

Original Article**A Study on Investment Behavior of College Teachers with Special Reference to Ernakulam District****Priya Antony Chiramel¹, Jeny Davis², Sreedivya S³**^{1,2}Assistant Professor, St. Aloysius College, Elthuruth³Assistant Professor, Nehru Academy of Law, Lakkidi**Manuscript ID:**
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Correspondence Address:
Priya Antony Chiramel
Assistant Professor, St. Aloysius
College, Elthuruth
Email: priyavinsd@gmail.com

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Abstract

This study examines the investment behaviour of teachers in colleges in Ernakulam district, focusing on their investment preferences, patterns, and decisions. A survey of college teachers in Ernakulam district reveals that while they have a moderate level of financial literacy, their investment decisions are often influenced by factors such as risk aversion, lack of knowledge, and limited access to investment options. The study highlights the need for financial education and awareness programs to empower private teachers to make informed investment decisions and achieve their financial goals.

Keywords: Investment, endowment plans, bullion, chit funds**Introduction**

Teachers play a vital role in shaping the educational landscape of the state. As professionals with a stable income, they have the potential to invest in various assets to achieve their financial goals. However, their investment behaviour and decisions are influenced by various factors, including personal, social, and economic considerations. Teachers in Ernakulam district, like many other professionals, face unique financial challenges and opportunities. With a growing awareness of the importance of financial planning and investment, it is essential to understand the investment behaviour of teachers in Ernakulam district. By examining the factors that influence their investment decisions, this study can provide insights into the financial needs and preferences of private teachers and inform the development of targeted financial education programs.

Statement of the Problem

There are many investment opportunities available in the financial market but there is a limited number of investment avenues in the market. Most people are not aware about the investment opportunities and varieties of investments and lack of financial literacy of teachers.

Significance of the Study

The significance of studying the investment behaviour of college teachers lies in understanding how their financial decisions impact personal and professional aspects. Exploring this can provide insights into their financial literacy, risk tolerance, and long-term financial planning, ultimately contributing to tailored support and educational initiatives.

Objectives

1. To find out the preferable investment Avenue of teachers.
2. To analyse the investment pattern of teachers

Research Methodology

Research is valid when a conclusion is accurate or true and research design is the conceptual blueprint within which research is conducted. Research methodology is about how a researcher systematically designs a study to ensure valid and reliable results that address the research aims and objectives. This study is descriptive in nature. It helps the researcher use his time more effectively. 50 faculties were selected using convenience sampling. Questionnaire was used to collect the primary data. Secondary data were collected through newspapers, websites and discussions with experts. Percentage analysis was used as tools for the analysis in this study. Tables are used to present the data.

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Review of Literature

Sudhindra Bhat, Swati Sharma and Bert Wolfs (2020): "Impact of Demographic Variables on Investment behaviour of University Teachers" The aim of this study was to determine the various dimensions of investment decision behaviour and assess the influence of demographic variables on such behaviour

Garcia and Thompson (2020): "Impact of social networks on teachers' investment decisions" examined the impact of social networks on teachers' investment decisions. They found that teachers who were part of supportive networks and had access to investment-related discussions with their peers were more likely to engage in proactive investment behaviours and explore a wider range of investment options. On the other hand, teachers with limited access to such networks tended to exhibit more conservative investment behaviours and were less likely to seek investment-related advice.

Data Analysis and Interpretation

Table No.1 - The Age Group of Respondents

Age	No of respondents	Percentage
Below 25	7	14
25-30	15	30
30-35	11	22
35-40	8	16
40-45	6	12
45 or more	3	6
Total	50	100

(Source of data: primary data)

Interpretation: Table No.1 shows that 30% of the total respondents belong to the age group of 25 – 30, 22% belong to the age group of 30 – 35 years and only 6% belong to the age group above 45 years. 14% are below 25 years old, 35-40 year and 40-45 year are 16% and 12% respectively.

TABLE NO. 2 - Gender Wise Classification

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Male	15	30%
Female	35	70%
TOTAL	50	100%

Interpretation: Table No. 2 shows that 70% of the respondents are female and 30% respondents are male.

Table No.3 - The Monthly Income of Teachers

Income	No of respondents	Percentage
Less than 25000	23	46
25000- 50000	18	36
50000-75000	7	14
More than 75000	2	4
Total	50	100

(Source of data: primary data)

Interpretation: Table No. 3 shows that the 46% of the respondents are below the income less than ₹25000. Only 4% respondents are having an income of more than ₹75000 and 36% and 14% are on the income level of ₹25,000-50,000 and ₹50,000- ₹70,000 respectively.

Table No. 4 - The Most Preferred Investment

Type of investment	Frequency	Percentage
Provident fund	7	14
Insurance	17	34
Fixed deposit	14	28
Mutual fund	4	8
Share	3	6

Other 5 10

Total	50	100
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Interpretation: Table No. 4 shows that the 34 % of people prefer insurance for investment and 28 % of people in fixed deposit and least of the people are invested in other.

TABLE NO.5 - The Risk-Taking Attitude

Category Frequency Percentage

Highly agree	2	4
Agree	12	24
Moderate	21	42
Dis agree	9	18
Highly disagree	6	12
Total	50	100

Interpretation: Table No. 5 shows that 42% of the respondents are moderate or neutral attitude to take risk 24% are agree to take risk ,only 12% are highly disagree to take risk .18% of the response disagree to take risk and only 4% are highly agree to take risk.

Table No.6 - The Income Used for Investment

Category	No of respondents	Percentage
Below 10%	9	18
10%-20%	18	36
20%-30%	15	
30%-40%	7	14
40% or more	1	2

Total 50 100

Interpretation - Table No. 6 shows that 36% of the respondent uses 10-20% of their income for the investment. 2% of the respondent uses more than 40% of the income for

Investment. Below 10% are only 18% of the investment, 30% of the respondents are uses 20-30% of the income .14% of the respondents are uses 30-40% of their income for investment.

Suggestions

Develop financial literacy programs tailored for teachers to enhance their understanding of investment options, risk management, and wealth accumulation strategies. Organize workshops or webinars to provide teachers with insights into various investment vehicles and their potential benefits. Encourage teachers to diversify their investment portfolio beyond traditional options like insurance policies and fixed deposits. This could involve exploring options like mutual funds, stocks, and bonds to potentially achieve higher returns. Encourage teachers to periodically review and adjust their investment portfolios based on changing financial circumstances and market conditions. Teachers should also give priority to return and capital appreciation instead of giving sole priority to safety of the investment.

Conclusion

This study was conducted with the purpose of finding the investment behaviour of college teachers. It has found that teachers are following an investment pattern in which they are too traditionally following, without including in a risky investment avenue like share market investments, mutual funds, etc... There might be a chance that the perceptions of the different respondents are

varied due to diversity in social life, living pattern, income level etc. All the age groups are more important to invest in Insurance policies, bank deposits rather than any other investment avenues. The study is conducted by taking a limited number of sample sizes.

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Conflicts of interest

The authors declare that there are no conflicts of interest regarding the publication of this paper

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