



INVESTMENT AWARENESS AND ATTITUDE TOWARDS STOCK MARKET AMONG WOMEN WORKER IN TIRUPPUR

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ABSTRACT:

This study examines the investment awareness and attitude toward stock market investment among women workers in Tiruppur. The main objective of the study is to analyse how factors such as investment awareness, income level, financial literacy, and social influence affect the attitude of women workers toward stock market investment. The study adopts a descriptive research design and data were collected from 125 respondents using a structured questionnaire through the convenience sampling method. The collected data were analysed using percentage analysis, correlation, and chi-square statistical tools.

The findings reveal that most respondents have moderate awareness of investment options and maintain regular saving habits, but their knowledge of stock market investments is limited. The correlation analysis indicates a significant positive relationship between investment awareness and interest in learning about stock market investments, while the chi-square analysis shows no significant association between age and opinion toward stock market investment. The study concludes that improving financial literacy and investment awareness can enhance women workers' participation in stock market investments and contribute to their financial empowerment.

1 INTRODUCTION:

The modern economy increasingly emphasizes the importance of investments as a tool for wealth creation, financial security, and economic growth. In India, the stock market plays a pivotal role in mobilizing savings and channelling them into productive avenues, allowing individuals to earn returns through capital appreciation, dividends, and interest income. Over the past few decades, participation in financial markets has expanded significantly, aided by technological innovations, digital trading platforms, and policy reforms. However, despite these developments, certain sections of society—including women workers in industrial sectors—still show limited participation in stock market investments.

2.STATEMENT OF THE PROBLEM

Despite the growing importance of the stock market as a source of investment and wealth creation, participation among women, particularly women workers in industrial sectors, remains relatively low. In cities like Tirupur, where a large number of women are employed in garment and textile industries, many women earn a regular income but often rely on traditional savings methods such as bank deposits, gold, or informal savings schemes rather than investing in financial markets. This limited participation may be due to several factors including lack of investment awareness, low financial literacy, income constraints, fear of risk, and influence from family or social networks.

3.OBJECTIVES

1. To examine the level of investment awareness among women workers in Tirupur regarding stock market investment.
2. To analyze the influence of income level on women workers' participation and interest in stock market investment.
3. To study the level of financial literacy among women workers and its role in shaping their investment decisions.
4. To identify the impact of social influence (family, friends, and media) on women workers' investment behavior toward the stock market.
5. To analyze the relationship between investment awareness, income level, financial literacy, and social influence with the attitude toward stock market investment among women workers in Tirupur.

4.RESEARCH METHODOLOGY:

Descriptive research is used to describe the characteristics, opinions, attitudes, and behavior of a particular group of people. It helps the researcher to obtain detailed information about the existing conditions and relationships among different variables. In this study, the descriptive research design is appropriate because it aims to describe the level of investment awareness, income level, financial literacy, social influence, and the attitude toward stock market investment among women workers in Tirupur.

- Percentage Analysis
- Correlation Analysis
- Chi-Square Test

Primary data refers to the data collected directly from respondents for the purpose of the study. In this research, primary data was collected from women workers in Tirupur using a structured questionnaire designed specifically for the study. The questionnaire consists of demographic questions, multiple-choice questions

related to investment awareness, income level, financial literacy, and social influence, as well as Likert scale statements measuring respondents' attitudes toward stock market investment.

5. ANALYSIS AND INTERPRETATION:

5.1 PERCENTAGE ANALYSIS :

Percentage analysis is a simple statistical technique used to describe and summarize data by expressing it in percentage form.

