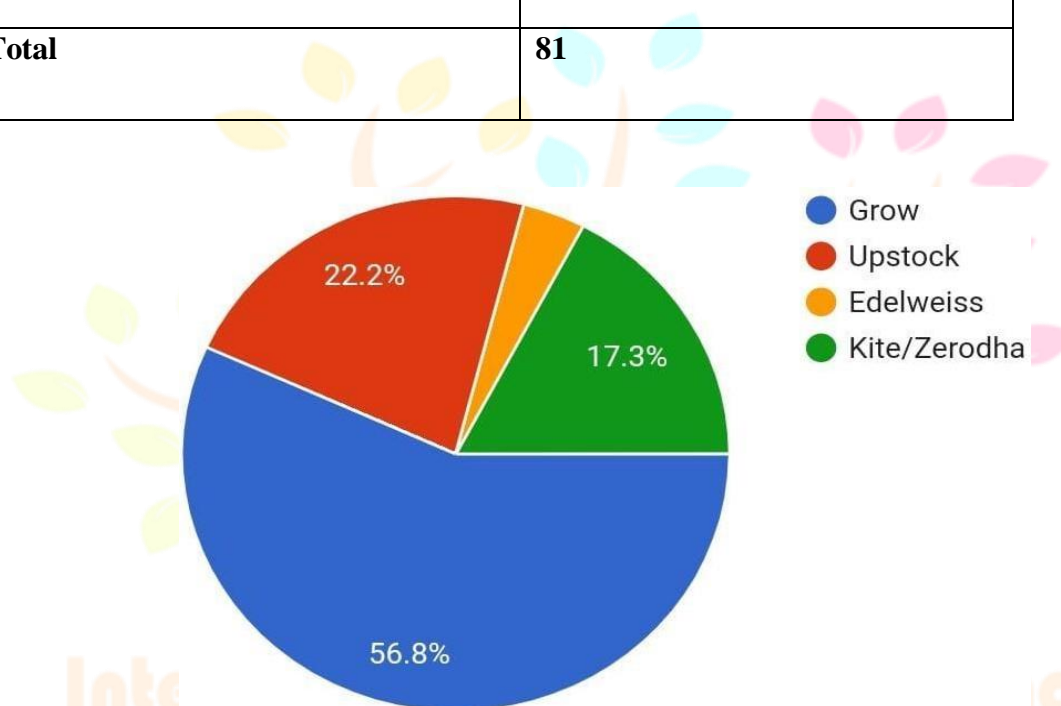
Mind set of women	Responses
Build up an emergency saving funds and create a financial plan	23
Saving more money than spending it	36
Increase consumption and reducing saving	14
Remains same.	8
<b>Total</b>	<b>81</b>

*Figure 1. 12*

**Interpretation** –Out of 81 respondent we find that 44.4% women are saving more money than spending it ,28.4% are build up an emergency saving funds and create a financial plan,17.3% women are increase consumption and reducing saving and only 9.9% women are remain the same after covid 19 .This show that women have financial Planning .

