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This is to certify that Prof./Dr/Mr/Mrs/Ms H: SABEENA FARVEEN, ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE, MUSLIM ARTS COLLEGE, THIRUVITHANCODE..... has participated / presented a research paper entitled AWARENESS AND SATISFACTION ON INVESTMENT AVENUES OF HIGHER SECONDARY SCHOOL TEACHERS WITH SPECIAL REFERENCE TO KANYAKUMARI VILLAGES: AN EMPIRICAL STUDY....., in the National Conference on "Multidisciplinary Research Ethics" organised by MAC Research Forum, Muslim Arts College, Thiruvithancode, held on September 4 & 5, 2023.


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Edited by
Dr T. Kumaran
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AWARENESS AND SATISFACTION ON INVESTMENT AVENUES OF HIGHER SECONDARY SCHOOL TEACHERS WITH SPECIAL REFERENCE TO KAYAMKULAM VILLAGE: AN EMPIRICAL STUDY

Mubarak S. A* & Dr H. Sabeena Parveen*

*PhD. Scholar,

*Assistant Professor, Department of Commerce,

Muslim Arts College, Thiruvithancode,

Affiliated to Manonmanian Sundaranar University, Tirunelveli.

Abstract

This article examines the awareness and satisfaction of higher secondary teachers in kayamkulam village with their investments. Investments are done with the aspiration of meeting future financial contingencies. Banks, treasuries, and post offices give priority to the salaried sector for deposits. Teachers are very reluctant to take risks on their investments with their hard savings. Typical deposit schemes lost attraction due to low interest at a fixed rate. This makes it essential to study the awareness and satisfaction on investment of salaried people. The majority of the investment of the salaried class is for tax-saving benefits. Overall, the result of this study reveals that teachers are unaware of investment avenues that are subject to market risk. This study will pay a scope for a large empirical study to construct investment policies to build and empower the nation, channelizing hard savings of the large teaching class.

Keywords: investment avenues, Salaried class, Investment awareness, Savings

Introduction Investment is the engagement of money or capital to acquire financial assets or property

To earn a profit through interest, income, or capital appreciation,

investment outlets are available to invest money. These include shares, bonds, derivatives, and market products. The key aspect of investing is waiting for a payoff. Investment is the deployment of funds to an asset that is supposed to acquire value over time. Investments try to multiply money at greater or lesser rates depending on whether they are long-term or short-term, hazardous or not. Investment activity includes creating or exchanging assets for profit. Investing in knowledge provides the finest returns, say the people.

Most investments are considered financial asset transfers. Investment is the idea of postponed consumption that involves acquiring an object, granting a loan, or saving money for future rewards. Understanding ideas and researching choices thoroughly can help investors design a portfolio that optimizes return while avoiding risk. Saving creates an investment in any country's economy. Money drives the country's growth through investing the savings in numerous possibilities available to the citizens.

Investors have several options in India's financial market. One must invest idle resources, achieve a life purpose, and plan for an unpredictable future. One important reason to invest intelligently is to keep up with inflation. Inflation refers to the rate of increase in living costs.

Statement of Problem

Financial services marketing has grown difficult in today's dynamic and competitive climate. To be successful in their business, those engaged in marketing financial products and other investment channels must first grasp the views of the investors. Banks have continuously cut the interest payable on deposits due to several investment alternatives accessible, the majority of which rely on the bank to put their funds utilising the extra liquidity in the banking system. Despite the massive outcry from retirees and depositors, the bank's interest rate has been steadily declining. As a result, it is more beneficial to investigate the numerous other possibilities accessible for maximising one's hard-earned money.

People are interested in spending their salary income to meet expenses and invest. There may be a lot of reasons behind their intention to put money into either spending or investing. This study is to find out the awareness and satisfaction of investment avenues in Higher secondary school teachers.

Objectives of Study

1. To Know the investment modes opted by Higher secondary teachers in kayamkulam village on various investment avenues.
2. To know whether the Higher secondary teachers in kayamkulam village are aware of various investment opportunities.

3. To realize the satisfaction level of Higher secondary teachers in kayamkulam towards various investment avenues.

Review of Related Literature

Nishant Thard (2020) investigated faculty members' savings and investment behaviours at four different Assamese colleges. According to the findings, few people are investing in high-yielding assets like stocks, bonds, and mutual funds. Even though the respondents are aware of many investment options and some have invested in them, they feel that traditional investment options are the safest. They want their money to be safe, and they want investment institutions to be trustworthy.

Maya Devi Thampatty P.C. (2018) performed research on the saving and investing habits of women in Kerala's organized and unorganized sectors. All organized sector respondents are aware of banks and post office savings plans. Relatives and friends have the most effect on respondents in the unorganized sector, whereas agencies and financial advisers have the least influence. The majority of respondents wish to buy jewellery and set up a fund for their children's marriages, according to the results. He concluded that the majority of respondents want to preserve money for the future and that this may be boosted with adequate portfolio knowledge.

Panpaliya et al. (2020) investigate and evaluate a variety of investment options in India. In this study, researchers look at three types of investments: stocks, mutual funds, and bank term deposits. It's finding fantastic possibilities for investors to invest in a wealth route that pays off handsomely. By increasing their financial fortunes, investors may contribute to economic progress and wealth.

