

CONCLUSION

Indians are traditionally known for their orientation towards savings and preference for safe investments. Post independent India has been continuously witnessing higher rates of savings. The increase is more pronounced during the recent years. On the investment side, many new instruments have been introduced during the last two decades to attract the public. The advertisements for various investment schemes are not adequate, as majority of the respondents are aware of the various schemes only through parents, friends and relatives. Therefore, it is recommended to various financial institutions to adopt a broad advertising strategy in order to enable the women entrepreneurs to know the various investment schemes.

Though various new avenues are introduced for investment purposes, women entrepreneurs in rural and urban area still prefer bank deposits. The major reason for selecting this investment is owing to safety and security. Only a few women entrepreneurs preferred the investment on public issues but they are not aware of the market value of their holdings. A planned marketing approach, covering customer awareness, offering better value with a high and constant return to the investors and every effort may be made to draw the rural sector into the mainstream of national economic development. A constant effort is essential to promote the savings and investments behaviour at both rural and urban entrepreneurs to enrich the total economy.

The results of the study indicate that women entrepreneurs prefer to invest only in safer avenues. Further analysis of the data indicates that the family culture plays a dominant role in investments decisions. Among the conventional investment avenues, bank deposits and gold are the most preferred avenues, while insurance schemes and post office instruments are getting increased attention. Majority of the respondents have not preferred to invest their savings in UTI and Mutual funds which are the latest investment schemes and hence the government should take appropriate steps to persuade the investors to invest in the above schemes.