**Table 1.13 Application**

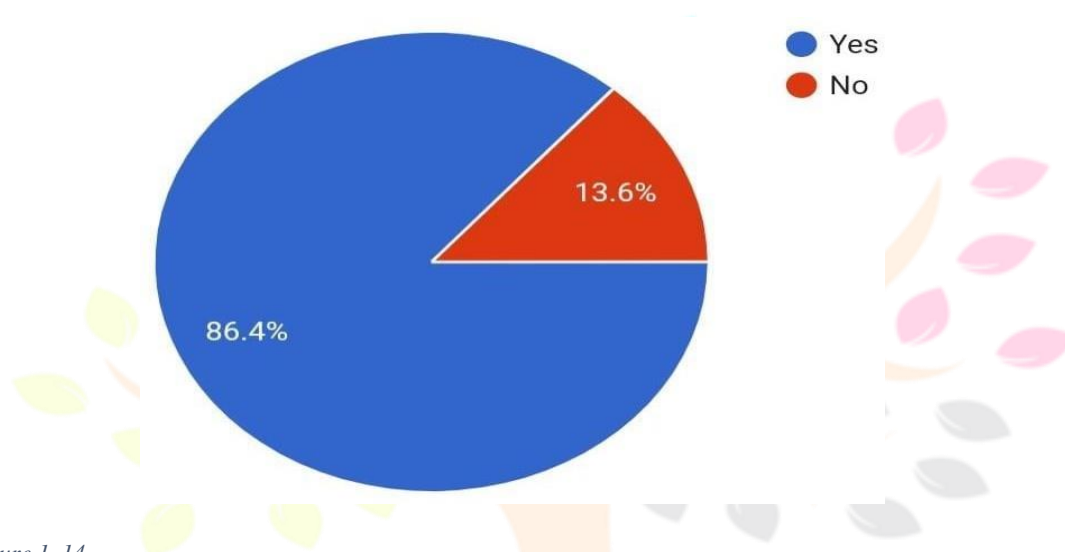
Application	Response
Grow	46
Up stock	18
Edelweiss	03
Kite/Zerodha	14
<b>Total</b>	<b>81</b>

*Figure 1. 13*

**Interpretation-**Out of the sample survey 81 respondent 56.8% are known about and using the app which is easy to access, 22.2% women are using Upstock, 17.3% women are known about Kite/Zerodha and less percentage of women know about Edelweiss.

**Table 1.14 - Preference**

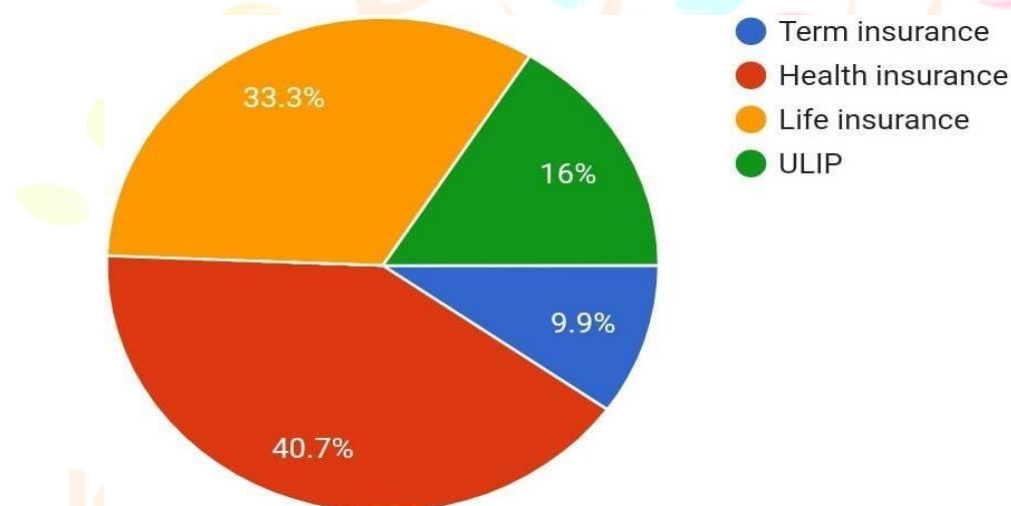
Insurance Preferred	Response
Yes	70
No	11
<b>Total</b>	<b>81</b>

*Figure 1. 14*

**Interpretation** – Out of the sample survey of 81 respondent 86.4% women are prefer insurance and 13.6% are not prefer insurance .This shows that they are not interested to insurance .