Research Methodology

The present research centres on recent investment modes of higher secondary teachers in Kayamkulam. The current study is based on primary data acquired from higher secondary teachers in public and private schools in kayamkulam. Data were collected from 120 respondents. Acquired data were carefully examined by creating appropriate tables. The raw data, acquired through a survey questionnaire, were tabulated and analysed using the Percentage Analysis.

ANALYSIS AND INTERPRETATION

TABLE 1: DEMOGRAPHIC VARIABLES

Variables	Elements	No. of Respondents	% of Respondents
Gender	Male	52	43.5
	Female	68	56.5
Earnings per Month	Less than Rs. 15,000	6	5
	Rs.15000 to Rs.30000	68	56.7
	Rs.30000 to Rs.1 Lakh	26	21.7
	Above Rs.1 Lakh	20	16.6
Family earnings per month	Less than Rs. 15,000	6	5
	Rs.15,000 to Rs.30,000	38	31.6
	Rs.30,000 to 1 lakh	52	43.4
	Above Rs.1 lakh	24	20
Nature of Job	Private School teacher	52	43
	Government School Teacher	68	57

Interpretation:

According to table 1, the female respondents are 56.5 per cent and males are 43.5 per cent. A fair distribution of gender with a slightly higher number of females is noticed as the study focuses on teachers. All the respondents earned more than Rs.15,000. Except for 5 per cent, the Majority of the family's gross income was greater than Rs.15,000. Private school teachers of 43 per cent justifying the difference in salaries and 57 per cent were government teachers.

Table 2: Type of Investments Done

Type of Investment avenues	No. of Respondents	% of Respondents
Stocks		
Certificate of Deposit	6	5
Bonds	2	1.6
Real Estate	5	4.1
Fixed Deposits	6	5
Mutual Funds	10	8.5
Public Provident Fund (PPF)	9	7.6
National Pension System(NPS)	18	15
	10	8.5

Unit Linked Insurance Plan(ULIP)		
chit funds	6	5
Digital Gold/ Physical gold	39	32
Cryptocurrencies	35	29.2
Forex	3	2.5
	2	1.6

Interpretation:

Table 2 displays the different types of investments done by higher secondary teachers in the Kayamkulam. 5 per cent of the respondents have invested in stocks, 1.6 per cent have invested in CDs, 4.1 per cent have invested in bonds, 5 per cent have invested in real estate, 8.5 per cent have invested in fixed deposits, 7.6 per cent have invested in mutual funds, 15 per cent in PPF, 8.5 per cent in NPS, 5 per cent in ULIPs, 32 per cent in chit funds and 29.2 per cent in gold, 2.5 per cent have invested in cryptocurrencies and only 2 per cent have invested in forex. It could be observed that gold, FDs, PPF and real estate continue to dominate the investments of Indians.

Table 3: Satisfaction of Investors

Type of Investment avenues	Factors affecting satisfaction		No of participants	Satisfaction level
	Risk	Return		
Stocks	High	High	6	high
Certificate of Deposit	Low	Low	2	moderate
Bonds	low	Low	5	moderate
Real Estate	moderate	moderate	6	high
Fixed Deposits	Low	low	10	low
Mutual Funds	High	high	9	high
Public Provident Fund (PPF)	Low	low	18	low
National Pension System(NPS)	Low	low	10	low
Unit Linked Insurance Plan(ULIP)	Low	low	6	low
chit funds	High	Moderate	32	moderate
Digital Gold/ Physical gold	moderate	moderate	38	moderate
Cryptocurrencies	high	high	3	high
Forex	high	high	2	high

Interpretation:

According to table 1, the Satisfaction of higher secondary teachers with their investments is centred on the return and they are very reluctant to invest in high-risk avenues. The majority of teachers are invested in Traditional investment avenues like gold and chit fund. From this region of kayamkulam, Higher secondary teachers are not willing to take risks and the hesitating to take new investment modes.

Findings

The following findings have been observed from the analysis:

- ☑ 56.5 per cent of respondents are female.
- ☑ 29.2 per cent of respondents are invested in gold.
- ☑ 32 per cent of respondents are invested in chit funds.
- ☑ Respondents are less knowledgeable about recent investing opportunities.
- ☑ Respondents are satisfied with the return from their invested avenues.
- ☑ Risk bearing capacity of respondents is very poor.

Suggestions

Based on the findings, the following suggestions are made

- Instead of clinging to typical investing habits, Indian investors should examine all potential investment products.
- The certain amount of risk-taking may reward investors in the long run, this stock and mutual fund investments should be explored.
- The teachers should make better about the new investment avenues.

Conclusions

The middle-class population in India are highly valuable factor defining the new era of future investments. The higher secondary teachers in kayamkulam are not putting in enough money to attain financial

independence. it is observed that the respondents prefer to invest in the most popular and traditional investment avenues such as gold, FDs, and chit funds. Higher secondary teachers in kayamkulam prefer decent returns and are reluctant to bear risk. The awareness level of these teachers about new investment avenues is very poor. but they were satisfied with the return from their traditional investment. It is recommended that investors discover new investment opportunities and diversify their investing strategies.

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