Formula:

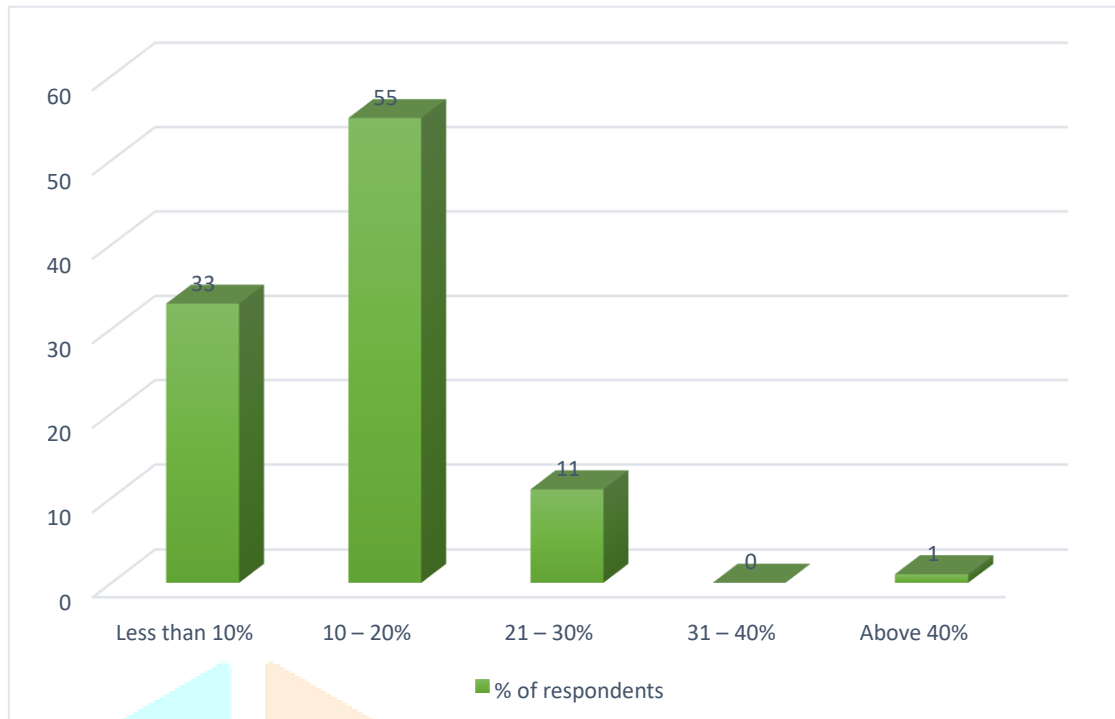
$$\text{Percentage} = \frac{\text{Number of Respondents}}{\text{Total Respondents}} \times 100$$

TABLE SHOWING PART OF INCOME SAVED EVERY MONTH

S. NO	PART OF INCOME SAVED EVERY MONTH	NO OF RESPONDENTS	PERCENTAGE
1	Less than 10%	41	33
2	10 – 20%	69	55
3	21 – 30%	14	11
4	31 – 40%	0	0
5	Above 40%	1	1
TOTAL		125	100

INFERENCE:

The above table infers that the majority of the respondents, 69 (55%), save between 10–20% of their income every month, indicating that most respondents maintain a moderate level of savings from their monthly income.

CHART SHOWING PART OF INCOME SAVED EVERY MONTH

**TABLE SHOWING FREQUENCY OF SOCIAL MEDIA OR NEWS INFLUENCE
THEIR INVESTMENT THINKING**

S. NO	FREQUENCY OF SOCIAL MEDIA OR NEWS INFLUENCE THEIR INVESTMENT THINKING	NO OF RESPONDENTS	PERCENTAGE
1	Very often	34	27
2	Often	50	40
3	Sometimes	29	23
4	Rarely	8	7
5	Never	4	3
TOTAL		125	100

6. LIMITATION OF THE STUDY :

Although the study provides useful insights into investment awareness and attitudes toward stock market investment among women workers, it has certain limitations. The study is limited to 125 respondents, and the findings may not represent the views of all women workers in Tirupur.

7. FINDINGS:

It was found that 55% of respondents save between 10–20% of their income every month, while 33% save less than 10%, suggesting that most respondents practice moderate savings.

8.CONCLUSION:

The present study titled “Investment Awareness and Attitude toward Stock Market among Women Workers in Tirupur” was conducted to examine the level of awareness, financial literacy, income influence, and social influence on the investment attitude of women workers toward stock market participation. The findings of the study reveal that most of the respondents belong to the young working age group and fall within the middle-income category, with a moderate level of education and work experience.

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