**Table 1.15**

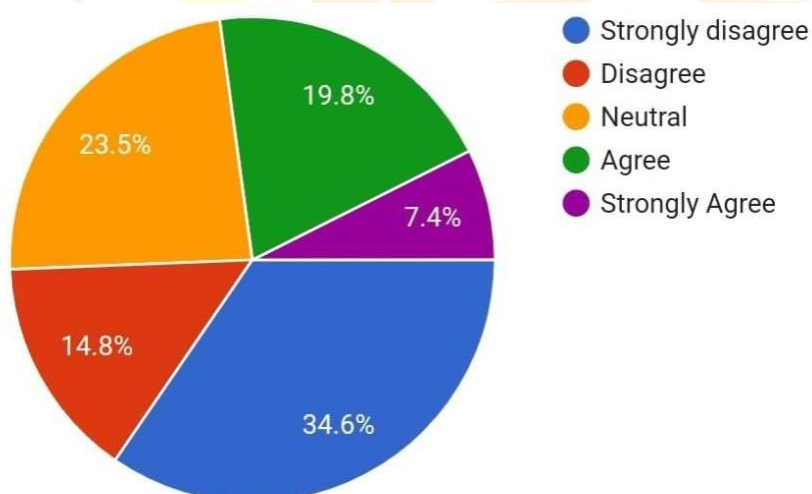
Insurance	Responses
Term insurance	8
Health insurance	33
Life insurance	27
ULIP	16
<b>Total</b>	<b>81</b>

*Figure 1. 15*

**Interpretation**-Out of the sample survey of 81 respondent 40.7% women are taken Healthinsurance ,33.3% women are taken Life insurance ,16% women are taken ULIP ( unique linked insurance planning) and 9.9% women prefer to term insurance.

**Table 1.16 Surviving**

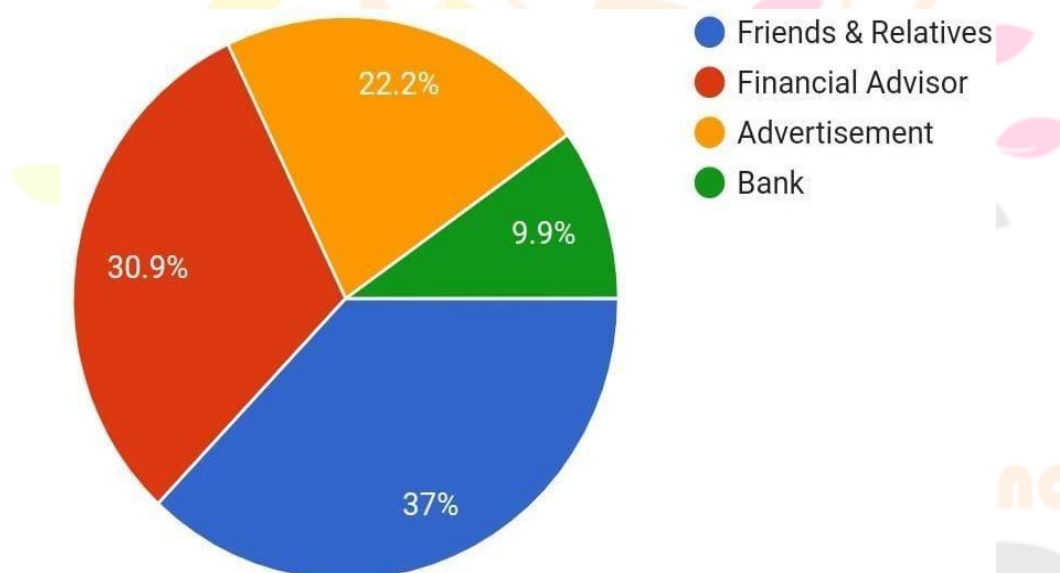
Surviving During Pandemic	Responses
Strongly disagree	28
Disagree	12
Neutral	19
Agree	16
Strongly agree	6
<b>Total</b>	<b>81</b>

*Figure 1. 16*

**Interpretation**-Out of the sample survey we find that 34.6% strongly disagree, 23.5% women are neutral, 19.8% women agree, 14.8% women are disagree and 7.4% women are strongly agree.

