

A Comparative Study on Investment Patterns of Working Women in Public and Private Sector with Special Reference to Bangalore City

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Abstract

Investment behaviour plays a vital role in achieving financial stability and long-term economic security among working women. In recent years, women have become increasingly aware of various investment opportunities due to rising income levels, educational advancement, and technological development. However, investment preferences differ significantly based on employment sector, financial literacy, income level, and risk-bearing capacity. The present study focuses on analysing and comparing the investment patterns of working women employed in public and private sector organizations in Bangalore City. The study is descriptive and analytical in nature. Primary data were collected through structured questionnaires from 120 respondents selected through convenience sampling. Secondary data were collected from journals, books, government reports, websites, and financial publications. The findings reveal that women employees in the public sector prefer safer investment avenues such as fixed deposits, provident funds, and insurance, whereas private sector employees show greater interest in mutual funds, equities, and digital investment platforms. The study concludes that financial literacy, income level, technological awareness, and risk tolerance significantly influence investment behaviour among working women.

Keywords: Investment Pattern, Working Women, Public Sector, Private Sector, Financial Literacy, Bangalore City

1. Introduction

Investment refers to the allocation of funds in financial assets with the expectation of generating future returns. In the modern economic environment, investment decisions have become increasingly important for ensuring financial security and wealth creation. Working women today actively participate in household financial planning and investment activities due to improved education, employment opportunities, and financial independence.

The investment behaviour of women differs according to socio-economic conditions, occupational status, risk tolerance, and awareness regarding financial products. Women employed in the public sector generally receive stable income, pension benefits, and job security, which influence them toward conservative investment avenues. On the other hand, women working in the private sector often face

dynamic work conditions and fluctuating income structures, leading them to prefer market-oriented investment options with higher returns.

Bangalore City, being one of the major metropolitan and technological hubs of India, provides diverse employment opportunities for women in both public and private sectors. Therefore, studying the investment behaviour of working women in Bangalore City helps in understanding their financial preferences, awareness, and decision-making patterns.

2. Review of Literature

Rupert Wesley (2017) observed that financial literacy significantly influences investment decisions among salaried women employees. The study found that women with higher financial awareness preferred diversified investment portfolios including mutual funds and equities.

Jack C.M. (2018) analysed the investment behaviour of public sector employees and concluded that most women investors preferred safe and low-risk investment avenues such as provident funds and insurance schemes due to income stability and retirement benefits.

Samuel J. (2019) examined risk tolerance among private sector women employees and identified that younger working women were more inclined toward market-linked investment instruments because of higher return expectations and technological awareness.

Kate E. (2020) highlighted that financial independence and educational background positively affect investment participation among working women. The study revealed that women employees increasingly use digital investment platforms and online financial services.

Andrew S. (2021) studied investment preferences among urban women investors and concluded that mutual funds, systematic investment plans, and equity investments have gained popularity among employed women due to growing financial literacy and internet accessibility.

The review of literature indicates that employment sector, financial literacy, income level, and risk-bearing capacity play a major role in influencing investment behaviour among working women. However, limited comparative studies are available specifically focusing on public and private sector women employees in Bangalore City. Hence, the present study attempts to fill this research gap.

3. Statement of the Problem

Investment behaviour among women varies depending on employment sector, financial literacy, income level, and risk-bearing capacity. Public and private sector employment conditions differ considerably, influencing investment choices. Public sector employees generally prefer safe and stable investment options, whereas private sector employees are comparatively more willing to take financial risks for higher returns. In Bangalore City, rapid economic growth and technological advancement have created numerous investment opportunities for working women. However, differences in awareness, income, and financial decision-making create variations in investment patterns. Therefore, there is a need to analyse and compare the investment behaviour of working women employed in public and private sectors.

4. Objectives of the Study

1. To study the investment patterns of working women in Bangalore City.
2. To compare investment preferences of women employees in public and private sectors.
3. To analyse the factors influencing investment decisions among working women.
4. To examine financial literacy and risk tolerance among women investors.

5. Research Methodology

5.1 Research Design

The present study is descriptive and analytical in nature. The study aims to examine and compare the investment patterns of working women employed in public and private sectors in Bangalore City. The descriptive approach helps in understanding the characteristics and preferences of women investors, while the analytical approach assists in comparing the behavioural differences between public and private sector employees.

5.2 Area of the Study

The research was conducted in Bangalore City, Karnataka, among working women employed in both public and private sector organizations. Bangalore City was selected due to its rapid economic growth, higher employment opportunities for women, and increasing participation of women in financial and investment activities.

5.3 Sources of Data

Primary Data

Primary data were collected through structured questionnaires distributed among women employees working in different organizations in Bangalore City. The questionnaire included questions related to income level, investment preferences, financial literacy, risk tolerance, savings habits, and factors influencing investment decisions.

Secondary Data

Secondary data were collected from various published and unpublished sources including:

- Research journals
- Books
- Government reports
- Websites
- Financial magazines
- RBI publications
- Published research articles

These secondary sources helped in understanding previous studies related to women investors and investment behaviour.

5.4 Sampling Technique

Convenience sampling technique was adopted for the study. Respondents were selected based on accessibility and willingness to participate in the survey.

5.5 Sample Size

The study comprised 120 respondents, including women employees from both public and private sector organisations in Bangalore City.

5.6 Tools for Analysis

The collected data were analysed using percentage analysis, tables, and comparative analysis methods to interpret investment patterns and preferences among working women.

6. Analysis and Interpretation

Table 1: Preferred Investment Avenues of Working Women

Investment Avenue	Public Sector (%)	Private Sector (%)
Fixed Deposits	35	18
Provident Fund	28	12
Insurance	20	15
Mutual Funds	10	30
Equity Shares	3	18
Digital Investments	4	7

The above table indicates that public sector women employees prefer safer investment avenues such as fixed deposits, provident funds, and insurance. In contrast, private sector employees show greater preference toward mutual funds, equities, and digital investment options.

Table 2: Factors Influencing Investment Decisions

Factors	Percentage (%)
Safety of Investment	38
Higher Returns	27
Liquidity	15
Tax Benefits	12
Technological Convenience	8

The findings reveal that safety of investment is the most important factor influencing investment decisions among women employees, followed by higher returns and liquidity.

7. Findings of the Study

1. Public sector women employees prefer low-risk investment avenues such as fixed deposits, provident funds, and insurance schemes.
2. Private sector women employees show greater preference toward mutual funds, equities, and digital investments.
3. Financial literacy and technological awareness significantly influence investment behaviour among working women.
4. Income level and risk-bearing capacity affect the selection of investment avenues.
5. Most women investors prioritize safety and financial security while making investment decisions.

8. Suggestions

1. Financial literacy programs should be conducted regularly to improve investment awareness among working women.
2. Women employees should be encouraged to diversify their investment portfolios for better returns and risk management.
3. Financial institutions should provide simplified investment guidance and digital financial education

for women investors.

4. Government and financial organizations should promote women-oriented investment schemes and savings plans.

9. Conclusion

The study concludes that investment behaviour among working women differs significantly between public and private sector employees. Public sector employees prefer safe and stable investment avenues due to job security and long-term financial planning, whereas private sector employees demonstrate greater willingness to invest in market-linked financial products for higher returns. Financial literacy, technological awareness, income level, and risk tolerance are the major factors influencing investment decisions. The study highlights the growing participation of women in financial planning and investment activities in Bangalore City. Proper financial education and awareness programs can further enhance investment participation and financial independence among working women.

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