**Table1.17 – Investment Awareness**

Investment Awareness	Response
Friends & Relatives	30
Financial Advisor	25
Advertisement	18
Bank	8
<b>Total</b>	<b>81</b>

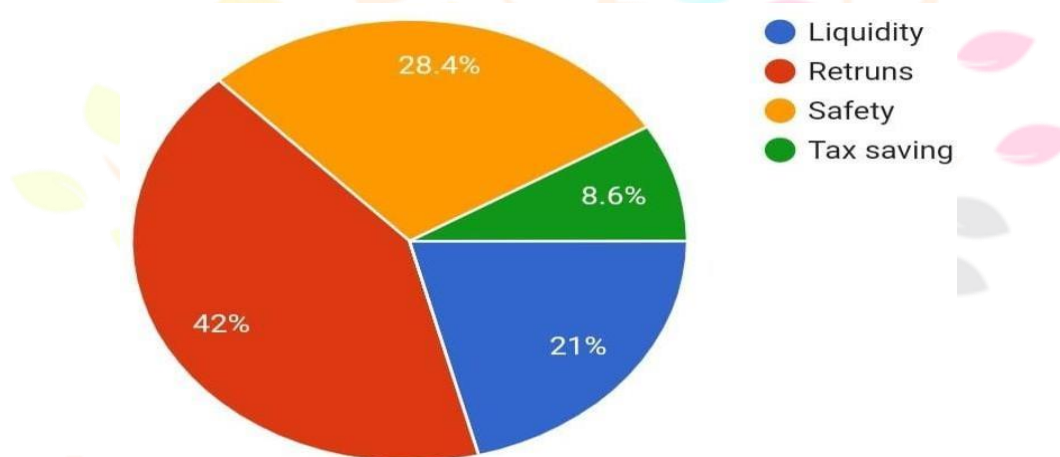
*Figure 1. 17*

**Interpretation-** Out of the sample survey of 81 respondent 37% women are know about the market by friends & relative ,30.9% women are known by Financial advisor, 22.2% women by Advertisement and 9.9% women know about the market Bank



**Table 1.18 Factor Influence**

Factor Influence	Response
Liquidity	17
Return	34
Safety	23
Tax saving	7
<b>Total</b>	<b>81</b>



**Interpretation-** Out of the 81 respondent 42% women see the Return on their investment ,28.4% women influence by safety of investm,21% are see the and 8.6% women are influence by the tax saving .This shows that women are influenceby these factor on investment .

## CHAPTER-5

### FINDING & RECOMMENDATIONS

- According to the Study we can infer that 100% of the respondents are female.
- Here 40.2% of the Respondents are in the age group of below 30 years and remaining 22% of respondents are above 50 years.18.3% respondent are in the agegroup of 40-50.
- Here I infer that 52.4% of the respondents are Professional, 23.8% of the respondents are Self Employed, 19% of the respondents are in service and Remaining 4.8% of the respondents are Home-maker.
- Here 39% respondents are below 2 lakh income group, 35.4% respondents are in the range of 5-10 lakh and remaining 4.7% respondents are in the range of above the 10 lakh.
- Here we find that 91.5% respondent are investing their money and 8.5% respondent are saving their money.
- According to this survey we infer that 43.9% respondent are prefer more to savingand rest of the respondent prefer investing.
- Here we infer that 22% respondent are using cash to save money 36.6% are in saving bank and 35.5% using fixed bank.
- Here 62.2% of the respondents are aware about the stock market and 18.3% are not aware about the stock market.
- Here we infer that 61% respondent have De-account and 39% respondent have notthe de-mate account.
- Here we infer that after covid -19 pandemic 46.3% respondent are attend the financial literacy awareness 28% respondent are not in the group of finical literacyawareness.
- Here most of the 36.6% of the respondents have preferred insurance after

- Covid-19, whereas 33.3% of the respondents have impacted by covid-19 on saving and investment. they have decrease the saving and 29.3% respondent are spending decrease and 13.4% respondent spending increase.
- Here we infer that 41.5% respondent changed the saving pattern equity to derivatives after covid -19 pandemic 12.2 % respondent are shift to cryptocurrency and 9.8% respondent are shifting to insurance.
- According to this survey 43.9% respondent mind-set toward saving more money than spending ,28% respondent are build up an emergency saving funds and create a financial plan and 9.8% respondent are remain same.
- Here we infer that 57.3% respondent are aware about kite 17.1% are aware about the Grow and 22% aware about the Upstock
- Here we inferred that 86.6% respondent are preferred insurance after covid-19 and 13.4% respondent are not preferred.
- Here we inferred that 34.1% respondent are strongly disagree that saving and investment helped in surviving during the pandemic 24.4% respondent are neutral 19.5% respondent are agree and 7.3% respondent are strongly agree.
- Here we infer that 36.6% respondent are known about the investment by their friends 30.5% respondent are known by financial advisor 23.2% respondent are known by advertisement and rest of the respondent know by bank.
- Here we infer that 41.5% respondent factor influence the investment by return and 29.3% respondent influence by safety and 8.5% respondent are influence by tax saving.
- It is observed that awareness about the stock market is growing rapidly.

## **CHAPTER 6**

### **CONCLUSION**

The study reached several different conclusions, many of which validate popular beliefs. The purpose the entire study is to study the evolution in saving and investment behavior of women's pre-pandemic and post-pandemic in Delhi NCR.

According this survey, females who have conservative attitudes invest in long term funds and seek financial advice. They are heavily influenced by society and parents, on the otherhand, and desire to make their own judgments. They were unable to make the riskier investment due to a lack of knowledge and time constraints, but they still believe in adaptation in the face of uncertainty and have an optimistic attitude toward their investments.

As a result, having a thorough understanding of financial goods and plenty of time to thinkabout them will help them learn faster and play a significant part in various emerging market economies.

Almost 81% of the Women in Delhi NCR during and after Covid-19 have gained financialknowledge and started investing towards their future instead of spending the money. The contrary some of the Women prefer to enjoy their life to the fullest towing at their future they have not invested their money in any financial avenues whereas they just wantto spend the money

## RECOMMENDATIONS

Before investing in any stock, we should keep in mind the following things-

- **Don't get emotional**

Make a lengthy time period commitment, generally supposed to strengthen that price range - now no longer fund your subsequent big price tag has Investors who exchange too regularly primarily based totally on marketplace fluctuations are making it tougher on themselves. Over the quick time period, marketplace conduct is regularly primarily based Assess an inventory's volatility.

To count on a business enterprise's volatility (and consequently keep away from your personal emotional response to a unexpected drop in inventory cost), study its rolling 12-month trendy deviation during the last 10 years. In laymen's phrases, study the inventory's common overall performance over that point span. A regular trendy deviation is ready 17%, this means that that it's absolutely regular for that inventory to boom or lower in cost through 17%.



## CHAPTER -7

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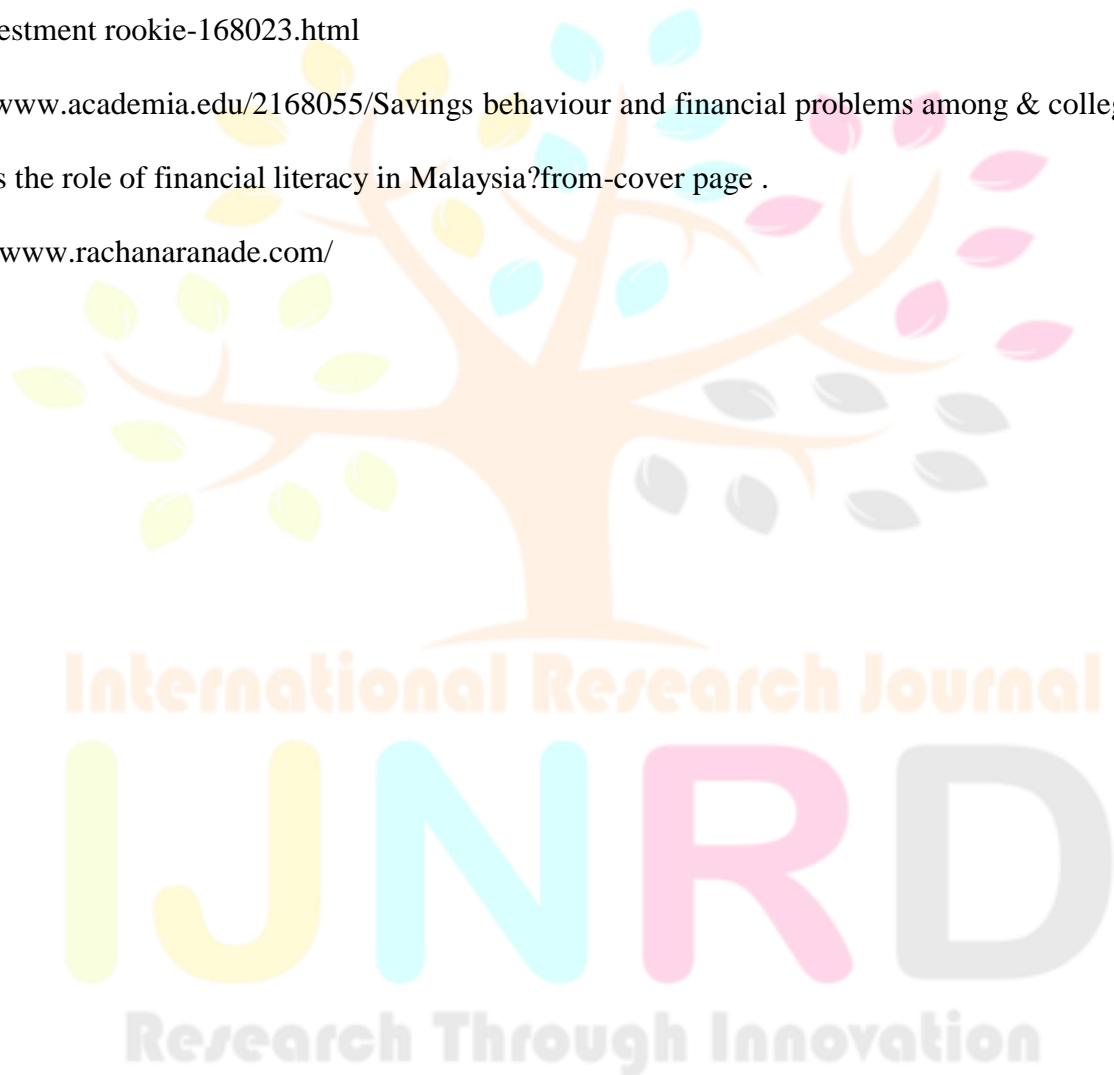
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## APPENDIX

### QUESTIONNAIRE

Research Project - "A Study of Saving and Investment Behaviours of Women's In Pandemic

#### Age

Below 30

30-40

40-50

Above 50

#### Occupation

Professional Home-maker

Self employedService

#### Income

Below 2 lakh

5 lakh

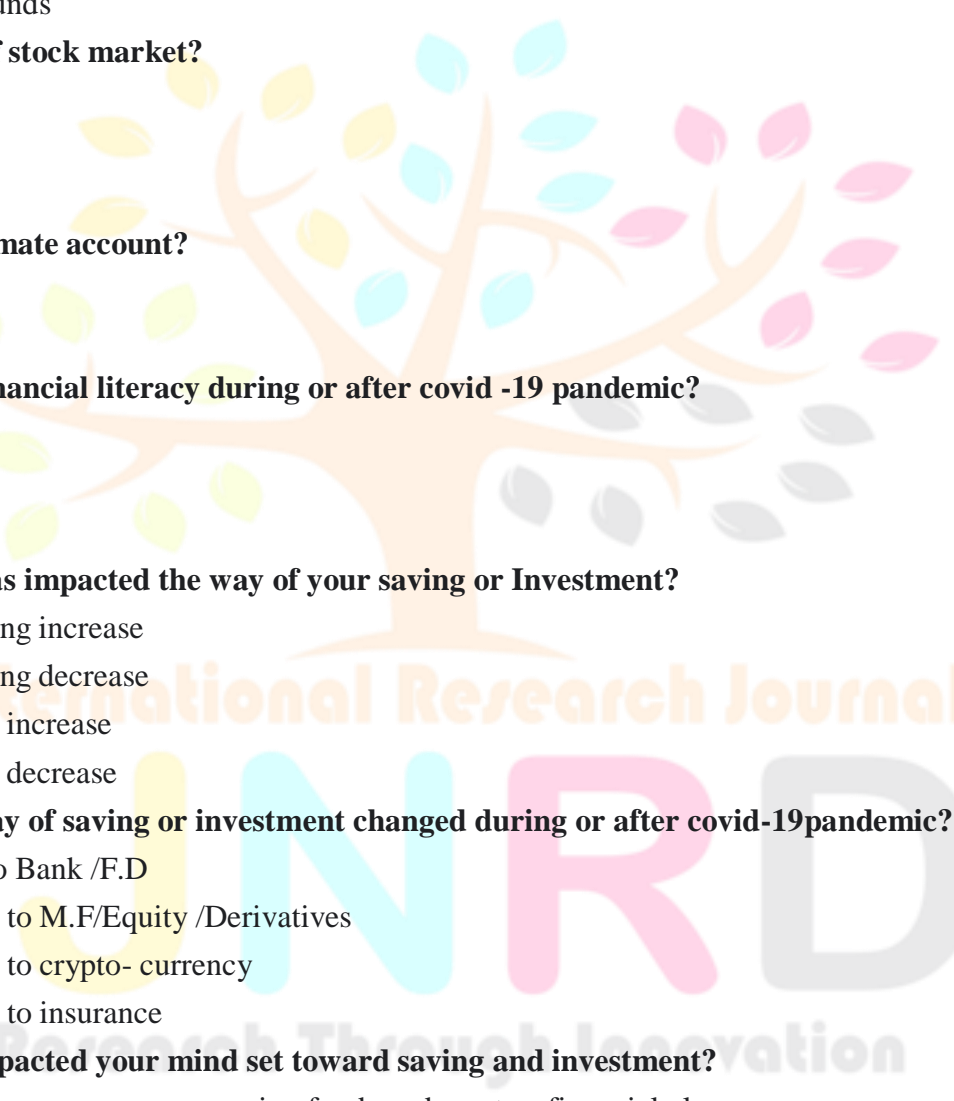
5-10 lakh

Above 10 lakh





Saving and investment question

- 1. Do you prefer investing or saving your money?**
    - a. Yes
    - b. No
  - 2. What do you prefer the most among the saving and investment?**
    - a. Saving
    - b. Investment
  - 3. If saving, how do you save your money?**
    - a. Cash
    - b. Saving Bank
    - c. Fixed Deposit
    - d. Chit Funds
  - 4. Are you aware of stock market?**
    - a. Yes
    - b. No
    - c. Maybe
  - 5. Do you have De-mate account?**
    - a. Yes
    - b. No
  - 6. Have you gain financial literacy during or after covid -19 pandemic?**
    - a. Yes
    - b. No
    - c. Maybe
  - 7. How covid -19 has impacted the way of your saving or Investment?**
    - a. Spending increase
    - b. Spending decrease
    - c. Saving increase
    - d. Saving decrease
  - 8. How has your way of saving or investment changed during or after covid-19pandemic?**
    - a. Cash to Bank /F.D
    - b. Saving to M.F/Equity /Derivatives
    - c. Saving to crypto- currency
    - d. Saving to insurance
  - 9. How covid-19 impacted your mind set toward saving and investment?**
    - a. Build up an emergency saving funds and create a financial plane
    - b. Saving more money than spending it
    - c. Increase consumption and reducing saving
    - d. Remains same
- 

**10. Which application do you use to invest your money?**

- a. Grow
- b. Upstock
- c. Edelweiss
- d. Kite/Zerodha

**11. Have you preferred insurance more after covid -19?**

- a. Yes
- b. No

**12. What insurance you preferred after covid-19?**

- a. Term insurance
- b. Health insurance
- c. Life insurance
- d. ULIP

**13. The saving and investment helped in surviving during the pandemic?**

- a. Strongly disagree
- b. Disagree
- c. Neutral
- d. Agree
- e. Strongly Agree

**14. How did come to know about various investment options?**

- a. Friends & Relatives
- b. Financial Advisor
- c. Advertisement
- d. Bank

**15. What factors influences your investment decision?**

- a. Liquidity
- b. Returns
- c. Safety
- d. Tax saving

